

Factors Influencing Sustained Adoption of Online and Offline Sales Channels by Food and Beverage MSMEs

Rinabi Tanamal¹, Angellie Ennovaryn Mertadana¹, Aqilla Shahbani Mahazoya¹, Trianggoro

Wiradinata¹, Liliana Dewi²

¹School of Information Technology, Universitas Ciputra Surabaya, Indonesia

²School of Business and Management, Universitas Ciputra Surabaya, Indonesia

r.tanamal@ciputra.ac.id (Corresponding author)

Abstract. The COVID-19 outbreak and restrictions on movement from the government in the form of lockdowns or restrictions on community activities have resulted in difficulties for the economy of the retail sector, especially food and beverage, where offline retail has experienced a drastic decrease, online retail has increased but not as much as offline decrease, and in general, the performance of the retail industry in Food and Beverage is not as good as before the pandemic. This study analyzed factors influencing the adoption of omnichannel retail strategies by food and beverage MSMEs during COVID-19 recovery using the Expectation Confirmation Model. Surveys of Retail respondent was collected from 150–200 respondents at Surabaya, East Java other than Surabaya, West Java and outside Java owners/managers were analyzed via PLS-SEM. How to maintain Food and Beverage performance through an omnichannel strategy where offline retail performance is restored, and online performance is maintained so it doesn't go down using technology assistance. It is hoped that the factors that influence the recovery of offline Food and Beverage retail and how to maintain online Food and Beverage performance in an omnichannel context can be explained. A theoretical framework called the Expectation-Confirmation Model (ECM) will be used to test and explain the influencing factors in Omnichannel Food and Beverage Retail, so that the main hypotheses of this study are customer satisfaction, perceived enjoyment, and consumer trust in technology that will affect the use of (continuance intention to use) delivery service. The benefit of the results of this research is that industry players can maintain the performance of online delivery services while at the same time restoring offline retail performance. The findings provide practical insights into maintaining online delivery services while revitalizing offline sales. Targeted efforts to build Trust, Perceived Enjoyment, and Satisfaction will strengthen omnichannel integration.

Keywords: User Trust, User Satisfaction, Perceived Enjoyment, Continuance Intention, Food and Beverage Retail, Expectation-Confirmation Model

1. Introduction

The emergence of the COVID-19 pandemic, especially in Indonesia from the beginning of March 2020, has made the Indonesian government implement lockdowns or restrictions on community activities to prevent the spread of COVID [1]. The government's decision had an impact on a number of industries, including the retail sector. Indonesia's Central Statistical Agency or BPS (2021) that during the pandemic 76.09% of industries in the trade sector did not change their business activities. Not only that, 4 out of 10 MSMEs in the food and beverage industry experienced marketing difficulties during the pandemic (Source: BPS, 2021). [59]

In previous research, before the pandemic started, Goldianus and Rinabi [2] observed that online shopping patterns in Indonesia were quite good, with several marketplace options such as Shopee, Bukalapak, Tokopedia, and other E-commerce sites. In other realities, people are using YouTube, Instagram, and other social media as a means of buying and selling transactions. [3] Utilizing transportation services like Grab and Gojek that were available before the pandemic, according to Rinabi's research [4], the most influential factor in making transactions is trust. This factor will also be used as a variable in this study.

In past studies, a comparative study of two e-commerce companies, Shopee and Bukalapak, showed that during the pandemic, the two companies experienced differences in finished sales, which means there is no guarantee that application performance will always be as good during COVID, even though they are engaged in the same field, e-commerce. [1]

The urgency of this research is the lack of research on success factors that discusses conditions where online retail has increased but not as much as offline retail, and in general, the performance of the Food and Beverage retail industry has not been as good as conditions before the pandemic. The problem statement in this study is as follows: what are the most influencing factors for the recovery of both online and offline Food and Beverage retail?

The state of the art that is expected from the results of this study is: A theoretical framework that is used in the retail industry to explain the key elements that encourage repeat business from customers.

The community, including both retailers and researchers in the same field, can benefit from a number of things thanks to this new knowledge and model.

The benefits of the results of this study include:

1. Helping industry players to be able to maintain the performance of online delivery services while restoring offline retail performance
2. Assisting the retail industry, particularly those in the food and beverage sector, in preparing for a possible future pandemic.
3. Helping academics adopt this research or apply this model in other areas.

So, to fulfill the above, this research will use the ECM model, which is adjusted to the research target, namely the Food and Beverage retail industry. In contemporary times, the exchange of goods and services between retailers and consumers has expanded to encompass a multitude of platforms. These platforms include brick-and-mortar stores, catalogs, websites, internet kiosks, mobile applications, and call centers. This expansion may be attributed to the swift advancement of electronic commerce and the emergence of novel digital channels. This reflects the recent shift to omni-channel retail, a retail model that operates across all available channels and reduces functional differences between them. Omni-channel retailers may utilize all channels to serve their customers, regardless of what, when, or where consumers wish to make purchases. All channels must support the same objective of retaining customers by ensuring their satisfaction. According to Zhang's research, it is imperative for merchants to consider consumer psychological reactions, including trust and satisfaction. [5]

Omnichannel selling is a new retail standard that emphasizes seamless connection between businesses and customers. It combines online and offline interactions, allowing customers to buy from

and connect with shops regardless of time or location. [46] This strategy has been acknowledged as a game changer in the retail industry, providing benefits such as increased consumer loyalty, driven purchasing behavior, improved shopping enjoyment, and increased perceived value. [46]

However, privacy issues continue to be a key barrier to the rise of omnichannel retailing. Consumers are concerned about shops collecting and potentially misusing their personal information. [46] Retailers may struggle to turn consumer interactions into sales and actual performance if sufficient privacy safeguards and regulations are not in place. [46]

To overcome this challenge, merchants must prioritize channel integration, retailer-consumer relationship empowerment, and appropriate privacy mitigation. A study conducted in the Indian population, where omnichannel shopping is still in its infancy, discovered that consumer perception of channel integration, consumer empowerment, and trust all had a substantial impact on omnichannel retailing patronage intention. [44] Furthermore, when privacy concerns are minimal, channel integration and consumer empowerment have a greater impact on trust. [44] This emphasizes the significance of addressing privacy concerns in order to develop confidence and encourage consumer participation in omnichannel retailing.

This research study employs the Expectation-Confirmation Model (ECM) approach as it is recognized as a valuable framework for creating and evaluating theoretical models of information system (IS) continuity. The primary objective of this study is to differentiate between IS acceptance and continuation behavior. ECM takes into account the elements that influence consistency and retention, and IS survival depends on both initial use and continued use. This study exemplifies how many individuals make a conscious effort to continue using their cell phones to buy products or services via online delivery services. According to a condensed version of ECM, the continuous intention to use IS comes before three concepts: expectation confirmation, perceived utility, and satisfaction. [1]

Pereira's and Wiradinata's research findings indicate that satisfaction holds significant importance for continued use intention, but enjoyment also has a large impact on satisfaction, indirectly influencing continued use intention. So, efforts are needed on perceived benefits and satisfaction to determine intention and enjoyment of continued use and increase satisfaction. [6][7]

Research by Sasongko related to continuation Use Intention for e-money applications in Indonesia shows that it is not only influenced by Perceived Usefulness (PU) but also significantly influenced by Trust and Satisfaction. [58] Another study by Alzaidi made a number of operational recommendations aimed at re-establishing customer interest in buying through secure and technology-mediated channels. The COVID-19 context has altered consumer behavior, and retailers must take note of this and work to enhance the shopping experience for customers by adopting technological changes and offering more other alternative social media for online retailer services. Online website managers or owners can take steps to enhance the quality of information because it affects how much trust individuals have in their retail stores. According to the conclusions of this study, perceived benefits (ease of use) are a predictor of customer trust, which leads to customer satisfaction. [8] In Belamino's research, two surveys were conducted of OMDP (Online Meal Delivery Platform) users, before and during the pandemic. This research will also aid restaurant retailers and OMDP in comprehending their customers and the factors that influence OMDP satisfaction. [9]

The literature review follows in the next section. Section 3 describes the research method, hypotheses, and research design. Section 4 describes the result and discussion of the investigation. The conclusion and findings are presented in Section 5. Finally, Sections 6 is acknowledgment, respectively.

2. Literature Review

2.1. Factors Influencing Micro Small and Medium Enterprises (MSMEs) Financial Performance During COVID-19

The COVID-19 pandemic has had a substantial effect on a number of businesses, including the food and beverage industry. Researchers have examined the effects of the pandemic on businesses' capacity to produce profits, effectively manage operations, satisfy short-term obligations, and manage long-term financial commitments using a variety of financial parameters, including rentability, profitability, liquidity, and solvency ratios. According to studies, there were notable variations in financial ratios and predictions of bankruptcy for businesses in the food and beverage industry, particularly in the restaurant service subsector, before and after the pandemic. In contrast to businesses in the restaurant service sector, the sector as a whole has shown resilience, with the typical company displaying resistance to probable insolvency. [10]

This research looks at the measures taken by MSMEs in the food and drink industry to keep going during the Covid-19 pandemic. The research employs a qualitative approach with descriptive research methods. Data collection involves observation, in-depth interviews with key informants (MSME owners), and the distribution of questionnaires related to marketing through social media, collaboration with online transportation services, development of new food products, and by maintaining customer trust.

In conclusion, the research unveils a medium-level awareness and application of survival strategies within the Food and Beverage MSMEs of Margadana District. The consistent adoption of the customer trust strategy stands out, while other approaches like social media marketing, collaboration with online transportation, and innovation of new food products are acknowledged but exhibit uneven execution. These findings underline the pivotal role of customer trust and advocate for enhanced consistency in strategy implementation to fortify the resilience and success of Margadana District's Food and Beverage MSMEs amidst the pandemic's challenges. [11]

2.2. Factors of Continuance Intention Mobile Banking During Period of COVID-19

In the previous studies conducted by Franque and friends, it was explained that the most significant factor in predicting the intention to continue using a product or service is the performance of the individual user. This is closely followed by the continuance intention, followed by use and satisfaction. There are three significant predictors that strongly influence the intention to continue using mobile payment services (m-payments). The first is individual performance, which indicates that users' perceptions of the extent to which mobile payment systems support their tasks and personal needs influence their intention to continue using them. Second, usage—the extent to which users actively interact with and utilize the m-payment system—has an impact on their intention to continue using it. The third is satisfaction; the degree of customer satisfaction with mobile payment services has a substantial impact on the desire to sustain their usage continuously. [12] It is certain that the Covid-19, has altered the way people think, shop, and execute when acquiring merchandise and services. The COVID-19 problem has resulted in significant alterations in consumers' purchasing patterns within the online commerce division.

Previous research also emphasized the impact of the extended Technology Acceptance Model (TAM) and website trust on young consumers' attitudes and intentions while buying food online. Perceived usefulness, perceived usability, attitude toward usage, actual usage, and website trust are important criteria taken into account in the literature. Previous studies have stressed the important impact that e-commerce has had on the expansion of the world market, particularly during the COVID-19 pandemic, which hastened digitization and increased the popularity of online food shopping. But the focus of this study is specifically on young consumers in North Macedonia and the variables influencing their decision to purchase food online during the COVID-19 outbreak in the nation. [13]

2.3. ECM Model

The proposed paradigm is founded on ECM (Expectation-Confirmation Model) [14]. Bhattacharjee argued that the model contributes more to the intention to continue using IS. Several studies, as

evidenced by the literature, were guided by ECM. [15][16] The ECM paradigm emphasizes three cognitive emotions: perceived usefulness, satisfaction, and confirmation anticipation. However, it excludes additional constructs that may convey additional emotions, such as service quality, performance, and usage. To accommodate this deficiency, numerous studies have incorporated the models and factors of other researchers in order to explain various phenomena. [17][18][19]

In omnichannel shopping, the deployment of Effective Channel Management (ECM) is critical in addressing privacy concerns and encouraging a favorable consumer experience. ECM entails integrating consumer data across all retail channels in order to provide customers with a compelling and tailored shopping experience throughout the purchasing process. [46] To assuage consumers' concerns about privacy and data security in the virtual setting, retailers must ensure that all data is treated ethically and responsibly. [46]

3. Research Methodology

3.1. Research Hypothesis

The purpose of this research is to deepen our knowledge of continuation intention of mobile delivery services using ECM model, which states that satisfaction, trust and perceived enjoyment are the main factors. At this stage, the researcher adopted this Expectation-Confirmation model, where the adoption process looked at the interrelationships of the variables that would be asked of the retailer's users as respondents. This research method uses an analytical approach that uses logic and analysis to identify problems, collect information, analyze information, develop solutions, and evaluate the solutions obtained.

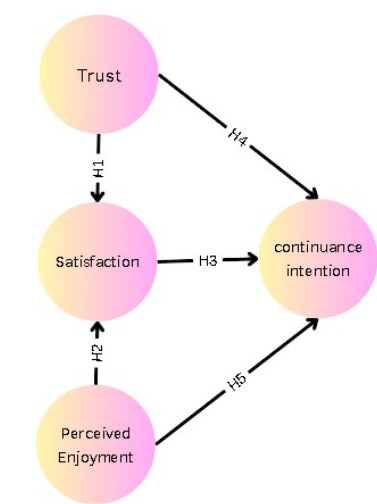


Fig.1: ECM (Expectation-Confirmation Model) Research Model

In this study, five research hypotheses are tested using ECM modeling.

- H1: Trust has a significant effect on satisfaction.
- H4: Trust has a significant effect on continuation intention.

Trust can be defined as the inclination of individuals to expose themselves to potential harm from the activities of another party while also having faith in the dependability and honesty of that party. [20] Trust has been the subject of extensive research, examining several dimensions such as interpersonal trust, organizational trust, and trust in technology. [21][22][23] Interpersonal trust primarily underscores the significance of trust-based connections among individuals. The use of technology in establishing trust is a significant aspect that is addressed by technology-based trust. The current

investigation, which takes into account both interpersonal and technology-based trust, focuses on the comprehensive trust that customers have for the owners of micro, small, and medium-sized enterprises (MSMEs).

- H3: Satisfaction has a significant effect on continuation Intention.

When using mobile delivery services, people's levels of satisfaction are a measure of their contentment. Their experiences using the service or system and the results they have received have an impact on it. Consequently, satisfaction tends to rise once users have adopted the service or system [24]. According to the study conducted by [25], the authors found that the strengthening of long-term partnerships is contingent upon consumer satisfaction with the service provided. Several studies have been conducted on this topic, including those by. [26][27][28][25] Numerous scholarly articles have provided evidence supporting the notion that satisfaction serves as a reliable indicator for enhancing the desire to continue using a system, as well as for stimulating users to notice the individual performance of a service or system. [26][27][28][25]

- H2: Perceived Enjoyment has a significant effect on Satisfaction.
- H5: Perceived Enjoyment has a significant effect on continuation intention.

Perceived Pleasure (PE) refers to the subjective perception of pleasure and fulfillment derived from utilizing a system, independent of any expected performance outcomes. [29][30] Nevertheless, placing exclusive emphasis on joy as a representation of intrinsic drive tends to overemphasize the significance of joy while disregarding other facets of intrinsic motivation. [31][32][33][51][34][36]

3.2. Research measurement

After determining the hypothesis, for this investigation, an online survey was used to collect information, followed by direct questioning of the retail respondent, as both are the quickest and most effective ways to collect responses on this subject. Questions using constructs and items from the literature (Table 1) will be asked on the Google Form. [37][38] For this research, retail respondent data was collected from 150–200 respondents, to ensure the adequacy of the sample. Sample size plays an important role in SEM analysis as a basis for estimating sampling error. After that, consolidation and division of tasks, dissemination, and analysis will be carried out, focusing on the number of retail respondents in the Surabaya area, its surroundings on Java Island, and from outside Java. Questionnaire distribution was carried out both offline and online so that it could move quickly and also target the right respondents according to research needs. After obtaining the questionnaire answers from the respondents, hypothesis testing was carried out in order to find out whether the actual situation was relevant to the hypothesis that had been made or not.

The first test was carried out to ensure the indicators used were valid and reliable by observing the AVE, Cronbach's Alpha, HTMT, Composite reliability, and Outer Loading values. The next process is the process of cleaning data, handling incomplete data, and eliminating redundant data in order to stabilize the data and/or avoid errors when calculating and analyzing. Furthermore, using SEM/PLS in calculating and analyzing the results, namely variables that influence the continuity of purchases, until accurate results are obtained. These results will also be validated with Food and Beverage Retail Partners, who have expertise in the retail sector. In previous research, to get accurate results, interviews were conducted with agencies so they could get validation of the results. [10] So in this study, same methods and processes will be carried out by inviting resource persons as experts in the retail sector.

In the next stage, SEM/PLS analysis will be carried out, which will be evaluated and validated by experts. In SEM, test the outer model by using the Average Variance extracted, or AVE, Outer Loading, HTMT, Composite Reliability, and Cronbach's Alpha values at output compared to certain standards.

If AVE > 0.5, it can be assumed that the data has met convergent validity. If Outer loading is > 0.7, then the data meets convergent validity. If the HTMT value is < 0.9, the data meets discriminant validity. If the Composite Reliability value is > 0.7 and the Cronbach's Alpha value is > 0.7, the data is reliable. Valid and reliable data can be used for the next stage.

The inner model test is carried out to test the influence of variables between latent variables, which are built based on the constructs in accordance with the hypotheses that are built. Testing the inner model observes the R Square and Q Square values at the output compared to certain standards. An R Square value of 0.75 means substantial, an R Square value of 0.5 means moderate, and an R Square value of 0.25 means weak. The hypothesis is tested through the bootstrapping method by observing the t value and p value. If the t value is > 1.96 for a significant level of 5% and the p value is < 0.05, then the hypothesis is proven and significant.

3.3. Instrumentation

The preparation of questions for this study is divided into two parts. The first question is used to determine the respondent's profile, such as age, business income, length of time the business has been established, and the application used. Furthermore, the statement used in variable trust is adopted based on [39]. The statement on variable satisfaction is adopted based on several articles. [40] The statement on variable perceived enjoyment is adopted based on. [41] The statement on variable continuance intention is adopted based on several articles. [40]

Through the Likert Scale, respondents filled in answers based on the statements given with a value of 1 which means strongly disagree, 2 means disagree, 3 means neutral, 4 means agree, and 5 means strongly agree.

Table 1. Measurement Items Variable		Adopted From
Continuance Intention		
CI_1	As the owner/manager of the business, I believe that my customers will intend to return to my establishment	[40]
CI_2	As the owner/manager of the business, I believe that my customers will need my products	
CI_3	As the owner/manager of the business, I believe that my customers will make frequent purchases in the future	
Trust		
T_1	As the owner/manager of the business, I pay attention to the interests of customers.	[39]
T_2	As the owner/manager of the business, I provide clear information for the food ordering process	
T_3	As the owner/manager of the business, I am honest when dealing with others.	
T_4	As the owner/manager of the business, I believe that customers trust my business.	
Satisfaction		
S_1	As the owner/manager of the business, I feel that establishing an FnB business is a wise decision.	[40]
S_2	Establishing an FnB business provides me with a satisfying experience.	
S_3	The service method of my business meets my expectations.	
S_4	I am satisfied with the service of my business.	
Perceived Enjoyment		
PE_1	As the owner/manager of the business, I believe that customers enjoy my restaurant services.	[41]

PE_2	I feel that customers are happy with using my restaurant services.
PE_3	I feel that customers are getting bored of using my restaurant services.
PE_4	I feel that customers are annoyed with the service at my restaurant.
PE_5	I believe that customers have a pleasant experience after enjoying the food/beverage/both that is served.
PE_6	I feel that customers are not satisfied with the services of my restaurant.

3.3. Pilot test

Direct distribution of questionnaires was used in this study and online form to food and beverage business owners who use online services in the Surabaya area and its surroundings. The pilot test was conducted on 20 respondents to ensure that the indicators used in the study were valid and reliable. Table 2 shows that the indicators on the continuance intention variable have a factor loading value of more than 0.4, and the composite reliability and AVE values are significant. The indicators on the Trust variable have a factor loading > 0.40, a composite reliability value > 0.70, a Cronbach alpha value > 0.70, and an AVE value > 0.50 significant so the indicators on the Trust variable are significant. Satisfaction has factor loading > 0.40, composite reliability value > 0.70, Cronbach alpha value > 0.70, and AVE value > 0.5, so the indicators on the satisfaction variable are significant. The values of factor loading > 0.40, composite reliability value > 0.70, Cronbach alpha value > 0.70, and AVE value > 0.50 for perceived enjoyment variables in Table 2 show significant results, so that the indicators on perceived enjoyment are significant. Based on the pilot test conducted in Table 2, it was found that the indicators were valid and reliable for use in research.

Table 2. Pilot Test Results

Construct	Item	Mean	Std. Deviation	Outer Loading	Composite Reliability	Cronbach Alpha	AVE
Continuance Intention	CI 1	4.5	0.671	0.948	0.924	0.876	0.803
	CI 2	4.35	0.654	0.908			
	CI 3	4.35	0.726	0.828			
Trust	T 1	4.75	0.536	0.823	0.911	0.875	0.72
	T 2	4.8	0.4	0.755			
	T 3	4.75	0.433	0.897			
	T 4	4.6	0.583	0.911			
Satisfaction	S 1	4.4	0.735	0.898	0.907	0.863	0.71

	S 2	4.75	0.433	0.776			
	S 3	4.4	0.735	0.872			
	S 4	4.35	0.726	0.819			
Perceived Enjoyment	PE 1	4.45	0.669	0.946	0.845	0.839	0.506
	PE 2	4.5	0.592	0.911			
	PE 3	2.5	1.533	0.505			
	PE 4	2.25	1.445	0.425			
	PE 5	4.45	0.589	0.849			
	PE 6	2.35	1.424	0.391			

3.4. Sample Data

Furthermore, questionnaires were distributed to 200 respondents, who were collected from June 2023 to August 2023. The theory behind using 200 respondents in SEM PLS research is that the minimum sample size should be 10 times the construct being developed. [43] Answering 17 statements pertaining to the variables trust, satisfaction, perceived enjoyment, and continuance intention served as the questionnaire's filling out process. The preparation of questions for this study is divided into two parts. The first question is used to determine the respondent's profile, such as age, business income, length of time the business has been established, and the application used.

Furthermore, questionnaires were distributed to 200 respondents using google form targeting food and beverage retailers in Surabaya and its surroundings, who were collected from June 2023 to August 2023. The preparation of questions for this study is divided into two parts. The first question is used to determine the respondent's profile, such as age, business income, length of time the business has been established, and the application used. And the second is about answering 17 statements pertaining to the variables trust, satisfaction, perceived enjoyment, and continuance intention served as the questionnaire's filling out process. The survey also stated that it would maintain confidentiality and would only be used for research purposes on respondents as seen in Figure 2.

Section 1 of 12

Food and Beverage Business

Welcome to this survey,

We invite you to participate in our research which aims to analyze the role of Data Science in supporting economic recovery and improvement after the COVID-19 pandemic, especially in the food and beverage retail industry.

The COVID-19 pandemic has had a significant impact on the global economic sector, including the food and beverage retail industry. Our goal is to identify and understand how Data Science analysis can help this sector face the challenges they face and improve their business performance.

We want you to participate and share your views and experiences as a business person in the food and beverage retail industry. Your answers will provide valuable insights that will help us formulate appropriate recommendations and strategies for implementing Data Science in improving the economy in this sector.

The data obtained will be treated confidentially and only used for the purposes of this research.

Before you fill out this survey, please watch the steps for filling out the survey in the link below:
<https://youtu.be/LCnTHZbzfBU>

Thank you for your contribution to this research. Your participation means a lot to us in developing effective and relevant solutions to help the economy and growth of the food and beverage retail industry post COVID-19.

If you have any questions or would like more information about this study, please contact us via the email address listed below:
 Angie = aennovaryn@student.ciputra.ac.id

Thank you very much for your time and contributions. 🙏

Warm regards,
 Head of Research, Rinabi Tamal
 and Research Team

Fig.2: Survey Administration

After the data is collected from the respondents, it is necessary to explore and clean the data first. Therefore, repetitive data, incomplete data and data outliers will be discarded. This step is very important so that the data used for testing is valid and avoids errors.

The response rate in this study was 74% from 200 respondents, resulting in 148 usable answers for the research. The findings in Table 3 indicated that the majority of respondents were female, totaling 95 individuals, or 64.2%, whereas males accounted for only 53 individuals, or 35.8% of the total respondents. The majority of business owners or managers are aged between 21 to 25 years, years or 23.6% of all respondents. A significant number of businesses were located in West Surabaya, Java, with a total of 49 respondents. The largest group of respondents had been operating their businesses for one to two years, comprising 31.8% of the total respondents, equivalent to 47 individuals. Around 50% of the respondents were engaged in the food and beverage sector. The majority of businesses adopted both online and offline sales channels, accounting for 65.5% of the respondents.

Before the pandemic, 58.8% of the businesses were already established, while 34.5% of them closed during the pandemic due to difficulties in sustaining operations as shown in Figure 3. However, post-pandemic, a portion of these businesses managed to reopen after overcoming the challenges they faced during the pandemic.

Count of Business that Close During the Pandemic

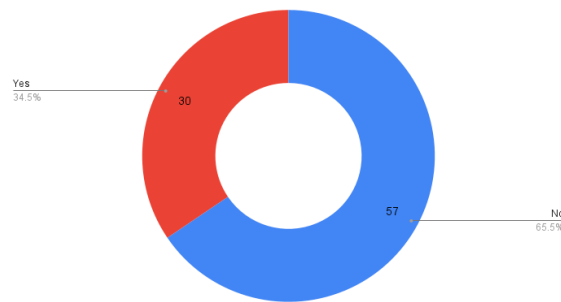


Fig.3: Count of Business that Close During the Pandemic

Among the respondents, 92 had an average daily customer count of fewer than 50 buyers. Regarding income, most businesses managed by the respondents reported an average gross income ranging from Rp. 1,000,000.00 to Rp. 5,000,000.00 per month, with 53 respondents falling within this income range.

Table 3. Profile of Respondents

Description	N = 148	% = 100%
Gender		
Female	95	64.2%
Male	53	35.8%
Respondent Age		
< 16 years	4	2.7%
16 - 20 years	30	20.3%
21 - 25 years	35	23.6%
26 - 30 years	22	14.9%
31 - 35 years	15	10.1%
36 - 40 years	9	6.1%
41 - 45 years	15	10.1%
> 45 years	18	12.2%
Location Distribution		
West Surabaya	49	33.1%
Center Surabaya	5	3.4%
South Surabaya	5	3.4%
East Surabaya	30	20.3%
North Surabaya	7	4.7%
East Java other than Surabaya	40	27%
West Java	4	2.7%
Outside Java	8	5.4%
Business Age		
< 1 years	31	20.9%
1 - 2 years	47	31.8%
3 - 4 years	26	17.6%

5 - 6 years	13	8.8%
7 - 8 years	7	4.7%
9 - 10 years	6	4.1%
> 10 years	18	12.2%
What Business Sells		
Food and Beverage	74	50%
Food	56	37.8%
Beverage	18	12.2%
Business Type		
Both	97	65.5%
Online	31	20.9%
Offline	20	13.5%
Average Number of Buyers Each day		
< 50 buyers	92	62.2%
51-100 buyers	39	26.4%
101-150 buyers	2	1.4%
151-200 buyers	7	4.7%
201-251 buyers	0	0%
251-300 buyers	1	0.7%
> 300 buyers	7	4.7%
Average Gross Income Each Month		
< Rp1,000,000	34	23.1%
Rp 1,000,000 - Rp 5,000,000	53	36.1%
Rp 5,000,001 - Rp 10,000,000	21	14.3%
Rp 10,000,001 - Rp 15,000,000	9	6.1%
Rp 15,000,001 - Rp 20,000,000	10	6.8%
Rp 20,000,001 - Rp 25,000,000	6	4.1%
> Rp 25,000,000	14	9.5%
Business Existed Before the Covid Pandemic		
Yes	87	58.8%
No	61	41.2%

4. Results and Discussion

4.1. Data Processing

In this research, the data was analyzed using the PLS-SEM method. Structural equation modelling (SEM) along with partial least square (PLS) analysis was used to test and assess the reliability of the theoretical model. SEM has the capacity to measure structural models, according to prior research. [37][42] Structural equation modelling (SEM) is nearly universally accepted as the method of choice for investigating mediating and moderating interactions among latent variables in management and

marketing studies. [43] As a result, PLS is the methodology that should be used for this research. The first step is analyzing each variable's mean value and standard deviation. The measurement model assessment test comes next, which verifies the validity and dependability of the research's indicators. The last stage is testing the structural model which is carried out to look for relationships between variables that are built based on hypotheses.

4.2. Descriptive Analysis

The utilization of descriptive assessment statistics can be immensely helpful in identifying patterns and relationships that may not be immediately apparent. This is achieved through the use of the mean, which determines the average measurement value, and the standard deviation, which explains the variation in scores between average values. [44] In this study, standard deviation and mean value of each indicator can be seen on table 4. It may be deduced from the fact that the Continuance Intention variable has a mean value of 4.186 on average that the respondents approve of the measure. The lowest standard deviation value is found on the CI 2 indicator. Similarly, the Trust variable has an average mean value of 4.384, indicating that respondents strongly agree with the measure, and the lowest standard deviation is found on the T 3 indicator. The Satisfaction variable has an average mean value of 4.173, indicating that respondents agree with the measure, and the lowest standard deviation is found on the S 4 indicator. Finally, the Perceived Enjoyment variable has an average mean value of 4.026, indicating that respondents agree with the measure, and the lowest standard deviation is found on the PE 5 indicator.

4.3. Measurement Model Assessment

In PLS-SEM, measuring the validity and reliability of constructs is crucial [45]. The first step to evaluate construct validity is to ensure that the indicators used have an outer loading value of >0.4 to 0.7 . [45] Table 4 shows that not all indicators meet this requirement, but dropping PE4, PE5, and PE 6 has no effect on discriminant validity or AVE. To meet convergent validity requirements, the AVE value must be greater than 0.5 . However, if the AVE value is close to 0.5 with a composite reliability value greater than 0.6 then convergent validity is accepted, so that the AVE value on the perceived enjoyment variable (0.470) meets the convergent validity requirements. [55] To be regarded as dependable, the composite reliability and Cronbach's alpha both need to be higher than 0.7 . This study meets these requirements for all variables.

Table 4. Constructs, Items, Outer Loadings, Composite Reliability, Cronbach's Alpha, & AVE

Construct	Item	Mean	Std. Deviation	Outer Loading	Composite Reliability	Cronbach Alpha	AVE
Continuance Intention	CI 1	4.235	1.026	0.949	0.964	0.944	0.900
	CI 2	4.148	0.986	0.948			
	CI 3	4.174	1.008	0.949			
Trust	T 1	4.396	1.015	0.948	0.977	0.969	0.915
	T 2	4.356	1.011	0.957			
	T 3	4.456	0.986	0.968			
	T 4	4.329	0.993	0.954			
Satisfaction	S 1	4.221	1.009	0.932	0.967	0.955	0.880

	S 2	4.282	0.997	0.943			
	S 3	4.094	0.999	0.948			
	S 4	4.094	0.992	0.931			
Perceived Enjoyment	P E 1	4.141	1.010	0.925	0.793	0.799	0.470
	P E 2	4.201	0.990	0.953			
	P E 3	3.765	1.348	0.214			
	P E 4	3.94	1.372	0.241			
	P E 5	4.221	0.989	0.955			
	P E 6	3.886	1.426	0.204			

In research using the PLS-SEM method, discriminant validity can be observed through the cross loading and HTMT values. In this study, table 5 shows that the construct measured is larger than the other constructs so that it meets the requirements of discriminant validity.

Table 5. Cross Loadings

	Continuance Intention	Perceived Enjoyment	Satisfaction	Trust
CI_1	0.949	0.871	0.827	0.841
CI_2	0.948	0.823	0.798	0.8080
CI_3	0.949	0.828	0.831	0.83
PE_1	0.815	0.925	0.819	0.816
PE_2	0.865	0.953	0.881	0.844
PE_3	0.117	0.214	0.131	0.12
PE_4	0.125	0.241	0.143	0.15
PE_5	0.866	0.955	0.873	0.976
PE_6	0.099	0.204	0.12	0.124
S_1	0.816	0.835	0.932	0.836
S_2	0.81	0.862	0.943	0.852
S_3	0.814	0.837	0.948	0.8
S_4	0.799	0.838	0.931	0.771
T_1	0.822	0.858	0.825	0.948
T_2	0.81	0.831	0.805	0.957
T_3	0.836	0.842	0.828	0.968
T_4	0.863	0.859	0.864	0.954

The HTMT value must have a confidence interval without a value of 1. [57] Table 6 shows that the HTMT value obtained through the complete bootstrapping method meets the requirements.

Table 6. HTMT

	Original Sample (O)	Sample Mean (M)	2.50%	97.50%
Perceived Enjoyment -> Continuance Intention	0.784	0.782	0.701	0.857
Satisfaction -> Continuance Intention	0.909	0.906	0.823	0.958
Satisfaction -> Perceived Enjoyment	0.802	0.797	0.722	0.857
Trust -> Continuance Intention	0.91	0.905	0.833	0.956

The study's indicators can be utilized to put the structural model to the test thanks to the validity and reliability analyses performed.

4.4. Structural Model Assessment

The structural model was determined using Q square, R square, and t statistics. It was found that the Continuance Intention, Satisfaction, and Perceived Enjoyment variables have a Q square value greater than zero as can be seen on table 7, indicating strong predictive relevance. [45]

Table 7. R Square & Q Square

	R ²	Q ²
Continuance Intention	0.829	0.732
Satisfaction	0.832	0.726

The R square value for the Continuance Intention shown on table 7 variable is 0.829. This shows that Continuance Intention can substantially explain Trust, Satisfaction, and Perceived Enjoyment by 82.9%. The R square value for the Satisfaction variable is 0.832, as seen on table 7. This shows that the Satisfaction variable can substantially explain the Trust and Perceived Enjoyment of 83.2%.

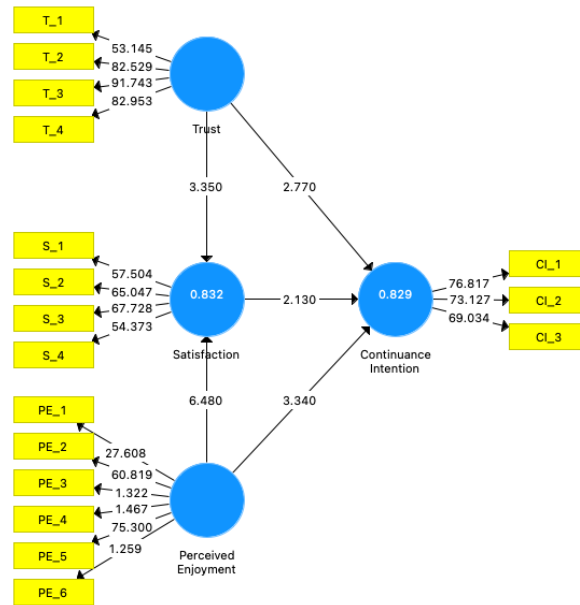


Fig.4: Bootstrapping

The Expectation Confirmation Model (ECM) framework was used to develop five hypotheses regarding the relationships between trust, satisfaction, and perceived enjoyment of continuance intention. Figure 4 shows a total of 500 bootstrap resamples were conducted to test these hypotheses, with all hypotheses being accepted.

Table 8. Structural Model for Hypothesis Testing Results

H	Path	β	T Values	P Values	Results
H1	Trust -> Satisfaction	0.336	3.35	0.001	Supported
H2	Perceived Enjoyment -> Satisfaction	0.601	6.48	0.000	Supported
H3	Satisfaction -> Continuance Intention	0.223	2.13	0.034	Supported
H4	Trust -> Continuance Intention	0.322	2.77	0.006	Supported
H5	Perceived Enjoyment -> Continuance Intention	0.401	3.34	0.001	Supported

Table 8 displays the path coefficients that were built based on each hypothesis. H1($\beta=0.336$, $t=3.35$,

$p = 0.001$) was supported, as path coefficient analysis showed that trust has a significant and positive effect on satisfaction. Similarly, H2 ($=0.601$, $t=6.48$, $p < 0.001$) was supported, as perceived enjoyment was found to have a significant and positive effect on satisfaction. H3 ($=0.223$, $t=2.13$, $p=0.034$) and H4 ($=0.322$, $t=2.77$, $p = 0.006$) were also supported, as satisfaction and trust were found to have insignificant effects on continuance intention. On the other hand, H5 ($=0.401$, $t=3.34$, $p = 0.001$) was supported, as path coefficient analysis showed that perceived enjoyment has a significant and positive effect on continuance intention. [1]

5. Conclusion

5.1. Discussion

The effect of Trust on Satisfaction

The result of this study is that trust has a significant and positive effect on satisfaction. This shows that the trust of food and beverage managers or business owners can positively increase satisfaction. The research conducted by Natarajan [44] shows that trust affects satisfaction. Previous studies have shown that trust is a factor that influences customer satisfaction. [46][44] In this study, 63.8% of respondents, or the majority of respondents were women. Research conducted by Trabelzi [47] revealed that in the context of omnichannel women are more likely to use it based on trust, while men are more likely to use omnichannel based on satisfaction.

The effect of Perceived Enjoyment on Satisfaction

The result of this study is that trust has a significant and positive effect on satisfaction. This shows that the perceived enjoyment of managers or business owners in using omnichannel will increase satisfaction. Previous research discussed the significant relationship between perceived enjoyment on satisfaction. [53][54][49] This research provides a new understanding regarding the effect of perceived enjoyment on satisfaction for business owners and managers.

The effect of Satisfaction on Continuance Intention

These studies found that managers' satisfaction has a significant and positive effect on continuance intention. This shows that the satisfaction of managers or business owners significantly and positively affect continuance intention. This aligns with previous research indicating satisfaction affects continuance intention. [49][50] According to Cheng [50] satisfaction in the use of e-learning affects the importance of ECM in understanding the effect of satisfaction intentions on continuance intention. Thus, to increase continuance intention, institutions must think about ways to maximize student satisfaction by realizing their expectations of e-learning and providing facilities for effective use of the system. [50]

The effect of Trust on Continuance Intention

The result of this study is that trust has a significant and positive effect on continuance intention. This shows that the trust of the manager or business owner has a significant and positive effect on continuance intention. Research conducted by Shao [52] revealed that in order to increase m-payment continuance intention, trust must be increased through attribute customization and mobility perception.

The effect of Perceived Enjoyment on Continuance Intention

The results of this study indicate that perceived enjoyment has a significant and positive effect on continuance intention. This shows that the perceived enjoyment of business owners or managers has a significant and positive effect on continuance intention. The result of this research is similar to research conducted by Ashfaq [49] who also found that perceived enjoyment has a significant and positive influence on continuance intention in using chatbot.

5.2. Research Implications

This research makes important theoretical and practical contributions regarding omnichannel retail strategies for food and beverage MSME resilience. The application of ECM provides a robust framework for understanding key drivers of owners' intentions to continue omnichannel formats. Testing a comprehensive set of cognitive and affective factors expands omnichannel adoption knowledge. This research contributes to the development of theory that ECM is able to explain the factors that influence omnichannel in the food and beverage industry.

First, trust has a positive and significant effect on satisfaction. Based on the lowest standard deviation value on the satisfaction variable, business owners can increase trust based on a clear way of ordering food.

Second, perceived enjoyment has a positive and significant effect on satisfaction. Based on the lowest standard deviation value on the perceived enjoyment variable, business owners and managers can increase satisfaction by using the omnichannel strategy so that both can run smoothly through increased attention to customer interests.

Third, trust, Satisfaction, and Perceived Enjoyment have a positive and significant effect on continuance intentions. Based on the lowest value of continuance intention, use an omnichannel strategy so that both can run smoothly through attention to interests so that business owners or managers are satisfied with the business services provided and ensure customers are not bored.

Fourth, the factor that most influences the continuance intention for online and offline sales so that the business can rise immediately is perceived enjoyment, so business owners or business managers must maintain customers who are happy with the services provided. Practically, the findings suggest MSMEs must proactively enhance trust, satisfaction, and customer enjoyment to sustain omnichannel integration. This will require targeted investment in service quality, relationship building, and user experience.

It's worth noting that this study has limitations in only looking at factors like trust, satisfaction, and perceived enjoyment when it comes to an individual's decision to keep using a product or service. There could be other factors at play that also impact this decision. To gain a more comprehensive understanding, additional research should be conducted to analyze and explore other variables that may have an influence on the intention to continue using a product or service. The localized scope and cross-sectional design restrict generalizability and causal inference. Longitudinal studies should evaluate post-adoption outcomes over time. Larger samples would enable multi-group comparisons between business types and regions. Qualitative research could provide a richer understanding of owners' motivations and decision-making. Overall, this study enables significant progress in theorizing strategies for MSMEs amid dynamic environments.

Acknowledgment

The articles in this study are derived from research funded by the Indonesian Ministry of Education and Culture, grant number [0536/E5/PG.02.00/2023].

References

- [1] F. Gunawan, A. S. Santoso, A. I. Yustina, and F. Rahmiati, "Examining the effect of radical innovation and incremental innovation on leading e-commerce startups by using expectation confirmation model," *Procedia Computer Science*, vol. 197, pp. 393–402, 2022, doi: 10.1016/j.procs.2021.12.155.
- [2] G. S. Mbete and R. Tanamal, "Effect of Easiness, Service Quality, Price, Trust of Quality of

Information, and Brand Image of Consumer Purchase Decision on Shopee Online Purchase,” *Jurnal Informatika Universitas Pamulang*, vol. 5, no. 2, p. 100, Jun. 2020, doi: 10.32493/informatika.v5i2.4946.

[3] R. Tanamal, “What is The Most Influential Factor On Decisions Using YouTube as A Tool to Support Buy or Sell Means? (Case Study Surabaya City and Surrounding Area),” Oct. 31, 2019. <http://dspace.uc.ac.id/handle/123456789/2499> (accessed 2019).

[4] R. Tanamal, “Analisis Faktor yang Paling Berpengaruh Pada Keinginan Menggunakan Aplikasi Grab di Kota Surabaya,” *Jurnal Terapan Teknologi Informasi*, vol. 1, no. 2, pp. 121–130, Nov. 2017, doi: 10.21460/jutei.2017.12.48.

[5] M. Zhang, C. Ren, G. A. Wang, and Z. He, “The impact of channel integration on consumer responses in omni-channel retailing: The mediating effect of consumer empowerment,” *Electronic Commerce Research and Applications*, vol. 28, pp. 181–193, Mar. 2018, doi: 10.1016/j.elerap.2018.02.002.

[6] R. Pereira and C. Tam, “Impact of enjoyment on the usage continuance intention of video-on-demand services,” *Information & Management*, vol. 58, no. 7, p. 103501, Nov. 2021, doi: 10.1016/j.im.2021.103501.

[7] T. Wiradinata, “Nascent Entrepreneurs in E-Marketplace: the Effect of Founders’ Self-Efficacy and Personality,” *Int. J. of Electronic Business*, vol. 13, no. 2/3, pp. 163–182, 2017, doi: 10.1504/IJEB.2017.10003862.

[8] M. S. Alzaidi and G. Agag, “The Role of Trust and Privacy Concerns in Using Social Media for E-Retail Services: The Moderating Role of COVID-19,” *SSRN Electronic Journal*, 2022, doi: 10.2139/ssrn.4068666.

[9] A. Belarmino, C. Raab, J. Tang, and W. Han, “Exploring the motivations to use online meal delivery platforms: Before and during quarantine,” *International Journal of Hospitality Management*, vol. 96, p. 102983, Jul. 2021, doi: 10.1016/j.ijhm.2021.102983.

[10] N. A. F. Akbar, E. P. Lestari, and H. Budiyantri, “Analysis Of The Impact Of The Covid-19 Pandemic On Financial Performance And Survival Of Companies In The Food Beverage Industrial Sector And Restaurant Services From Potential Bankruptcy Using Financial Ratio And Taffler Analysis Models,” *Jurnal Pajak dan Keuangan Negara (PKN)*, vol. 4, no. 2, pp. 492–503, Feb. 2023, doi: 10.31092/jpkn.v4i2.2024.

[11] H. Hetika, R. A. Khasanah, and A. Yasmin, “The Analysis of Survival Strategies for Micro Small and Medium Enterprises (MSMEs) Food and Beverages in the Time of the Covid-19 Pandemic,” in *Proceedings of the Tegal International Conference on Applied Social Science & Humanities (TICASSH 2022)*, Paris: Atlantis Press SARL, 2022, pp. 381–386. Accessed: Aug. 21, 2023. [Online]. Available: http://dx.doi.org/10.2991/978-2-494069-09-1_44

[12] F. B. Franque, T. Oliveira, and C. Tam, “Understanding the factors of mobile payment continuance intention: empirical test in an African context,” *Heliyon*, vol. 7, no. 8, p. e07807, Aug. 2021, doi: 10.1016/j.heliyon.2021.e07807.

[13] K. Trenevskaja Blagoeva, M. Mijoska, and M. Trpkova-Nestorovska, “Online Food Purchasing Consumer Behaviour In North Macedonia Amid COVID-19 Pandemic: An Extended TAM Approach,” in *Proceedings of the international conference “Economic and Business Trends Shaping the Future,”* Nov. 2021. Accessed: Aug. 21, 2023. [Online]. Available: <http://dx.doi.org/10.47063/ebtsf.2021.0010>

[14] A. Bhattacharjee, “Understanding Information Systems Continuance: An Expectation-Confirmation Model,” *MIS Quarterly*, vol. 25, no. 3, p. 351, Sep. 2001, doi: 10.2307/3250921.

[15] W.-L. Shiau, Y. Yuan, X. Pu, S. Ray, and C. C. Chen, “Understanding fintech continuance:

perspectives from self-efficacy and ECT-IS theories,” *Industrial Management & Data Systems*, vol. 120, no. 9, pp. 1659–1689, Jul. 2020, doi: 10.1108/imds-02-2020-0069.

[16] A. Susanto, Y. Chang, and Y. Ha, “Determinants of continuance intention to use the smartphone banking services,” *Industrial Management & Data Systems*, vol. 116, no. 3, pp. 508–525, Apr. 2016, doi: 10.1108/imds-05-2015-0195.

[17] L. Gao, K. A. Waechter, and X. Bai, “Understanding consumers’ continuance intention towards mobile purchase: A theoretical framework and empirical study – A case of China,” *Computers in Human Behavior*, vol. 53, pp. 249–262, Dec. 2015, doi: 10.1016/j.chb.2015.07.014.

[18] M. Humbani and M. Wiese, “An integrated framework for the adoption and continuance intention to use mobile payment apps,” *International Journal of Bank Marketing*, vol. 37, no. 2, pp. 646–664, Apr. 2019, doi: 10.1108/ijbm-03-2018-0072.

[19] B. Wu and X. Chen, “Continuance intention to use MOOCs: Integrating the technology acceptance model (TAM) and task technology fit (TTF) model,” *Computers in Human Behavior*, vol. 67, pp. 221–232, Feb. 2017, doi: 10.1016/j.chb.2016.10.028.

[20] C. H. Lien and Y. Cao, “Examining WeChat users’ motivations, trust, attitudes, and positive word-of-mouth: Evidence from China,” *Computers in Human Behavior*, vol. 41, pp. 104–111, Dec. 2014, doi: 10.1016/j.chb.2014.08.013.

[21] X. Cheng, Y. Bao, X. Yu, and Y. Shen, “Trust and Group Efficiency in Multinational Virtual Team Collaboration: A Longitudinal Study,” *Group Decision and Negotiation*, vol. 30, no. 3, pp. 529–551, Jan. 2021, doi: 10.1007/s10726-020-09722-x.

[22] X. Cheng, T. Hou, and J. Mou, “Investigating perceived risks and benefits of information privacy disclosure in IT-enabled ride-sharing,” *Information & Management*, vol. 58, no. 6, p. 103450, Sep. 2021, doi: 10.1016/j.im.2021.103450.

[23] R. F. Malaquias and Y. Hwang, “An empirical study on trust in mobile banking: A developing country perspective,” *Computers in Human Behavior*, vol. 54, pp. 453–461, Jan. 2016, doi: 10.1016/j.chb.2015.08.039.

[24] A. Bhattacharjee and C.-P. Lin, “A unified model of IT continuance: three complementary perspectives and crossover effects,” *European Journal of Information Systems*, vol. 24, no. 4, pp. 364–373, Jul. 2015, doi: 10.1057/ejis.2013.36.

[25] X. Cao, L. Yu, Z. Liu, M. Gong, and L. Adeel, “Understanding mobile payment users’ continuance intention: a trust transfer perspective,” *Internet Research*, vol. 28, no. 2, pp. 456–476, Apr. 2018, doi: 10.1108/intr-11-2016-0359.

[26] K. Carillo, E. Scornavacca, and S. Za, “The role of media dependency in predicting continuance intention to use ubiquitous media systems,” *Information & Management*, vol. 54, no. 3, pp. 317–335, Apr. 2017, doi: 10.1016/j.im.2016.09.002.

[27] J. Cho, “The impact of post-adoption beliefs on the continued use of health apps,” *International Journal of Medical Informatics*, vol. 87, pp. 75–83, Mar. 2016, doi: 10.1016/j.ijmedinf.2015.12.016.

[28] S. Mouakket, “Factors influencing continuance intention to use social network sites: The Facebook case,” *Computers in Human Behavior*, vol. 53, pp. 102–110, Dec. 2015, doi: 10.1016/j.chb.2015.06.045.

[29] S.-J. Hong and K. Y. Tam, “Understanding the Adoption of Multipurpose Information Appliances: The Case of Mobile Data Services,” *Information Systems Research*, vol. 17, no. 2, pp. 162–179, Jun. 2006, doi: 10.1287/isre.1060.0088.

- [30] M. K. O. Lee, C. M. K. Cheung, and Z. Chen, "Acceptance of Internet-based learning medium: the role of extrinsic and intrinsic motivation," *Information & Management*, vol. 42, no. 8, pp. 1095–1104, Dec. 2005, doi: 10.1016/j.im.2003.10.007.
- [31] D. Choi and J. Kim, "Why People Continue to Play Online Games: In Search of Critical Design Factors to Increase Customer Loyalty to Online Contents," *CyberPsychology & Behavior*, vol. 7, no. 1, pp. 11–24, Feb. 2004, doi: 10.1089/109493104322820066.
- [32] M. H. Hsu, C. M. Chiu, and T. L. Ju, "Determinants of continued use of the WWW: an integration of two theoretical models," *Industrial Management & Data Systems*, vol. 104, no. 9, pp. 766–775, Dec. 2004, doi: 10.1108/02635570410567757.
- [33] C.-L. Hsu and H.-P. Lu, "Consumer behavior in online game communities: A motivational factor perspective," *Computers in Human Behavior*, vol. 23, no. 3, pp. 1642–1659, May 2007, doi: 10.1016/j.chb.2005.09.001.
- [34] K. Jegers, "Pervasive game flow," *Computers in Entertainment*, vol. 5, no. 1, p. 9, Jan. 2007, doi: 10.1145/1236224.1236238.
- [35] S. Reiss, "Multifaceted Nature of Intrinsic Motivation: The Theory of 16 Basic Desires," *Review of General Psychology*, vol. 8, no. 3, pp. 179–193, Sep. 2004, doi: 10.1037/1089-2680.8.3.179.
- [36] P. Sweetser and P. Wyeth, "GameFlow," *Computers in Entertainment*, vol. 3, no. 3, pp. 3–3, Jul. 2005, doi: 10.1145/1077246.1077253.
- [37] K. M. Alraimi, H. Zo, and A. P. Ciganek, "Understanding the MOOCs continuance: The role of openness and reputation," *Computers & Education*, vol. 80, pp. 28–38, Jan. 2015, doi: 10.1016/j.compedu.2014.08.006.
- [38] Y. P. Chang and D. H. Zhu, "The role of perceived social capital and flow experience in building users' continuance intention to social networking sites in China," *Computers in Human Behavior*, vol. 28, no. 3, pp. 995–1001, May 2012, doi: 10.1016/j.chb.2012.01.001.
- [39] G.-D. Nguyen and M.-T. Ha, "The role of user adaptation and trust in understanding continuance intention towards mobile shopping: An extended expectation-confirmation model," *Cogent Business & Management*, vol. 8, no. 1, Jan. 2021, doi: 10.1080/23311975.2021.1980248.
- [40] Md. AL Amin, Md. S. Arefin, N. Sultana, Md. R. Islam, I. Jahan, and A. Akhtar, "Evaluating the customers' dining attitudes, e-satisfaction and continuance intention toward mobile food ordering apps (MFOAs): evidence from Bangladesh," *European Journal of Management and Business Economics*, vol. 30, no. 2, pp. 211–229, Dec. 2020, doi: 10.1108/ejmbe-04-2020-0066.
- [41] P. Lowry, J. Gaskin, N. Twyman, B. Hammer, and T. Roberts, "Taking 'Fun and Games' Seriously: Proposing the Hedonic-Motivation System Adoption Model (HMSAM)," *Journal of the Association for Information Systems*, vol. 14, no. 11, pp. 617–671, Nov. 2013, doi: 10.17705/1jais.00347.
- [42] C. Tam and T. Oliveira, "Understanding the impact of m-banking on individual performance: DeLone & McLean and TTF perspective," *Computers in Human Behavior*, vol. 61, pp. 233–244, Aug. 2016, doi: 10.1016/j.chb.2016.03.016.
- [43] J. F. Hair, C. M. Ringle, and M. Sarstedt, "PLS-SEM: Indeed a Silver Bullet," *Journal of Marketing Theory and Practice*, vol. 19, no. 2, pp. 139–152, Apr. 2011, doi: 10.2753/mtp1069-6679190202.
- [44] T. Natarajan, D. R. Veera Raghavan, and J. Jayapal, "How does channel integration quality promote omnichannel customer citizenship behavior? The moderating role of the number of channels used and gender," *Kybernetes*, May 2023, doi: 10.1108/k-11-2022-1594.

- [45] J. F. Hair Jr, "Next-generation prediction metrics for composite-based PLS-SEM," *Industrial Management & Data Systems*, vol. 121, no. 1, pp. 5–11, Oct. 2020, doi: 10.1108/imds-08-2020-0505.
- [46] J.-H. Cheah, X.-J. Lim, H. Ting, Y. Liu, and S. Quach, "Are privacy concerns still relevant? Revisiting consumer behaviour in omnichannel retailing," *Journal of Retailing and Consumer Services*, vol. 65, p. 102242, Mar. 2022, doi: 10.1016/j.jretconser.2020.102242.
- [47] A. Trabelsi-Zoghalmi, S. Berraies, and K. Ben Yahia, "Service quality in a mobile-banking-applications context: do users' age and gender matter?" *Total Quality Management & Business Excellence*, vol. 31, no. 15–16, pp. 1639–1668, Jul. 2018, doi: 10.1080/14783363.2018.1492874.
- [48] N. Ameen, S. Hosany, and J. Paul, "The personalisation-privacy paradox: Consumer interaction with smart technologies and shopping mall loyalty," *Computers in Human Behavior*, vol. 126, p. 106976, Jan. 2022, doi: 10.1016/j.chb.2021.106976.
- [49] M. Ashfaq, J. Yun, S. Yu, and S. M. C. Loureiro, "I, Chatbot: Modeling the determinants of users' satisfaction and continuance intention of AI-powered service agents," *Telematics and Informatics*, vol. 54, p. 101473, Nov. 2020, doi: 10.1016/j.tele.2020.101473.
- [50] Y.-M. Cheng, "Students' satisfaction and continuance intention of the cloud-based e-learning system: roles of interactivity and course quality factors," *Education + Training*, vol. 62, no. 9, pp. 1037–1059, Sep. 2020, doi: 10.1108/et-10-2019-0245.
- [51] C.-L. Hsu and H.-P. Lu, "Why do people play on-line games? An extended TAM with social influences and flow experience," *Information & Management*, vol. 41, no. 7, pp. 853–868, Sep. 2004, doi: 10.1016/j.im.2003.08.014.
- [52] Z. Shao, L. Zhang, X. Li, and Y. Guo, "Antecedents of trust and continuance intention in mobile payment platforms: The moderating effect of gender," *Electronic Commerce Research and Applications*, vol. 33, p. 100823, Jan. 2019, doi: 10.1016/j.elerap.2018.100823.
- [53] K. Rouibah, N. AL-Qirim, Y. Hwang, and S. G. Pouri, "The Determinants of eWoM in Social Commerce," *Journal of Global Information Management*, vol. 29, no. 3, pp. 75–102, May 2021, doi: 10.4018/jgim.2021050104.
- [54] P.-C. Munoz-Carril, N. Hernandez-Selles, E.-J. Fuentes-Abeledo, and M. Gonzales-Sanmamed, "Factors influencing students' perceived impact of learning and satisfaction in Computer Supported Collaborative Learning," *Computers & Education*, vol. 174, p. 104310, Dec. 2021, doi: 10.1016/j.compedu.2021.104310.
- [55] C. Fornell and D. F. Larcker, "Evaluating Structural Equation Models with Unobservable Variables and Measurement Error," *Journal of Marketing Research*, vol. 18, no. 1, p. 39, Feb. 1981, doi: 10.2307/3151312.
- [56] L. W. Lam, "Impact of competitiveness on salespeople's commitment and performance," *Journal of Business Research*, vol. 65, no. 9, pp. 1328–1334, Sep. 2012, doi: 10.1016/j.jbusres.2011.10.026.
- [57] J. F. Hair, Jr., G. T. M. Hult, C. Ringle, and M. Sarstedt, *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*. SAGE, 2013.
- [58] D. T. Sasongko, P. W. Handayani, and R. Satria, "Analysis of factors affecting continuance use intention of the electronic money application in Indonesia," *Procedia Computer Science*, vol. 197, pp. 42–50, 2022, doi: 10.1016/j.procs.2021.12.116.
- [59] Badan Pusat Statistik, "Hasil Survei Kegiatan Usaha Pada Masa Pandemi COVID-19," 2021.