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Adoption of M-Health Technologies: Economic Drivers of User Experience and Satisfaction in Consumer Decision-Making

I Made Dwija Adi Saputra [1], Nilna Muna [2]

Abstract:

The development of m-Health technology in Indonesia faces significant challenges related to adoption and usage among the public. In this context, this study aims to analyze the influence of perceived ease of use on continuance usage intention, with user experience and satisfaction as mediating variables. The research method employed is a survey using a questionnaire distributed to 337 users of the Pramita Mobile application in several major cities. The analysis results using Partial Least Squares (PLS) indicate that perceived ease of use has a significant positive effect on user experience and satisfaction. Furthermore, both variables also contribute positively to continuity usage intention. This study finds that user experience and satisfaction function as mediators linking perceived ease of use with continuance usage intention. The conclusion emphasizes the importance of enhancing the ease of use of applications to improve user experience and satisfaction. Thus, strategies focusing on increasing usability will be beneficial for encouraging the adoption and continued use of m-Health applications in Indonesia, thereby providing greater health benefits to the community. This research offers valuable insights for application developers in creating more effective and user-friendly solutions.

Keywords:*Mobile Health, Perceived Ease of Use, User Experience, Satisfaction, Technology of Acceptance Model.*

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1. Introduction

The very rapid development of information technology has brought many changes in various aspects of human life, modern society is increasingly dependent on technology in everyday life (Nur Fitria et al., 2023). The development of technology such as the internet, smartphones, and web-based applications has changed the way people work, communicate, and interact. According to the survey results (APJII, 2022) Indonesia has 210 million internet users in early 2022. As many as 71% of participants in a survey conducted in 2021 by the Ministry of Communication and Informatics and Katadata Insight Center (KIC) stated that they had never used the internet to obtain health services such as BPJS, Halodoc, Whatsapp Puskesmas/clinics, and so on. Regarding the use of the internet to obtain health services, 13.9% of respondents stated

[1] *Universitas Pendidikan Nasional,Bali, Indonesia dwijaas@gmail.com*
[2] *Universitas Pendidikan Nasional, Bali, Indonesia nilnamuna@undiknas.ac.id*

rarely, 9.9% stated very rarely, and only 4.7% stated often and 0.4% very often(Dihni, 2022).

Technology adoption is not only important for individuals, but also for organizations and businesses. Organizations that are able to adopt new technologies quickly and effectively can have a significant competitive advantage (Imdad, 2023). Adopting new technology is one way to take advantage of technological advances. Adoption of technology can be applied in various fields according to its usefulness. One field that can apply it is in the health sector, one form of which is digital health services (Gu et al., 2021)

During the Covid-19 pandemic, conventional health services have faced many problems, such as a significant increase in the number of patients coming for treatment, longer waiting times, and a shortage of health workers. At the same time, conventional health services are limited by geographical and economic factors, making it increasingly difficult for patients to see a doctor and increasing the burden that the community must bear in obtaining quality services (Zhu et al., 2023). In addition, medical disputes due to asymmetric information about the pandemic occur from time to time, and tensions between doctors and patients even affect overall social harmony. Traditional medical clinics find it difficult to provide timely and efficient medical services and satisfactory consultation experiences for the public, thus failing to meet the increasing demands of the public (Tamburis, 2006).

Indonesia is ranked 6th as the country with the most smartphone users in the world, reaching 73 million users (GoodStats.id, 2019). Along with the development of smartphones, smartphones are now used for more than just social media communication. Service providers have created applications for mobile phones that can make life easier for users, even in the health sector. In this globalized world, where people want everything to be fast and easy, applications that can offer health services are a solution to people's needs, especially in Indonesia. People's lives have changed thanks to programs on smartphones (Pai & Alathur, 2019).

The use of information and communication technologies for medical and health procedures facilitated by portable electronic devices, such as mobile phones, smartphones, and other wireless devices, is known as mobile health or m-Health (WHO, 2011). The use of mobile devices to access various health services and information is known as mobile health (Wang & Cao, 2023). In the future, health services will rely heavily on digital health (m-Health) because it is more effective and efficient. The public's preference for mobile health services (m-Health) is shown by the sharp increase in the number of m-Health users (Ulya, 2019). Since the main purpose of health applications is to help users manage their health, various criteria, including perceived usefulness, perceived ease of use, trust in application, and satisfaction, can motivate users to use them (Chen & Lin, 2018).

Continuance of usage intentionor intention to use m-Health indicates the user's intention to use the application in the long term, this concept is very important in understanding the effectiveness of m-Health services in providing information and other supporting services needed by users. Many factors can influence the continuance

of usage intention. These variables can be broadly divided into two categories: user-related factors, such as health-conscious attitudes and social influences, and application-related aspects, such as perceived usefulness and ease of use (Shahab et al., 2023).

Technology Acceptance Model(TAM) suggests that the idea of perceived ease of use (PEOU) measures how many people think that the technology is easy to use and does not require much effort to operate (Alaa & Said, 2022). Two factors that influence the ease of use of something are how easy it is to access, both in terms of time and location, and how intuitive it is to navigate within the app or website with minimal effort (Wardana & Sihite, 2021).

The intention to continue using mobile health (m-Health) services is significantly related to how easy the app is to use. Users' likelihood to continue using an m-Health app is positively and significantly correlated with their perception of the app's ease of use (Hermawan & Paramita, 2021; Marchyta, 2022). Perceived ease of use has a significant relationship with continuance usage intention in the context of Mobile Health (m-Health). Perceived ease of use has a positive and significant effect on continuance usage intention, which means that if users believe that m-Health applications are easy to use, then they are more likely to continue using the application (Hermawan & Paramita, 2021; Marchyta, 2022; Nandita & Gde Sukaatmadja, 2023). Higher levels of perceived ease of use are associated with higher levels of continued usage intentions, indicating that the two variables are positively and directly related (Palos-Sanchez et al., 2021).Different from the research conducted by (Jo, 2022)found that the perception of ease of use had a negative impact on the desire to continue using the application, a similar thing was also found from research conducted by (Kyeoung et al., 2022). Research conducted by (Hapsoro & Kismiatun, 2022) also found that perceived ease of use does not directly affect continuance ease of use. An application that is easy to use does not necessarily mean that it will continue to be used by its users (Naufalia et al., 2021), almost the same thing was also found from research conducted by (Tekaqnetha & Rodhiah, 2020) where perceived ease of use has an insignificant influence on continuance intention.

The high intention to continue using the application is also influenced by the level of user satisfaction (Lin et al., 2018; Tsvetvolka et al., 2018; Gu et al., 2019). The mediating variable in this study, satisfaction, was chosen because of its ability to explain what makes users continue to use the application. Perceived ease of use and user experience have a close relationship, therefore this study includes the user experience variable as a mediating variable. Overall, perceived ease of use and user experience are two indicators of how well people can understand and utilize a technology. As a result, how consumers perceive the ease of use of technology can affect their overall experience.

This study will use the m-Health application, namely Pramita Mobile, as the object of research. Pramita Mobile is an application developed by PT Pramita Group to make it easier for its customers to order health check-ups and get information about health. Pramita Mobile allows customers to register, choose the type of examination or medical check-up, determine the date and location of the examination, and make

payments online from anywhere. Pramita Mobile was first launched on January 2, 2022. Based on data as of August 2023, the number of Pramita Mobile application users was 30,752, the number of users who had used the Pramita Mobile application to make transactions in 2023 until September was 18,912 users, while the number of users who made transactions more than once was only 9,761 users. This achievement is still far from the target set by management, which is 50,000 new users and 30,000 users who make repeat transactions. Based on data from the developer, 749 users also uninstalled the application after making the first transaction.

2. Theoretical Background

Technology Acceptance Model (TAM): Introduced in 1980 by Ajzen and Fishbein and proposed in 1989 by Davis, the technology acceptance model (TAM) is an adaptation of the theory of reasoned action (TRA). According to the theory of planned behavior (TRA), people behave in a certain way when they are emotionally and mentally prepared to do so. According to TAM, there is a direct correlation between an individual's beliefs about the usefulness and user-friendliness of an information system and their actions, requirements, and interactions with the system. User acceptance of information systems can be better understood and predicted with the help of TAM. The reason TAM uses TRA is because it provides a foundation for understanding the impact of perceived usefulness and perceived ease of use on intention to use information technology (IT). TAM is a framework for understanding how people perceive technological systems. The level of enthusiasm for using IT is influenced by how users perceive it.

Mobile Health (M-Health): Mobile Health (m-Health) in short is health services provided through mobile communication devices known as mobile health (m-Health) (Whittaker, 2012). Health services facilitated by wireless technology or mobile devices are referred to as m-Health. According to (Salgado et al., 2020), healthcare practitioners can benefit from m-Health applications by monitoring the clinical status of patients, teaching them how to self-monitor, and improving medication adherence. A number of medical tasks can also be assisted by m-Health applications, such as calculating drug dosages, clinical references, access to medical records, and assisting with clinical decision-making. In addition, m-Health applications can reduce the need for patients to travel by reducing the frequency of unnecessary hospital visits. Furthermore, m-Health applications facilitate the process of managing, sharing and storing health records, and developing more effective and efficient medical practices (Marbouh et al., 2022).

Perceived Ease of Use: According to (Arta & Azizah, 2020) A user-friendly system is a system that is perceived as easy to use. For a service to be convenient, it must be easy to understand and use, making it easy for customers to pick up and start using it. The extent to which users anticipate that a system will facilitate their work is known as perceived ease of use (Faradila & Soesanto, 2016). Another way to look at perceived ease of use is the extent to which a person can use a technology without encountering significant challenges or exerting excessive effort (Perangin-angin et al.,

2016). According to (Oentario et al., 2017) The reverse is also true: if people enjoy using a technology, they are more likely to use it.

User Experience: The term user experience refers to the measurement of how easy and enjoyable it is to use a service, system, or product. A person's impressions and reactions when using a service, system, or product constitute the user experience (Mamakou et al., 2023). The power to judge one's level of satisfaction, regardless of the quality of the product, system, or service characteristics, belongs to the user, according to the principles of user experience design. Users will have a negative experience if they cannot connect with the content in a way that suits their needs. As the digital world evolves, user experiences are becoming more complex and diverse (Zhou et al., 2019). Ease of use and efficacy of technology are both demonstrated by user experience. If it meets customer expectations, it will also influence user behaviour (Martins & Riyanto, 2020). A great user experience is one that provides all the features a customer wants without being too complicated or distracting. In addition, it is expected that this experience will feature beautiful and simple features, leading to a product that is practical and enjoyable to use (Mamakou et al., 2023).

Satisfaction: Satisfaction with a product or service is defined as the extent to which a person's experience meets or falls short of their expectations. Dissatisfied consumers will be the result of performance that falls short of expectations. When results meet expectations, consumers tend to be very pleased (Kotler & Keller, 2009). Customers are often pleased with a business's performance when their experience meets or exceeds their expectations, and this is because customer satisfaction is a common metric for success (Manyanga et al., 2022). In essence, customer satisfaction is an emotional reaction to a service or good that centers on how well the service meets or exceeds expectations set before, during, or after use, as well as an overall assessment of the deal (Veloutsou, 2015).

Continuance Usage Intention: According to (Singh, 2020), when a person plans to continue doing what they are currently doing, it is referred to as continued use intention. Activities related to the user's enjoyment after obtaining or using a service or product are characterized as continued use intentions. When consumers fully appreciate computers for their ability to help organizations function faster, more efficiently, and more personally, that is when continued use occurs (Kang & Hwang, 2022). If you want to know how much someone wants to continue using, how often they use it, how confident they are in the suitability of the technology, and how willing they are to promote it to others, then you need to look at their continuation use intention (Hidayat, 2020).

Conceptual Framework

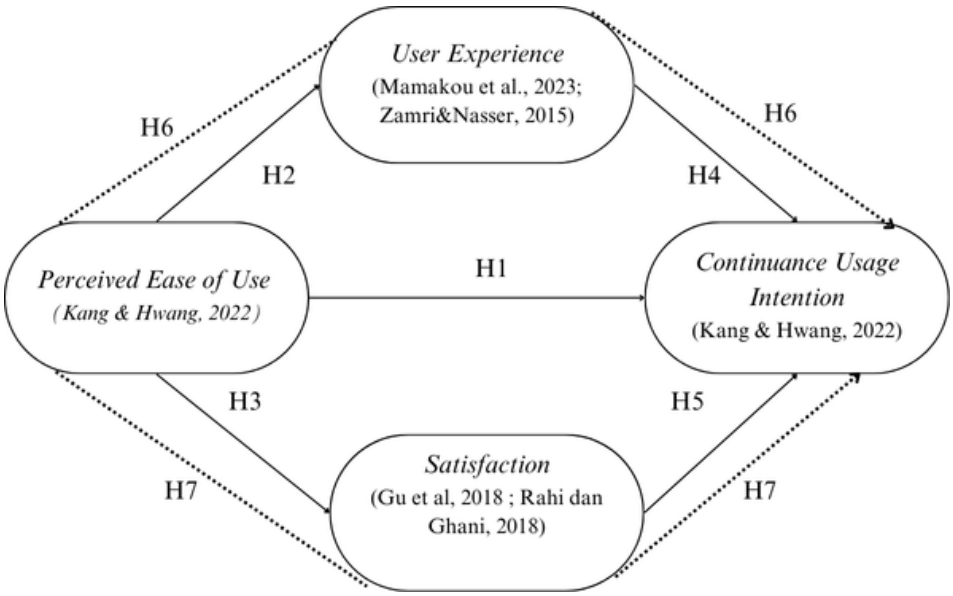

Figure1. Conceptual Framework

Research Hypothesis

H1: the better the perceived ease of use, the higher the continuance usage intention
H2: the better the perceived ease of use, the higher the user experience
H3: the better the perceived ease of use, the higher the satisfaction
H4: the better the user experience, the higher the continuance usage intention
H5: the higher the level of satisfaction, the higher the continuance usage intention
H6: user experience is able to mediate the influence of perceived ease of use on continuane usage intention
H7: satisfaction is able to mediate the influence of perceived ease of use on continuane usage intention

3. Methodology

This study uses a quantitative approach with a survey method to analyze the effect of perceived ease of use on continuance usage intention through user experience and satisfaction as mediating variables. The population of the study was Pramita Mobile application users who had used the application for the past six months, with a sample of 337 respondents taken using a purposive sampling technique. Data were collected through a questionnaire that measured the research variables with a Likert scale of 1-10. Data analysis was carried out using Partial Least Squares Structural Equation Modeling (PLS-SEM) to test validity and reliability, as well as hypothesis testing.

4. Empirical Findings/Result

Respondent Characteristics

The distribution of the questionnaire produced characteristics with explanations presented as follows.

Table1. Respondent Characteristics

Characteristics	Classification	Frequency	Percentage
Gender	Man	211	63%
	Woman	126	37%
Total		337	100%
Age	17 - 20 Years	30	8.90%
	21 - 30 Years	89	26%
	31 - 40 Years	127	38.20%
	41 - 50 Years	63	18.61%
	51 - 60 Years	27	8%
	> 60 Years	1	0.29%
Total		337	100%
Last education	SD	1	0.29%
	Senior High School	67	19.51%
	Diploma (D1/D2/D3)	70	21%
	Bachelor degree)	185	55%
	Master (S2)	14	4%
Total		337	100%
Work	Doctor	17	5%
	Private sector employee	186	55%
	Housewife	17	5%
	Student	20	6%
	Influencer	5	1%
	Self-employed	63	19%
	civil servant	26	8%
	Retired	3	1%
Total		337	100%
In the period from December 2023 to May 2024. How many times have you used the Pramita Mobile Application?	Never	4	1%
	One time	246	73%
	More than once	87	26%
Total		337	100%
City of Domicile	Denpasar	142	42%
	Surabaya	85	25%

	Jakarta	50	15%
	Bandung	60	18%
Total		337	100%

Source: Processed data, 2025

This study used 337 respondents based on the Slovin formula in determining the number of respondents. Starting by collecting demographic information of respondents, such as gender, age, last education, occupation, how many times they use the Pramita Mobile application, and city of domicile. The aim is to find out how differences in background can affect perceptions of the question elements (indicators) previously expressed in the questionnaire. Based on table 4.1, the average respondent is male with 63%. While the age range is dominated by the age of 31-40 years, as much as 38.20%. While in terms of the last education, it is dominated by the last bachelor's education (S1) as much as 55%. While in terms of work, it is dominated by private employee jobs as much as 55%. For the use of the Pramita Mobile application in the period December 2023 to May 2024, it is dominated by the use of the application once by 73%. And the average respondent is domiciled in Denpasar as much as 42%.

Measurement Model Testing (Outer Model)

Outer model or Measurement Model in SEM analysis is part of the structural equation model used in the Partial Least Squares method. The outer model functions to measure construct validity, namely the extent to which latent variables are represented by observable indicators, using directly measurable indicators. The outer model evaluates the quality of measurement of latent variables that cannot be observed directly.(JF Hair et al., 2018). Outer model analysis in SmartPLS includes three main aspects, namely Loading Factor, construct validity and reliability, and discriminant validity.

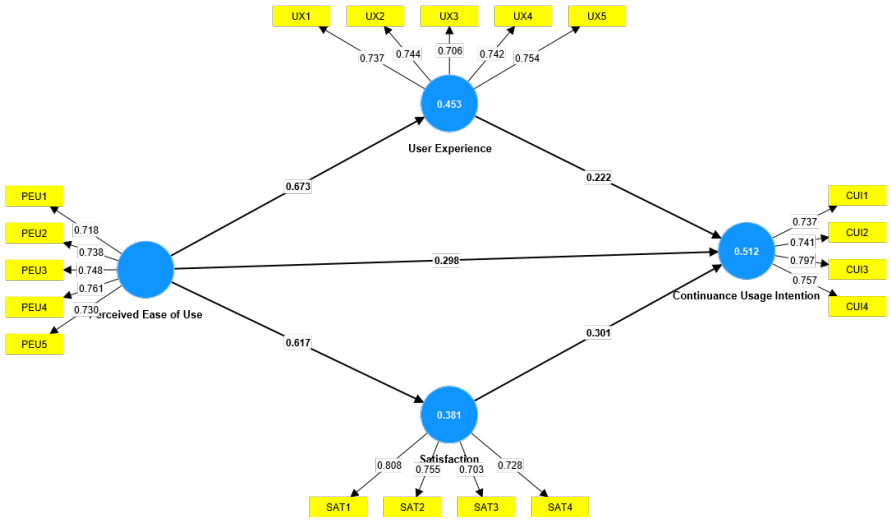

Figure2. Outer Model Testing

Source: SmartPLS Output, (2025)

Validity Test

Validity test is a method used in research to ensure that the measurement instrument actually measures the construct used. Validity test in this study was measured using 2 types of analysis, namely Convergent Validity, and Discriminant Validity. Convergent Validity shows the extent to which a construct is positively correlated with other measures of the same construct, as measured by Average Variance Extracted (AVE) and Loading factor. Discriminant Validity measures the extent to which a construct differs from other constructs. Discriminant Validity can be tested with the Cross Loadings value, Fornell-Larcker Criterion, and Heterotrait-Monotrait (HTMT) Ratio.

Convergent Validity

Convergent Validity is used to measure the extent to which a construct correlates with other constructs that theoretically should correlate. Convergent Validity is evaluated by looking at the Loading factor value, and Average Variance Extracted (AVE) of each construct. An AVE value greater than 0.50 indicates that more than half of the variance of the indicator is accumulated by the construct, which means that the construct has good convergent validity. In other words, a high AVE value indicates that the indicators have good ability to measure the same construct.

Loading Factor

Loading Factor can be interpreted as a coefficient that shows how well each indicator measures a variable in a reflective measurement model. The Loading Factor value shows the strength of the relationship between the indicator and its variable. A high Loading Factor value indicates that the indicator is a good representation of the measured variable. Loading Factor is used to assess convergent validity, and ensure that the indicators truly reflect the variables they represent. The Loading Factor value is considered good if it has a value above 0.7. Then, indicators that have a Loading Factor value of less than 0.7 must be removed from the research model framework because they are considered unable to represent the variables used in the study.(Hair et al., 2017). The Loading Factor value of each indicator in this study is shown in the following table.

Table2. Loading Factor Value of Each Indicator

No	Indicator	*Loading Factor*	Information
1	CUI1	0.737	Valid
2	CUI2	0.741	Valid
3	CUI3	0.797	Valid
4	CUI4	0.757	Valid
5	PEU1	0.718	Valid
6	PEU2	0.738	Valid
7	PEU3	0.748	Valid
8	PEU4	0.761	Valid
9	PEU5	0.730	Valid
10	SAT1	0.808	Valid

11	SAT2	0.755	Valid
12	SAT3	0.703	Valid
13	SAT4	0.728	Valid
14	UX1	0.737	Valid
15	UX2	0.744	Valid
16	UX3	0.706	Valid
17	UX4	0.742	Valid
18	UX5	0.754	Valid

Source: SmartPls Output, (2025)

Based on the table above, the Loading Factor value of each indicator shows a Loading Factor value > 0.7. Therefore, all indicators can be included in the study and do not need to be excluded from the research process.

Average Variance Extracted (AVE)

Average Variance Extracted (AVE) is a statistical measure used to measure the extent to which variations in the indicators used to measure a construct can be explained by the construct itself. AVE describes how much the latent variable contributes to the variance of the indicators that measure it (Hair et al., 2018). If the AVE value reaches a high level, it indicates that the observation variables that measure the latent variables are able to explain most of the variation of the latent variables. As a result, the validity of the latent variables is considered strong. However, if the AVE value is low, it indicates that the observation variables may not be efficient in reflecting the latent variables, so that the construct validity may need to be questioned (Garson, 2016). Considerations in making decisions based on AVE, if the AVE value exceeds 0.5, then the variable is considered not to face reliability problems. Therefore, the variable is suitable for use in the context of research.

Table3. Average Variance Extracted Test Results

Variables	***Average Variance Extracted (AVE)***
Continuance Usage Intention	0.575
Satisfaction	0.562
User Experience	0.543
Perceived Ease of Use	0.546

Source: SmartPls Output, (2025)

The table above shows that each existing variable has an Average Variance Extracted value that exceeds 0.5. Therefore, each variable used in this study has the ability to reflect the latent variables they represent. Thus, all indicators can be included in the study and do not need to be excluded from the research process.

Discriminant Validity

To test Discriminant Validity, there are several methods used in SmartPLS. Commonly used methods are Fornell-Larcker Criterion, Heterotrait-Monotrait (HTMT), and cross loading.

Fornell-Larcker Criterion

Fornell-Larcker Criterion test to test the relationship between variables in its construct. This stage involves two testing methods, namely testing the correlation value between variables with the variables themselves and the correlation value between variables with other variables. In the Fornell-Larcker Criterion test, an evaluation of the Average Variance Extracted (AVE) value of each variable is carried out. The AVE value must be greater than the correlation value between the construct and other constructs. In other words, the AVE of a variable must be greater than its correlation with other variables in the same construct. If the AVE value does not meet this requirement, then the internal correlation between the variables in the construct is considered low and does not meet the Fornell-Larcker criteria.

Table4. Fornell-Larcker Criterion test

Variables	*Continuance Usage Intention*	*Perceived Ease of Use*	*Satisfaction*	*User Experience*
Continuance Usage Intention	0.758			
Perceived Ease of Use	0.634	0.739		
Satisfaction	0.623	0.617	0.749	
User Experience	0.609	0.673	0.620	0.737

Source: SmartPls Output, (2025)

From the table above, it can be observed that the correlation value between variables with other variables shows a higher number. Therefore, it can be concluded that the Fornell-Larcker test criteria have been met.

Heterotrait-Monotrait (HTMT)

This method calculates the ratio between the correlation between variables with other variables and the correlation between variables with themselves (heterotrait-monotrait ratio). If this ratio is smaller than 0.90, which is the limit value used, then Discriminant Validity is met (Garson, 2016).

Table5. Heterotrait-Monotrait (HTMT)

Variables	*Continuance Usage Intention*	*Perceived Ease of Use*	*Satisfaction*	*User Experience*
Continuance Usage Intention				
Perceived Ease of Use	0.819			
Satisfaction	0.829	0.801		
User Experience	0.782	0.843	0.807	

Source: SmartPls Output, (2025)

Based on the table above, the HTMT value for each variable is less than 0.9, so each variable meets the HTMT prerequisites and meets Discriminant Validity.

Cross Loading

Cross loading refers to a situation where an indicator has a high correlation with more than one latent variable. If an indicator variable has a high cross loading, then it may indicate that the indicator does not exclusively reflect a particular latent variable (J. Hair et al., 2019). If high cross loadings are found on an indicator in more than one latent variable, the removal of the related indicator may need to be considered. This can help improve the construct validity and interpretability of the model (Garson, 2016). A good cross loading value on an indicator is above 0.700 with the highest correlation on its latent variable. The cross loading value of each indicator can be seen in the table below.

Table6. Cross Loading Value of Each Indicator

Indicator	*Continuance Usage Intention*	*Perceived Ease of Use*	*Satisfaction*	*User Experience*
CUI1	**0.737**	0.529	0.472	0.420
CUI2	**0.741**	0.451	0.422	0.426
CUI3	**0.797**	0.474	0.439	0.477
CUI4	**0.757**	0.466	0.545	0.519
PEU1	0.445	**0.718**	0.394	0.446
PEU2	0.475	**0.738**	0.482	0.511
PEU3	0.453	**0.748**	0.487	0.562
PEU4	0.478	**0.761**	0.483	0.513
PEU5	0.490	**0.730**	0.426	0.444
SAT1	0.461	0.421	0.808	0.444
SAT2	0.479	0.462	**0.755**	0.444
SAT3	0.460	0.447	**0.703**	0.447
SAT4	0.463	0.512	**0.728**	0.516
UX1	0.411	0.501	0.414	**0.737**
UX2	0.392	0.448	0.446	**0.744**
UX3	0.463	0.470	0.464	**0.706**
UX4	0.480	0.484	0.478	**0.742**
UX5	0.487	0.564	0.476	**0.754**

Source: SmartPLS Output, (2025)

Based on the cross loading value of each indicator used in this study, all indicators have a cross loading value above 0.700 and have the highest correlation with their latent variables. Thus, no indicators need to be removed.

Reliability Test

Reliability Test measures the extent to which the indicators used truly represent the construct intended in the analysis. This reflects the extent to which the measurement truly reflects the concept or nature of the latent variable to be measured. Reliability refers to the consistency of measurement results from the same indicator to measure the same construct. If an indicator has high reliability, then the measurement results

will tend to be consistent when repeated measurements are taken on the same population.(Hair et al., 2017). In SmartPLS, Reliability Test can be assessed through Cronbach's Alpha, and Composite Reliability.

Cronbach's alpha

Cronbach's alpha in Smartpls is an indicator coefficient used to measure the internal reliability or consistency of indicators measured to describe a construct or latent variable in partial path analysis. Cronbach's alpha coefficient usually ranges between 0 and 1, where higher values indicate a better level of reliability. Cronbach's alpha is used to test whether the indicators used to measure the construct have adequate consistency. Higher values indicate that the indicators have a better level of uniformity in measuring the same construct (Hair et al., 2019)**.**The decision regarding the Cronbach's Alpha test is taken by examining the Cronbach's Alpha value itself. If the value exceeds 0.7, then the variable is considered to meet the test reliability requirements, so it can be used in research (Garson, 2016). The Cronbach's Alpha value of each variable in this study is shown in the following table.

Table7. Cronbach's Alpha Value of Each Variable

Variables	***Cronbach's Alpha***
Continuance Usage Intention	0.754
Satisfaction	0.739
User Experience	0.790
Perceived Ease of Use	0.792

Source: SmartPls Output, (2025)

The table above shows that all variables listed have values above 0.7. Therefore, all variables applied in this study show a consistent level of consistency in each measurement. Thus, all indicators can be included in the study and do not need to be excluded from the research process.

Composite Reliability

*Composite Reliability*refers to the extent to which indicators that measure a variable have a significant relationship and are interrelated with each other (Garson, 2016). Decisions regarding Composite Reliability are made by checking whether a variable has a Composite Reliability value of less than 0.7. If so, this indicates that the variable has a low correlation between its indicators and requires improvement. In some cases, reconsideration of the use of the variable in the research model may be necessary (Hair et al., 2017). The Composite Reliability value of each variable in this study is shown in the following table.

Table8. Composite Reliability Results for Each Variable

Variables	***Composite Reliability***
Continuance Usage Intention	0.755
Satisfaction	0.738
User Experience	0.792
Perceived Ease of Use	0.794

Source: SmartPls Output, (2025)

Based on the Composite Reliability value, all variables have values above 0.700, this indicates that each variable used in this study meets the standards. Thus, all indicators can be included in the study and do not need to be excluded from the research process.

Structural Model / Inner Model

The inner model is related to the relationship between constructs in a research model. The inner model helps test hypotheses about the relationship between latent variables and analyzes the extent to which these relationships are significant. The usefulness of the Inner Model analysis is to understand the complex relationships between variables in a research model. By testing the inner model, it can be seen whether the relationship between variables is significant or not with the hypothesis that has been formulated. The inner model in this study uses the R Square test, T Statistic or hypothesis test, and Q Square.

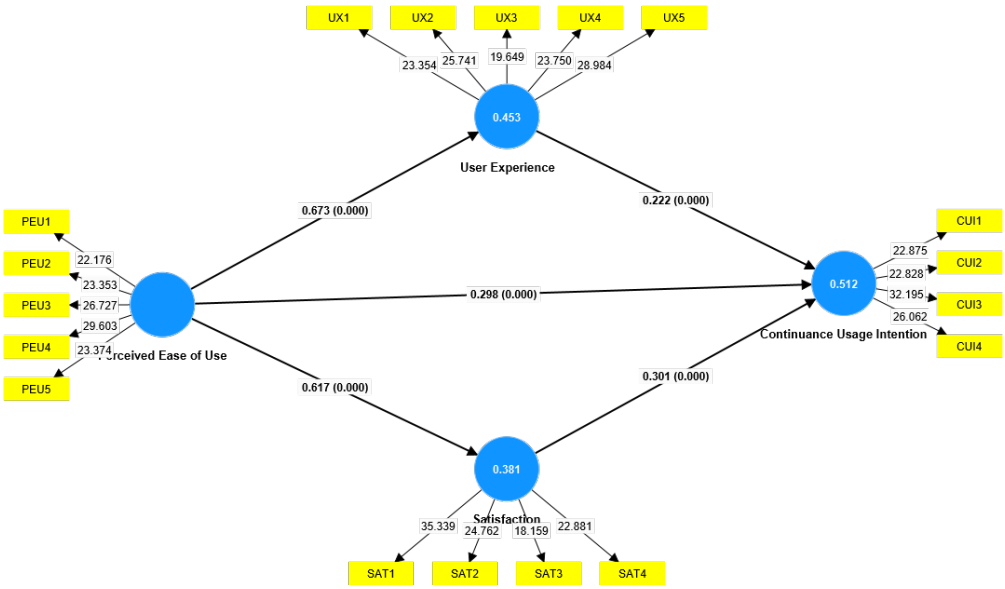

Figure3. Inner Model Test Model

Source: SmartPLS Output, (2025)

R Square

*R Square*is a measure of the extent to which variations in the dependent variable can be explained by the independent variables in a research model (Hair et al., 2017). The range of R Square values is between 0 and 1, where a value of 1 indicates that the independent variable is able to predict the dependent variable perfectly. The table below summarizes the R Square values for each dependent variable in this study.

Table9. R Square Test Results

Variables	R Square	R Square Adjusted
Continuance Usage Intention	0.512	0.507
Satisfaction	0.381	0.379
User Experience	0.453	0.451

Source: SmartPLS Output, (2025)

The Continuance Usage Intention variable is influenced by its independent variable by 0.512 or 51.2%, indicating that the remaining 48.8% is influenced by other factors outside the scope of this study. Likewise, the Satisfaction variable is influenced by 0.381 or 38.1%, while the remaining 61.9% comes from other factors not studied. In addition, the User Experience variable is also influenced by its independent variable by 0.453 or 45.3%, with the remaining 54.7% influenced by other factors not included in this study.

Q Square

Q Square refers to a statistical test used in multivariate statistical analysis. The Q Square test is used in the context of Structural Equation Modeling (SEM) or Partial Least Squares (PLS) to measure the significance of the difference between the measurement model and the structural model. This test helps researchers to determine whether there is a significant difference between the measurement parameters and the structural parameters in the model. The requirement for the Q Square test is that the Q Square value is > 0. The following are the results of the Q Square test.

Table10. Q Square Results

Variables	*Q Square*
Continuance Usage Intention	0.286
Satisfaction	0.209
User Experience	0.241

Source: SmartPLS Output, (2025)

From the table above, it can be seen that the Q Square value on the Purchase Intention variable = 0.306, which means that the value is > 0, so it can be concluded that the independent variable is able to explain the Purchase Intention variable. The Q Square value on the Trust variable = 0.349, which means that the value is > 0, so it can be concluded that the independent variable is able to explain the Trust variable.

Fit Model

The fit model used in this study uses the SRMR value, SRMR measures the suitability between the resulting path model and the observed data. SRMR functions to assess how well the resulting model is able to reflect the relationship between observed variables in actual data. SRMR has a range of values from 0 to infinity, and the closer to zero, the better. SRMR values between 0.06 and 0.08 are considered the best values and indicate that the model has a decent level of suitability with the observed data (Henseler et al., 2016). The following are the results of the Model fit test.

Table11. Output Model Fit

Indicator	Saturated Model	Estimated Model
SRMR	0.072	0.081
d_ULS	0.874	1,117
d_G	0.255	0.274
Chi-Square	490,308	509,589
NFI	0.789	0.781

Source: SmartPLS Output, (2025)

From the table above, it can be seen that the SRMR value in the saturated model is 0.072 < 0.100 and the estimated model is 0.081 < 0.100, so the model formed is declared to meet model feasibility.

Hypothesis Testing

Hypothesis testing in SmartPLS is done through Path coefficients bootstrapping, used to determine the magnitude and direction of the influence of independent variables on dependent variables. The following are the results of the path coefficients bootstrapping test.

Table12. Results of Direct Effect Hypothesis Test

Construct	*Original Sample*(O)	T Statistics (|O/STDEV|)	P Values	Hypothesis	Conclusion
Perceived Ease of Use-> Continuance Usage Intention	0.298	4,943	0,000	H1	Accepted
Perceived Ease of Use-> User Experience	0.673	21,869	0,000	H2	Accepted
Perceived Ease of Use-> Satisfaction	0.617	18,345	0,000	H3	Accepted
User Experience-> Continuance Usage Intention	0.222	3,569	0,000	H4	Accepted
Satisfaction-> Continuance Usage Intention	0.301	4,920	0,000	H5	Accepted
Perceived Ease of Use-> User Experience -> Continuance Usage Intention	0.149	3,552	0,000	H6	Accepted
Perceived Ease of Use-> Satisfaction -> Continuance Usage Intention	0.186	4,873	0,000	H7	Accepted

Source: SmartPLS Output, (2025)

Based on the table above, the following conclusions can be drawn:

1. The effect of Perceived Ease of Use on Continuance Usage Intention has an Original Sample value of 0.298, a T Statistic value of 4.943 > 1.96, and a P Value

of 0.000 < 0.05. Thus, it can be concluded that Perceived Ease of Use has a significant positive effect on Continuance Usage Intention, so Hypothesis H1 is accepted.

2. The influence of Perceived Ease of Use on User Experience has an Original Sample value of 0.673, a T Statistic value of 21.869 > 1.96, and a P Value of 0.000 < 0.05. Thus, it can be concluded that Perceived Ease of Use has a significant positive effect on User Experience, so Hypothesis H2 is accepted.
3. The effect of Perceived Ease of Use on Satisfaction has an Original Sample value of 0.617, a T Statistic value of 18.345 > 1.96, and a P Value of 0.000 < 0.05. Thus, it can be concluded that Perceived Ease of Use has a significant positive effect on Satisfaction, so Hypothesis H3 is accepted.
4. The influence of User Experience on Continuance Usage Intention has an Original Sample value of 0.222, a T Statistic value of 3.569 > 1.96, and a P Value of 0.000 < 0.05. Thus, it can be concluded that User Experience has a significant positive effect on Continuance Usage Intention, so Hypothesis H4 is accepted.
5. The effect of Satisfaction on Continuance Usage Intention has an Original Sample value of 0.301, a T Statistic value of 4.920 > 1.96, and a P Value of 0.000 < 0.05. Thus, it can be concluded that Satisfaction has a significant positive effect on Continuance Usage Intention, so Hypothesis H5 is accepted.
6. The effect of Perceived Ease of Use on Continuance Usage Intention through User Experience has an Original Sample value of 0.149, a T Statistic value of 3.552 > 1.96, and a P Value of 0.000 < 0.05. Thus, it can be concluded that Perceived Ease of Use has a significant positive effect on Continuance Usage Intention through User Experience, so Hypothesis H6 is accepted.
7. The influence of Perceived Ease of Use on Continuance Usage Intention through Satisfaction has an Original Sample value of 0.186, a T Statistic value of 4.873 > 1.96, and a P Value of 0.000 < 0.05. Thus, it can be concluded that Perceived Ease of Use has a significant positive effect on Continuance Usage Intention through Satisfaction, so Hypothesis H7 is accepted.

5. Discussion

The results of the initial hypothesis test show that the Influence of Perceived Ease of Use on Continuance Usage Intention has an Original Sample value of 0.298, a T Statistic value of 4.943> 1.96, and a P Value of 0.000 <0.05. Thus, it can be concluded that Perceived Ease of Use has a significant positive effect on Continuance Usage Intention, so Hypothesis H1 is accepted. The results of this study are in line with research conducted by (Oentario et al., 2017) assume that if users feel the technology is easy to use, then users will want to use it and vice versa. The perception of ease in this study has a measurement limit of dimensions of how easy the system or technology is to use, easy to learn, controllable, and clear and understandable. Perceived ease of use can also be interpreted as the ease of using technology without having to spend a lot of effort and free from difficulties (Perangin-angin et al., 2016). The results of the second hypothesis test show that the Influence of Perceived Ease of Use on User Experience has an Original Sample value of 0.673, a T Statistic value of 21.869 > 1.96, and a P Value of 0.000 < 0.05. Thus, it can be concluded that Perceived Ease of Use has a significant positive effect on User Experience, so Hypothesis H2 is accepted. The results of this study are in line with research conducted by(Palos-Sanchez et al., 2021) states that User experience is influenced by several factors, such

as ease of use, the ability of technology to help users, and the ability of technology to improve work quality. In addition, the results of this study are also strengthened by the results of research conducted by (Nandita & Gde Sukaatmadja, 2023) that Perceived ease of use has a direct positive influence on user experience. This means that the higher the perceived ease of use, the higher the user experience. Perceived ease of use has a direct positive influence on user experience through several factors, such as ease of use and the ability of technology to help users (Shahab et al., 2023).

The results of the third hypothesis test on the influence of Perceived Ease of Use on Satisfaction have an Original Sample value of 0.617, a T Statistic value of 18.345 > 1.96, and a P Value of 0.000 < 0.05. Thus, it can be concluded that Perceived Ease of Use has a significant positive effect on Satisfaction, so Hypothesis H3 is accepted. This is in line with research conducted by (Hermawan & Paramita, 2021) Perceived ease of use has a positive effect on satisfaction. When users feel that a technology or system is easy to use, they tend to have a more positive and satisfying experience. This is because perceived ease of use can reduce the level of frustration and difficulty experienced by users when interacting with the technology (Rusnendar et al., 2023).

The results of the fourth hypothesis test on the influence of User Experience on Continuance Usage Intention have an Original Sample value of 0.222, a T Statistic value of 3.569> 1.96, and a P Value of 0.000 <0.05. Thus, it can be concluded that User Experience has a significant positive effect on Continuance Usage Intention, so Hypothesis H4 is accepted. This means that a good user experience can increase the user's desire to continue using a system. This finding is very important for developers, because it shows that focusing on creating a satisfying experience not only increases user satisfaction but also contributes to the sustainability of product use. In the long term, a positive user experience can generate loyalty, reduce churn rates, and increase the potential for product growth in a competitive market. A good user experience can increase continuance usage intention, while a bad user experience can decrease continuance usage intention (Malanga & Chigona, 2023). Continuance usage intention refers to a user's intention to continue using a product or service in the future. The more positive a user's experience with a service, the more likely they are to continue using it (Jong et al., 2022).

The results of the fifth hypothesis test on the influence of Satisfaction on Continuance Usage Intention have an Original Sample value of 0.301, a T Statistic value of 4.920 > 1.96, and a P Value of 0.000 < 0.05. Thus, it can be concluded that Satisfaction has a significant positive effect on Continuance Usage Intention, so Hypothesis H5 is accepted. This is in line with research conducted by (Hermawan & Paramita, 2021; Marchyta, 2022) which states that Satisfaction has a direct positive influence on Continuance Usage Intention. This means that the higher the user satisfaction, the higher the user's intention to continue using a technology or application. In addition, research conducted by (Franque et al., 2021) said that high satisfaction from using health applications can form an intention to continue using them.

The results of the sixth hypothesis test on the influence of Perceived Ease of Use on Continuance Usage Intention through User Experience have an Original Sample value of 0.149, a T Statistic value of 3.552> 1.96, and a P Value of 0.000 <0.05. Thus, it can be concluded that Perceived Ease of Use has a significant positive effect on Continuance Usage Intention through User Experience, so Hypothesis H6 is accepted. This is in line with research conducted by (Malanga & Chigona, 2023) said that good

user experience can increase continuance usage intention, while bad user experience can decrease continuance usage intention. Positive user experience tends to increase user intention to continue using a product or service. Satisfied users who have a pleasant experience tend to be more loyal and interested in continuing to use the application (Jong et al., 2022). In addition, the results of this study are strengthened by the results of research obtained by (Gu et al., 2018) which states that the more satisfied users are with a system, the more likely they are to continue using it in the future.

The results of the seventh hypothesis test of the influence of Perceived Ease of Use on Continuance Usage Intention through Satisfaction have an Original Sample value of 0.186, a T Statistic value of 4.873> 1.96, and a P Value of 0.000 <0.05. Thus, it can be concluded that Perceived Ease of Use has a significant positive effect on Continuance Usage Intention through Satisfaction, so Hypothesis H7 is accepted. This is in line with research conducted by (Napitupulu et al., 2024) which states that perceived ease of use significantly affects citizen satisfaction, which in turn affects the intention to continue using the service. In addition, research conducted by (Pradana & Yolanda, 2024) states that satisfaction mediates the relationship between perceived usefulness and continuation intention, highlighting the importance of user experience in driving long-term engagement with technology.

6. Conclusions

Based on the results of the analysis and discussion that have been presented, it can be concluded that Perceived Ease of Use has a significant positive effect on Continuance Usage Intention with an Original Sample value of 0.298, a T Statistic value of 4.943, and a P Value of 0.000. In addition, Perceived Ease of Use also has a significant positive effect on User Experience, with an Original Sample value of 0.673, a T Statistic of 21.869, and a P Value of 0.000. Likewise, the effect of Perceived Ease of Use on Satisfaction shows an Original Sample value of 0.617, a T Statistic of 18.345, and a P Value of 0.000, which indicates a significant positive effect. Furthermore, User Experience has a significant positive effect on Continuance Usage Intention with an Original Sample value of 0.222, a T Statistic of 3.569, and a P Value of 0.000. Satisfaction also has a significant positive effect on Continuance Usage Intention, with an Original Sample value of 0.301, T Statistic 4.920, and P Value 0.000. In addition, Perceived Ease of Use has a significant positive effect on Continuance Usage Intention through User Experience and Satisfaction, with Original Sample values of 0.149 and 0.186, respectively, and P Values of both below 0.05.

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