USER EXPERIENCE AND BEHAVIORAL INTENTION TO USE E-COMMERCE: A STUDY OF DIGITAL LITERACY AS A MODERATING VARIABLE


* Faculty of Economics and Business, Jenderal Soedirman University, Purwokerto, Indonesia
** Corresponding author, Faculty of Economics and Business, Jenderal Soedirman University, Purwokerto, Indonesia
Contact details: Faculty of Economics and Business, Jenderal Soedirman University, 53122 Purwokerto, Indonesia
*** Faculty of Engineering, Jenderal Soedirman University, Purwokerto, Indonesia
**** Faculty of Biology, Jenderal Soedirman University, Purwokerto, Indonesia


Abstract

Research about perceived ease of use (PEoU) and perceived usefulness (PU) on behavioral purpose to utilize are generally tested directly (Venkatesh et al., 2012), so it is not clear how PEoU and PU determine behavioral intention to employ, therefore, it is necessary to place user satisfaction (US) as a mediating variable to elucidate the effect of PEoU and PU on behavioral intention. This research is carried out on applications developed by large companies, not on applications of digital entrepreneurship startups. The aim of this study is to look into the elements that have an impact on US and the outcomes resulting from the utilization of digital entrepreneurship startup applications. This study involves conducting a survey to gather research data and information on 122 respondents applying e-commerce microfloriculture. Structural equation modeling (SEM) and SmartPLS are employed for examining the causal connection among constructs. The result of the investigation approves that PEoU, PU, and information quality (IQ) influence continuance to use (CtU) through US and digital literacy (DL) variables, which are proven to moderate relationships of US and CtU. The paper explores the practical implications for managers of digital entrepreneurial startups, considers any constraints or limitations, and offers suggestions for future research.

Keywords: Perceived Ease of Use, Perceived Usefulness, Quality Information, User Satisfaction, Electronic Word of Mouth, Digital Literacy, Continuance to Use


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1. INTRODUCTION

The increasingly intensive use of the Internet is a sign of Industry 4.0 (The Fourth Industrial Revolution) (Lasi et al., 2014), or referred to as a cyber-physical system (Lee et al., 2014) in various domains, especially business. The development of online business is heavily influenced by technology (Elia et al., 2020). This industrial revolution has had an impact on transitioning the business model from a system of ownership to a system of sharing, which encompasses the involvement of startups engaged in the realm of digital entrepreneurship (digital entrepreneurship). A startup is a new company struggling to exist (Dash, 2019), although digital entrepreneurship refers to a business that utilizes digital technology and media in its operations (Davidson & Vaast, 2010), digital entrepreneurship startups typically rely on applications or e-commerce for marketing their products. Consequently, ensuring user satisfaction with the application developed by these startups becomes crucial. This aligns with the assertion made by Lee and Chung (2009), emphasizing the significance of consumer satisfaction as a measure of a company’s success. However, research investigating user satisfaction in applications or e-commerce within the context of digital entrepreneurship startups remains limited.

Numerous research studies have previously explored the impact of perceived ease of use (PEoU) and perceived usefulness (PU) on behavioral intention to use. Generally, it has been found that PEoU can improve the intention to use (Venkatesh et al., 2012), and similarly, PU also increases the intention to use (Venkatesh et al., 2012). PEoU and PU are significant factors that determine the inclination to utilize a system (Wu & Ke, 2015). Although many studies did not specifically focus on software or e-commerce startups, nor directly examine the effect on behavioral intention to use. Consequently, it remains unclear how PEoU and PU specifically affect the intention to use. Thus, in this study, we introduce user satisfaction (US) as a mediating variable to elucidate the influence of PEoU and PU on behavioral intention. When referring to the theory of planned behavior (TPB), the key to increasing behavioral intentions is centered on attitudes, perceived behavior, and subjective norms (Ajzen, 1991). However, despite the TPB’s use to study user intentions to use information systems (IS), barely any sort of research has used this theory to glance at the ongoing use of IS (Lee-Post, 2009).

The preference for informal information sources over formal ones is commonly observed in consumer behavior in cyberspace, where access to diverse information is easily available (Svendsen et al., 2011). Informal information, specifically word of mouth (WoM), is prevalent in this context. The expression and sharing of experiences related to a company or a product using online media is referred to as electronic word of mouth (e-WoM) (Tsao & Hsieh, 2012). Previous studies of e-WoM have mostly focused on its impact on purchase intention from the recipient’s perspective (Lee & Youn, 2009), but were limited to discussing intentions to continue using the application. Therefore, this study aims to explore the impact of PEoU on PU and US. Additionally, it seeks to examine the relationship between US and e-WoM, as well as the continuance to use (CtU) in the context of e-commerce microfloriculture.

The research mostly focuses on people’s intentions to use a certain thing, and actual usage is controlled by the user’s attitude, which is influenced by their opinion of the utility and simplicity of the thing in concern. To ensure the acceptance and adoption of new technologies, attitudes, and behavioral intentions are commonly examined using the technology acceptance model (TAM). Previous research on TAM emphasized the urgency of perceived ease of use and benefits received from technology (Farahat, 2012), but it is still rare to conduct studies related to its relevance to digital literacy (DL) as one of its characteristics. A connection exists between DL and TAM (Gie & Fenn, 2019). Therefore, this research explores the key elements that can improve user experience and their behavioral intention to use microfloriculture e-commerce uninterrupted placing DL as a moderating variable. This analysis explores the antecedents and consequences of US on microfloriculture e-commerce with DL as a moderating variable.

The remainder of this paper is structured as follows. Section 2 is a comprehensive review of pertinent literature related to this study. Section 3 outlines the research methods employed to examine the causality between variables. Section 4 presents the research findings, encompassing the demographic characteristics of participants and the outcomes of hypotheses testing. Section 5 provides a thorough discussion of the research results, and finally, Section 6 offers concluding remarks and some recommendations.

2. LITERATURE REVIEW

2.1. Antecedents of user satisfaction (US)

According to Fornell and Larcker (1981), US is a psychological condition that arises when comparing expectations with perceived performance after purchase. Crosby et al. (1990) interpret satisfaction as a comparison of one’s feelings on their experience of a product. The level of customer satisfaction significantly impacts consumer repurchase decisions as mentioned by Weng et al. (2015). Additionally, Hayati et al. (2020) assert that user satisfaction directly affects user continuity. An instance of customer satisfaction can be seen in the satisfaction experienced by users of applications. Scholars in the past have provided explanations about user satisfaction, specifically the relationship with the user of information technology (IT). They have defined user satisfaction as the emotional attitude of an individual who directly engages with computer applications (Doll & Torkzadeh, 1988). The target behavior of system use is predicted in the TAM model by associating behavior with beliefs and attitudes that are consistent on targets and actions with behaviors that users are interested in (Davis, 1989). The significance of user satisfaction in assessing the impact of IS and
Internet/Web systems has been established, and it has also been recognized as the primary factor influencing the intention to adopt a new technology (Negash et al., 2003).

Attitudes and intentions towards the use of technology as measured by usability and ease of use are interpretations of the TAM (Durodolu, 2016). Hence, it becomes crucial to ascertain user satisfaction and their inclination to continue utilizing the technology in the future. As stated by Davis (1989), PEoU asserts the belief that technology usage is effortless and does not demand significant exertion on the part of the user. Technology users perceive it as user-friendly, uncomplicated to grasp, adaptable, and in line with their needs and values. We focus on the user’s confidence in the minimal effort required for utilizing a startup application, thereby emphasizing the importance of flexible use as a key research criterion (Lee & Youn, 2009).

Previous studies have explored the link between PEoU and PU (Aladwani, 2002). It has been established that PEoU is favorable to PU in mobile commerce (Lee & Jun, 2007). This finding aligns with previous research (Agarwal & Prasad, 1999), which suggests that PEoU can improve PU when employing communication technology. Regarding user satisfaction, Rezaei and Amin (2013) maintain believe there is a favorable connection between PEoU, PU, and customer satisfaction in the realm of online shopping. These findings are further corroborated by Amin et al. (2014), demonstrating that PEoU, PU, and US can increase in the mobile domain. The PEoU is considered a decide of satisfaction in the mobile industry. Existing literature claims that PEoU can be regarded as one of the factors influencing user attitudes and positively impacting user satisfaction (Martins et al., 2014). Additionally, it has been established that PEoU also has a beneficial effect on PU in mobile commerce (Lee & Jun, 2007).

Perceived use refers to people’s view of how usable a technology is, specifically their belief in the extent to which it can enhance their performance (Ajzen, 1991; Davis, 1989; Venkatesh et al., 2012). Perceived usefulness pertains to the belief that utilizing IT can generate significant value for users (Ajzen, 1991). Considered the most influential factor, PU is a variable commonly employed to forecast the adoption of IT (Davis, 1989). Numerous prior studies have established that PU holds significant importance in determining a user’s mindset to utilize an information system or internet technology (Davis, 1989).

The concept of PU in startup applications refers to the credibility of the application so that users can trust it. Numerous investigations demonstrated that PU has a noticeable effect on the gratification of users. Researchers have discovered that both PU and PEoU increase the likelihood of approval by users (Joo et al., 2018; Manis & Choi, 2019). Additionally, the combination of PU and PEoU has a favorable effect on customer satisfaction (Zhao et al., 2016). In addition, PU determines user satisfaction with personal robot services (Kim & Lee, 2014). Further research has also supported the idea that PU plays a major role in increasing client satisfaction (Lingga et al., 2022). Based on the inventions of earlier papers, we can formulate the first and second hypotheses as follows:

**H1:** Perceived ease of use (PEoU) has a positive effect on user satisfaction (US).

**H2:** Perceived usefulness (PU) has a positive effect on user satisfaction (US).

The idea of information quality (IQ) pertains to the caliber of evidence produced within a given system. Information systems evaluate the quality of information as an indicator of the effectiveness of those systems (DeLone & McLean, 2003). According to the information success model, a user’s delightfulness is largely influenced by the quality of information (Gable et al., 2008). Previous researchers have identified several dimensions to assess information value, comprising completeness, correctness, comprehensibility, relevance, constancy, adaptability, protection, and promptness (Gable et al., 2008; Petter et al., 2012). On the other hand, system quality concentrates on the user-friendly nature of appropriate information systems and their technical attributes (DeLone & McLean, 2003). If employees perceive negative traits in the technological aspects of the information system, their satisfaction with the system diminishes (Petter et al., 2012). Laumer et al. (2017) state that employees will avoid or seek other ways to use information if the information is not easy to interpret, difficult to understand, or inconsistent. In certain instances, information holds value; however, if it lacks clarity in its presentation, it loses its usefulness. In such cases, employees may view the information negatively or as a potential threat to their satisfaction with the information system through which it is provided (Petter et al., 2012). User gratification is decided by all aspects of information quality, including content, connection, interaction, and context (Koivumaki et al., 2008). Therefore, based on this, we can construct the third hypothesis:

**H3:** Information quality (IQ) has a positive effect on user satisfaction (US).

### 2.2. Continuance to use (CtU)

Continuance to use (CtU) refers to a future scenario where an individual maintains their intention to engage in a particular activity (Indrawati & Putri, 2018). CtU is a component of consumer behavior that relates to repurchasing intentions and the concept of loyalty within that context (Soderlund & Viljon, 1999). According to the expectation confirmation theory (EDT), customer satisfaction determines the extent to which the consumption process is in line with initial expectations (Oliver & Gerald, 1981). Confirmation, in this context, refers to customers’ perception after comparing their pre-purchase expectations with the actual outcomes following the purchase of goods or services (Oliver & Gerald, 1981). When the post-purchase experience meets or exceeds the expectations, it leads to customer satisfaction and increases the likelihood of repeat purchases.

Several studies have revealed that satisfaction has a beneficial role in the CtU across various contexts. Oghuma et al. (2016) conducted research that established a strong connection between PEoU,
US, and CtU. Similarly, Islam et al. (2017) conducted research aligning with these findings, stating that US increases CtU. Additionally, Mouakket (2015) affirms that satisfaction exerts an advantageous influence on CtU specifically in the context of Facebook. Taking into account the outcomes of these previous studies, the fourth hypothesis is as follows:

H4: User satisfaction (US) has a positive effect on continuance to use (CtU).

2.3. Digital literacy (DL)

The capability to use and understand information from a variety of origins and presented through a device is called “digital literacy” (Toquero, 2020). It can be considered an essential skill for navigating today’s knowledge-based and information-driven society (Martin & Madigan, 2013). DL significantly impacts business expectations and other associated personal competencies like personal innovation (Lu et al., 2005). According to research on the association between DL and the TAM (Gie & Fenn, 2019), PEoU is interrelated with DL. Furthermore, DL has a substantial influence on PU, PEoU, and intentions to make online purchases (Nazzal et al., 2021). Based on the findings of previous research, the fifth and sixth hypotheses can be put forth:

H5: Digital literacy (DL) has a positive effect on continuance to use (CtU).

H6: Digital literacy (DL) moderates the relationship between user satisfaction (US) and a continuance to use (CtU).

3. METHODOLOGY

3.1. Data collection

This paper gives attention to individuals who engage in microfloriculture e-commerce in Purwokerto, Indonesia. Microfloriculture refers to the cultivation of ornamental plants or plants of high economic value through in vitro culture, which are then presented as souvenirs or room ornaments. The sampling method employed was random sampling, with a total of 122 respondents included in the paper. Questionnaires were distributed by researchers online to collect data.

3.2. Measures

The study utilized variable measurements sourced from various previous studies. To assess the perceived ease of use (PEoU), three items were employed based on Davis (1989) and Wang and Liao (2007). User satisfaction (US) was evaluated using five items adapted from Wang and Liao (2007), focusing on online transaction satisfaction. The items to measure e-WOM were from Hennig-Thurau et al. (2004), adopting five of them. Continuance to use (CtU) was assessed based on Bhattacharjee (2001) and Kim and Lee (2014). A Likert scale with five points was employed for measurement, where 1 represented “Strongly disagree” and 5 represented “Strongly agree”. For detailed measurement indicators, please refer to the Appendix.

3.3. Analysis

The analysis in this study involves utilizing Statistical Package for the Social Sciences (SPSS) software for descriptive analysis. In order to examine the hypotheses of a causal relationship between variables, the study employs variance-based structural equation modeling (SEM) through the use of SmartPLS software. The complexity of this research model is the reason why researchers do not use path analysis or regression, although it can be used to test causality between variables, which extends beyond the scope of research substructures. Instead, SEM is utilized due to its various advantages, including 1) providing a comprehensive assessment of measurement error, 2) estimating latent variables based on observed variables, and 3) facilitating model testing by imposing and assessing the fit of the data (Kaplan, 2009).

4. RESULTS

4.1. Profile of respondents

Respondent profiles are needed in research (Rachmawati et al., 2022) to obtain information about the characteristics of respondents. According to Table 1, the study consisted of 122 participants, comprising 29 males and 93 females, representing 76% and 24%, respectively. Almost all respondents, around 98%, were under the age of 25 years, totaling 120 individuals while for respondents aged 26–35 years, there were only 2 people or 2%. Thus, in general, 99 people, or 81%, of the respondents had a high school education, 20 people, or 16%, undergraduate, 1 person, or 1%, post-graduate, and 3 people, or 2%. There were 117 students or 96%, 2 farmers or 2%, and 3 people from other professions, or 2%, of the samples obtained. Based on the demographic profile of the respondents, information can be obtained that most are women, young, and highly educated, this is because microfloriculture products are new souvenir products using ornamental plant media so they are more attractive to the female segment than men, consumers are young and educated. This is due to the marketing of microfloriculture products using e-commerce where this segment has better digital literacy compared to market segments that are old and have low education.
**Table 1.** Profile of the respondents

<table>
<thead>
<tr>
<th>Respondents profile</th>
<th>Information</th>
<th>Amount</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>Man</td>
<td>29</td>
<td>24%</td>
</tr>
<tr>
<td></td>
<td>Woman</td>
<td>93</td>
<td>76%</td>
</tr>
<tr>
<td>Amount</td>
<td>122</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td>&lt; 25 years</td>
<td>120</td>
<td>98%</td>
</tr>
<tr>
<td></td>
<td>26–35 years</td>
<td>2</td>
<td>2%</td>
</tr>
<tr>
<td></td>
<td>36–45 years</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td></td>
<td>&gt; 45 years</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Amount</td>
<td>122</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Education level</td>
<td>Junior High School</td>
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<td>0%</td>
</tr>
<tr>
<td></td>
<td>Senior High School</td>
<td>99</td>
<td>81%</td>
</tr>
<tr>
<td></td>
<td>Bachelor</td>
<td>20</td>
<td>16%</td>
</tr>
<tr>
<td></td>
<td>Postgraduate</td>
<td>1</td>
<td>1%</td>
</tr>
<tr>
<td></td>
<td>Other</td>
<td>2</td>
<td>2%</td>
</tr>
<tr>
<td>Amount</td>
<td>122</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Work</td>
<td>Farmer</td>
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<td>2%</td>
</tr>
<tr>
<td></td>
<td>Trade</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td></td>
<td>Civil Servant/Army/Po le</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td></td>
<td>Student</td>
<td>117</td>
<td>96%</td>
</tr>
<tr>
<td></td>
<td>Self-employed</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td></td>
<td>Retired</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td></td>
<td>Other</td>
<td>3</td>
<td>2%</td>
</tr>
<tr>
<td>Amount</td>
<td>122</td>
<td>100%</td>
<td></td>
</tr>
</tbody>
</table>

4.2. **Validity and reliability of measures**

In this study, internal coherence was evaluated using Cronbach’s alpha (Cronbach, 1951). There are three things that function to find out convergent validity including factor loading, composite reliability, and average variance extract (AVE) (Fornell & Larcker, 1981). The results revealed in Table 2 demonstrate that all variables have factor loadings exceeding 0.5, indicating that the indicators in this research instrument are valid for measuring the specified variable (Hair et al., 2014). Furthermore, Cronbach’s alpha value in this study surpassed the threshold of 0.6 (Nunnally, 1994), and all variables exceeded the composite reliability (CR) value of 0.7, implying that the research instrument can be considered reliable (Hair et al., 2011). Additionally, the AVE value exceeded 0.5, indicating good reliability in this study (Hair et al., 2011).

**Table 2. Testing of the validity and reliability of research instruments**

<table>
<thead>
<tr>
<th>Variables</th>
<th>Indicators</th>
<th>Loading factor</th>
<th>Cronbach alpha</th>
<th>Composite reliability</th>
<th>AVE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived usefulness (PU)</td>
<td>POU_1</td>
<td>0.853</td>
<td>0.739</td>
<td>0.851</td>
<td>0.656</td>
</tr>
<tr>
<td></td>
<td>POU_2</td>
<td>0.807</td>
<td>0.739</td>
<td>0.851</td>
<td>0.656</td>
</tr>
<tr>
<td></td>
<td>POU_3</td>
<td>0.768</td>
<td>0.739</td>
<td>0.851</td>
<td>0.656</td>
</tr>
<tr>
<td>Perceived of ease use (PE)</td>
<td>POE_1</td>
<td>0.861</td>
<td>0.823</td>
<td>0.894</td>
<td>0.738</td>
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<tr>
<td></td>
<td>POE_2</td>
<td>0.874</td>
<td>0.823</td>
<td>0.894</td>
<td>0.738</td>
</tr>
<tr>
<td></td>
<td>POE_3</td>
<td>0.843</td>
<td>0.823</td>
<td>0.894</td>
<td>0.738</td>
</tr>
<tr>
<td>Information quality (IQ)</td>
<td>IQ_1</td>
<td>0.785</td>
<td>0.869</td>
<td>0.902</td>
<td>0.607</td>
</tr>
<tr>
<td></td>
<td>IQ_2</td>
<td>0.826</td>
<td>0.869</td>
<td>0.902</td>
<td>0.607</td>
</tr>
<tr>
<td></td>
<td>IQ_3</td>
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<td>0.869</td>
<td>0.902</td>
<td>0.607</td>
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<tr>
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<td>IQ_4</td>
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<td>0.869</td>
<td>0.902</td>
<td>0.607</td>
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<tr>
<td></td>
<td>IQ_5</td>
<td>0.716</td>
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<td>0.902</td>
<td>0.607</td>
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<td>IQ_6</td>
<td>0.810</td>
<td>0.869</td>
<td>0.902</td>
<td>0.607</td>
</tr>
<tr>
<td>User satisfaction (US)</td>
<td>US_1</td>
<td>0.878</td>
<td>0.835</td>
<td>0.901</td>
<td>0.753</td>
</tr>
<tr>
<td></td>
<td>US_2</td>
<td>0.881</td>
<td>0.835</td>
<td>0.901</td>
<td>0.753</td>
</tr>
<tr>
<td></td>
<td>US_3</td>
<td>0.843</td>
<td>0.835</td>
<td>0.901</td>
<td>0.753</td>
</tr>
<tr>
<td>Digital literacy (DL)</td>
<td>DL_1</td>
<td>0.724</td>
<td>0.894</td>
<td>0.914</td>
<td>0.541</td>
</tr>
<tr>
<td></td>
<td>DL_2</td>
<td>0.760</td>
<td>0.894</td>
<td>0.914</td>
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<td>0.894</td>
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<td>0.894</td>
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<td>0.894</td>
<td>0.914</td>
<td>0.541</td>
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<td>DL_7</td>
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<td>0.894</td>
<td>0.914</td>
<td>0.541</td>
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<td>DL_8</td>
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<td>0.894</td>
<td>0.914</td>
<td>0.541</td>
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<td></td>
<td>DL_9</td>
<td>0.742</td>
<td>0.894</td>
<td>0.914</td>
<td>0.541</td>
</tr>
<tr>
<td></td>
<td>CI_1</td>
<td>0.901</td>
<td>0.869</td>
<td>0.920</td>
<td>0.792</td>
</tr>
<tr>
<td></td>
<td>CI_2</td>
<td>0.894</td>
<td>0.869</td>
<td>0.920</td>
<td>0.792</td>
</tr>
<tr>
<td></td>
<td>CI_3</td>
<td>0.875</td>
<td>0.869</td>
<td>0.920</td>
<td>0.792</td>
</tr>
<tr>
<td>Moderating</td>
<td>US * DL</td>
<td>1,443</td>
<td>1,000</td>
<td>1,000</td>
<td>1,000</td>
</tr>
</tbody>
</table>

4.3. **Findings**

The hypotheses in this research were analyzed using SEM with SmartPLS software. SmartPLS is used as software analysis in this study and reveals some of the results, the R-square of continuance to use (CtU) value is 0.537, and for user satisfaction, it is 0.658 while the adjusted R-square obtained for the continuance to use (CtU) variable is 0.525 and the adjusted R-square is 0.649. Meanwhile, the Q-square value is 0.596, which means it can be categorized as medium (Chin et al., 1998).
Table 3. R-square, adjusted R-square, and Q-square

<table>
<thead>
<tr>
<th>Variables</th>
<th>R-square</th>
<th>Adjusted R-square</th>
<th>Q-square</th>
</tr>
</thead>
<tbody>
<tr>
<td>Continuance to use (CtU)</td>
<td>0.337</td>
<td>0.325</td>
<td>0.396</td>
</tr>
<tr>
<td>User satisfaction (US)</td>
<td>0.658</td>
<td>0.649</td>
<td>0.596</td>
</tr>
</tbody>
</table>

Figure 1. Structural equation modeling analysis results

Table 4. Hypotheses test results

<table>
<thead>
<tr>
<th>Hypotheses</th>
<th>Independent variables</th>
<th>Dependent variables</th>
<th>Standardized estimated</th>
<th>T-value</th>
<th>P-value</th>
<th>Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1</td>
<td>Perceived usefulness (PU)</td>
<td>User satisfaction (US)</td>
<td>0.137</td>
<td>2.244</td>
<td>0.025</td>
<td>Support</td>
</tr>
<tr>
<td>H2</td>
<td>Perceived ease of use (PEoU)</td>
<td>User satisfaction (US)</td>
<td>0.125</td>
<td>2.355</td>
<td>0.019</td>
<td>Support</td>
</tr>
<tr>
<td>H3</td>
<td>Information quality (IQ)</td>
<td>User satisfaction (US)</td>
<td>0.114</td>
<td>2.339</td>
<td>0.011</td>
<td>Support</td>
</tr>
<tr>
<td>H4</td>
<td>User satisfaction (US)</td>
<td>Continuance to use (CtU)</td>
<td>0.094</td>
<td>4.577</td>
<td>0.000</td>
<td>Support</td>
</tr>
<tr>
<td>H5</td>
<td>Digital literacy (DL)</td>
<td>Continuance to use (CtU)</td>
<td>0.084</td>
<td>4.970</td>
<td>0.000</td>
<td>Support</td>
</tr>
<tr>
<td>H6</td>
<td>Moderating effects (DL * US)</td>
<td>Continuance to use (CtU)</td>
<td>0.045</td>
<td>2.590</td>
<td>0.010</td>
<td>Support</td>
</tr>
</tbody>
</table>

The conducted hypotheses testing reveals that each independent variable, including DL, has a beneficial impact on the dependent variable, specifically on US leading to CtU. In the initial hypothesis, it is confirmed that PEoU strengthens US with a t-value of 2.244 and a p-value of 0.025. Furthermore, it is demonstrated that PEoU significantly influences US with a substantial t-value of 2.355 and a p-value of 0.019. Similarly, IQ strengthens US with a considerable t-value of 2.339 and a p-value of 0.011. US also indicates favorable implications for CtU with a t-value of 4.577 and a p-value of 0.000. Likewise, DL exhibits a positive impact on CtU with a t-value of 4.970 and a p-value of 0.000, while serving as a moderating factor for CtU with a t-value of 2.590 and a p-value of 0.010. Thus, all hypotheses were confirmed.

5. DISCUSSION

The goal of this study sought to ascertain the impact of perceived ease of use (PEoU), perceived usefulness (PU), and information quality (IQ), on continuance to use (CtU), through user satisfaction (US) moderated by digital literacy (DL). Based on the research results it was found that the six hypotheses formulated were acceptable.

PU increases user satisfaction US, meaning that an application that has good usability for users means that it can help various kinds of needs needed will make users feel satisfied having used the application. Applications that have good enough usability means that they can function, work, and provide the facilities expected by users. Based on previous studies carried out by Amin et al. (2014), Martins et al. (2014), and Rezaei and Amin (2013), PU constitutes as a contributing element that has implications for US.

PEoU can increase US, it means that applications that are clearly used, have features that are easily understood by users to find the information needed, have the advantage of reducing costs and time for users to explore the applications used, so that it will streamline the user’s time in buying products. The findings of this research reinforce the outcomes of prior investigations conducted by Amin et al.
user satisfaction increases continuance to use, and the correlation between user satisfaction and continuance to use is moderated by digital literacy. Based on these conclusions, user satisfaction acts as a crucial player in enhancing the intention to keep loyalty over a particular system. To enhance user satisfaction, the following actions can be taken:

1. Enhance the perceived usefulness by developing an e-commerce system that facilitates effortless shopping, enables consumers to easily find required product information, and aligns with consumer expectations.

2. Improve the perceived ease of use by designing an e-commerce system with intuitive features that simplify the shopping experience, and incorporate functionalities that assist consumers in locating the necessary information.

3. Enhance the quality of information by creating an e-commerce system that presents information in a well-organized and visually clear manner, ensuring accuracy, reliability, and comprehensibility.

The present study has certain limitations as it does not understand the influencing factors of respondents' personality traits and demographic factors, despite their potential impact on the adaptation of IT. Therefore, future research should address this by incorporating variables related to personality, such as attitude, innovation, and perceived risk, as well as demographic variables like sex, years, earnings, qualifications, and profession.

6. CONCLUSION

The study's findings demonstrate that the perceived usefulness, perceived ease of use, and information quality strengthen user satisfaction. Furthermore, user satisfaction increases continuance to use, and the correlation between user satisfaction and continuance to use is moderated by digital literacy.

REFERENCES


APPENDIX. QUESTIONNAIRE

Perceived usefulness (PU)
   a) The presence of the XYZ souvenir shop page simplifies my shopping experience.
   b) The XYZ souvenir shop page facilitates my search for the information and products I require.
   c) In my opinion, the previous XYZ souvenir shop proves highly beneficial when it comes to shopping.

Perceived ease of use (EoU)
   a) The XYZ souvenir shop page is very clear so it can be easily used for shopping.
   b) I don’t need too much effort to shop using the XYZ souvenir shop.
   c) I have no difficulty in locating the information I require on the XYZ souvenir shop webpage.

Information quality (IQ)
   a) The details presented on the page of the XYZ souvenir shop have been effectively arranged.
   b) The information provided on the XYZ souvenir shop page is displayed clearly on the screen.
   c) The information on the XYZ souvenir shop page is very accurate.
   d) In general, the information on the XYZ souvenir page is reliable.
   e) The information on the XYZ souvenir shop page is easy to understand.
   f) Information on the XYZ souvenir shop page is presented very clearly.

User satisfaction (US)
   a) Shopping using the XYZ souvenir shop page is exactly what I expected.
   b) The XYZ souvenir shop page is ideal or very suitable for shopping.
   c) I enjoy shopping using the XYZ souvenir shop page.

Digital literacy (DL)
   a) I possess the knowledge to resolve technical issues while engaging in online shopping.
   b) I possess the ability to easily acquire knowledge about new information and communication technology.
   c) I stay updated with significant advancements in information and communication technologies.
   d) I possess knowledge about various information technologies.
   e) I possess the necessary technical skills to utilize information and communication technologies for learning and creating artifacts, such as presentations, wikis, and blogs, that showcase my understanding.
   f) I have confidence in my ability to effectively search for and evaluate information on websites.
   g) I comprehend the issues associated with web-based activities, such as cyber security, search challenges, and plagiarism.
   h) I frequently seek assistance for my university assignments from my friends through online platforms like Skype, Facebook, and Blogs.
   i) Information and communication technology enables me to collaborate more effectively with my colleagues on online shopping and other educational endeavors.

Continuance to use (CtU)
   a) My intention is to carry on with my shopping endeavors in the future by utilizing the XYZ souvenir shop webpage.
   b) My chances of continuing to shop using the XYZ souvenir shop page are very large.
   c) In short, I will shop using the XYZ souvenir shop page.