User Experience, Ease of Transactions, and Consumers Trust Towards Decisions Use of the Fund Application (Study of Dana Application Users in Central Jakarta)

Imelda Aprileny[1*], Afdhal Alifian[2], Jayanti Apri[3]
Program Studi Manajemen, Sekolah Tinggi Ilmu Ekonomi Indonesia Jakarta, Jakarta, Indonesia[12]
Program Studi Teknik Informatika, Universitas Persada Indonesia, Salemba Jakarta, Indonesia[3]

Abstract

This study aims to find out how much user experience, ease of transactions and consumer trust influence on use decisions. This is a quantitative research with a descriptive approach. The population of this study is all Dana application users in Central Jakarta. The sample of this study is a random sample, where samples are taken from randomly with 50 respondents with criteria of residing in the Central Jakarta area and having used the Dana application for more than 3 months. The results of the study showed that the following variables: (1) User Experience had a positive effect on User Decision. (2) Ease of Transaction has a positive effect on the User's Decision. (3) Consumer trust has a positive effect on User Decisions. (4) User Experience, ease of transaction and consumer trust have a combined effect on the User's Decision.

Keyword: User Experience, Ease of Transactions, Consumer Trust, Usage Decisions.

*) Corresponding Author
Email: iaprileny@gmail.com (Imelda Aprileny)

Abstrak

Penelitian ini bertujuan untuk mengetahui seberapa besar pengaruh pengalaman pengguna, kemudahan transaksi dan kepercayaan konsumen terhadap keputusan penggunaan. Penelitian ini adalah penelitian kuantitatif dengan pendekatan deskriptif. Populasi dari penelitian ini adalah seluruh pengguna aplikasi Dana di Jakarta Pusat. Sampel penelitian ini adalah sampel random, dimana pengambilan sampel dari secara acak dengan 50 responden dengan kriteria bertempat tinggal di wilayah Jakarta Pusat dan sudah menggunakan aplikasi Dana selama lebih dari 3 bulan. Hasil penelitian menunjukkan bahwa variabel: (1) Pengalaman Pengguna berpengaruh positif terhadap Keputusan Pengguna. (2) Kemudahan Transaksi berpengaruh positif terhadap Keputusan Pengguna (3) Kepercayaan Konsumen berpengaruh positif terhadap Keputusan Pengguna. (4) Pengalaman Pengguna, kemudahan transaksi dan kepercayaan konsumen berpengaruh secara bersama terhadap Keputusan Pengguna.

Kata Kunci: *Pengalaman Pengguna, Kemudahan Transaksi, Kepercayaan Konsumen, Keputusan Penggunaan.*

INTRODUCTION

In the economic development that is already in the current digital era, technological developments in Indonesia are also increasingly advanced and especially now they are starting to feel the presence of electronic money or it can be called the value of money stored on certain networks or cards and now it has become very popular among the public because there are more and more users because it is easy to apply and also practical in using it.

Electronic money is in its heyday because a number of features in electronic money applications are very easy and the number of users who use them in Indonesian society makes the application very popular and very famous very rapidly as one of the media options for electronic money payments can not only be used for online shopping but can also be used to pay for shopping offline, At times like today, the Indonesian people are beginning to be aware of the existence of an easy and non-physical transaction tool and for electronic money users in Indonesia referring to Bank Indonesia (BI) data, the number of electronic money in circulation continues to increase from year to year with a figure of 575,323,419 at the end of 2021 which is a far increase from 2020 which at that time the figure was at 432,281,380.

DANA is one of the electronic money services that has been operating in Indonesia, namely a digital wallet application created or published by PT Espay Debit Indonesia Koe ("EDIK") which is a licensee and has obtained a license to be able to operate electronic money in Indonesia and was established on December 5, 2018 and DANA not only has a license as a digital wallet but DANA also has a license such as Electronic Money, Send Money, and Digital Financial Liquidity (LKD) which has the slogan "Change Wallet" is a clear direction that DANA wants all finance in Indonesia not only through cash but also through the internet network with all the conveniences in it and already supports online payments.

User decisions made by consumers are influenced by several factors, among others, the user experience of the users of the service application provided and also the ease of application of the application provided, as well as the number of discounts given also affect the transaction activities of the users of the digital wallet application.

User decisions based on user experience, discounts, ease of access and showing positive results are supported by research from (Nindy, 2018) which shows that ease of access and discounts can affect a purchase decision and also research from (Nisrina, 2021) which shows that user experience greatly influences user decisions and therefore research is conducted to provide evidence that it affects decision-making on the user.

The decision to use the consumer is not only or always about what and how to get what the consumer wants and not about what the consumer wants to consume, but the user's decision is seen from how much trust and confidence the user has to be able to run, and also apply a service application such as a digital wallet because the most important part of a transaction is the trust between the consumer and the producer to find a transaction agreement.

Another thing that is also related to the decision to use is about how, where, and in what conditions the goods or services are used and also what conditions the goods or services are purchased.

In considering the decision of service application users, there are several factors that cannot be separated such as social cultural factors, personal factors of users, and psychological factors.

Meanwhile, a purchase decision process includes need recognition, information search, alternative assessment, purchase decision, and behavior after making a purchase (Kotler & Armstrong 2014:161).

The shift in payment patterns made by consumers in buying or using services, it also changes the pattern and interest of people's purchases and currently purchases using digital wallet applications are supported by several features in e-commerce in Indonesia and the role of the media social.

In marketing the digital wallet application, it has a big impact and can even change the mindset and purchase pattern of consumers because social media users are global and quickly spread to those who have social media because the more social media users increase, the easier it is for companies to market the products or services that will be provided.

Social media is an example of a form of Computer Mediated Communication and also as a forum for humans to socialize and also as a medium to exchange information and get information easily and practically in today's technological world. By using social media properly, it will make it easier for someone to communicate and also be more productive in any case.

Based on the three variables of the phenomenon described in the background, it is shown that there is a relationship between user experience, ease of transactions, and consumer trust in the decision-making of DANA application users in the Jakarta area.

Based on the background that has been explained, the author was interested in making a

study with the title **"THE INFLUENCE OF USER EXPERIENCE, EASE OF USE, CONSUMER TRUST ON THE DECISION TO USE THE DANA APPLICATION"**

Problem Formulation

The formulation of the problem in this study is as follows:

Does user experience affect the decision to use the DANA application?

Does the ease of transactions affect the decision to use the DANA application?

Does consumer trust affect the decision to use the DANA application?

Do experiences, convenience, and trust have a common effect on the decision to use the DANA application?

Research Objectives

The objectives of the research to be achieved in this study are as follows: To determine the influence of user experience on the decision to use the DANA application. And to find out the influence of ease of transaction on the decision to use the DANA application.

As well as to find out the influence of consumer trust on the decision to use the DANA application. Also to find out the overall influence of user experience, ease of transactions and consumer trust on the decision to use the DANA application.

A Figure 1 A conceptual framework is a framework that relates to the variables of a study, namely independent and bound variables. Based on previous research and the theoretical basis explained. In this study, the decision to use being one of the dependent variables (Y) that are influenced by other variables, the researcher chose User Experience, Ease of Transactions, and Consumer Trust as Independent (X) because it is to know and ensure that there is a relationship between variables.
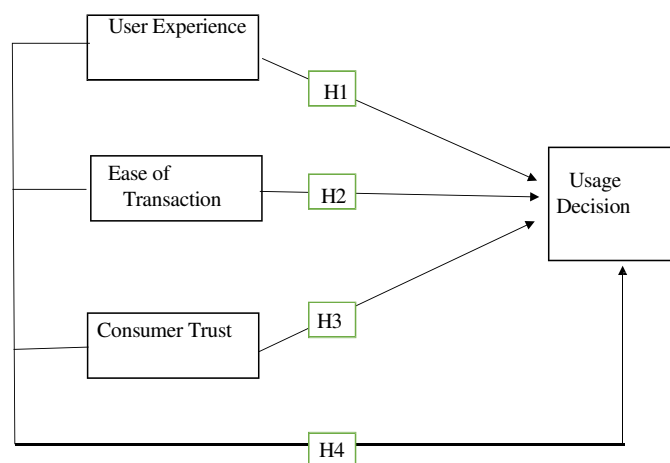
Figure 1. Conceptual Framework

(Source : Premier Data processed, 2022)

HYPOTHESIS DEVELOPMENT

The hypothesis taken and temporarily suspected:

H1: It is suspected that User Experience has a positive effect on the Decision of DANA Application Users.

H2: It is suspected that the Ease of Transaction has a positive effect on the Decision of DANA Application Users.

H3: It is suspected that Consumer Trust has a positive effect on the decision of DANA Application Users.

H4: It is suspected that user experience, ease of transactions, and consumer trust have a joint effect on the DANA Application User Decision.

RESEARCH METHODS

The target population is fund application users who have been using it for at least 3 months located in Central Jakarta and the number cannot be known for sure and it is assumed that there are many users. While the research sample in sampling researchers use random sampling The reason for using this purposive sampling technique is because it is suitable for use for quantitative research, or studies that do not generalize according to Sugiyono, (2016: 85).

In this study, there are criteria for respondents with the aim of being able to get the appropriate results in the research so as to obtain valid data and in accordance with the following criteria: a) Respondents are located in the Central Jakarta area b) Have used the DANA application for at least 3 months.

The number of samples used in this study is 50 respondents who use the DANA application. The analysis method used is descriptive statistics with the SPSS 27 software application. The testing of research instruments uses validity and reliability tests. As for quantitative statistics, regression analysis, classical assumption testing, determination coefficient analysis and hypothesis testing are used.

RESEARCH RESULTS

Descriptive Analysis Test

Validity Test

In a study by testing the validity of the research data, the data can be said to be free from problems or imperfections in a study; to test the validity of a data, you can see and analyze the data by looking at the numbers from the Pearson correlation which will be a reference to declare the data valid. Validity test results. And to be able to find out that the data is declared valid and invalid seen from the r table, the r table of 0.279 which comes from the r product moment value table and the significant level used in this study is 5%.

From the information obtained, the data in the study was declared valid or correct if the r value was calculated > r table with a significant value level of 5% or 0.279. In the results that have been obtained, it can be concluded that the questionnaire data distributed and filled in by the respondents is declared valid. The results of the validity test showed that the questionnaire on the user experience variable was declared valid, as well as the ease of transaction was declared valid, and consumer trust was declared valid as well as the decision to use.

Reliability Test

After completing the validity test of the data that has been declared valid, the next step is for the researcher to continue with the data reliability test to be able to measure whether or not it is consistent in the results of the questionnaire to see this, then the researcher must look at the value of Cronbach Alpha (a).

Then the variable will be said to be reliable if the value of Cronbach Alpha > 0.6 as a result of the reliability test can be seen in table 1. which are below:

From the results of table 1. It can be concluded and seen that all variables of User Experience, Ease of Transaction, Consumer Trust and Usage Decision are all consistent or reliable, and with these results it can be stated that the value of all Cronbach Alpha has a value above or greater than a value of 0.6.

Determination Coefficient Analysis

The influence of User Experience, Ease of Transactions, and Consumer Trust on the Decision to Use the Dana Application is indicated by the determination coefficient (R^2). The determination coefficient (R^2) can show the proportion or percentage of a total variation in the Y variable which can be explained in the independent variables X1, X2, X3.

Partial Determinant Coefficient

Based on Table 3. above the calculation of the partial determination coefficient of User Experience to the Decision to Use is:

KDP1: $(r)^2$ x 100% = $(0.711)^2$ x 100%

= 0.505 x 100% = 50.5%

This can show that the partial determination coefficient is 0.505 which means that the influence of User Experience on the Usage Decision is 50.5%.

Table 1. Reliability Test Results

No	Variable	Cronbach Alpha	Keterangan
1	User experience	0.733	Reliable
2	Ease of Transaction	0.713	Reliable
3	Consumer Trust	0.825	Reliable
4	Usage Decision	0.748	Reliable

1. Multiple Regression Analysis (Simultaneous)

Table 2. Simultaneous Regression Results

Variable	Coefficient	Sig
Constant	1.768	0.714
User experience	0.349	0.035
Ease of Transaction	0.342	0.004
Consumer Trust	0.988	0.001

Y = 1.768 + 0.349X1 + 0.342X2 + 0.988X3

Table 3. The Partial Determination Coefficient of User Experience on Usage Decisions

		Correlations	
		Y	X1
Pearson Correlation	Y	1.000	.711
	x1	.711	1.000
Sig. (1-tailed)	Y	.	.000
	x1	.000	.
N	Y	50	50
	x1	50	50

Source: Primary Data Processed, 2022

Table 4. The coefficient of partial determination of ease of transaction to the decision to use

		Correlations	
		Y	x2
Pearson Correlation	Y	1.000	.465
	x2	.465	1.000
Sig. (1-tailed)	Y	.	.000
	x2	.000	.
N	Y	50	50
	x2	50	50

Sumber: Data Primer Diolah, 2022

Table 5. Coefficient of Partial Determination of Consumer Confidence in Use Decisions

		Corelations	
		Y	x3
Pearson Correlation	Y	1.000	.683
	x3	.683	1.000
Sig. (1-tailed)	Y	.	.000
	x3	.000	.
N	Y	50	50
	x3	50	50

Sumber : Data Primer Diolah, 2022

Table 6. Simultaneous Determination Coefficient

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.757[a]	.573	.545	2.161

a. Predictors: (Constant), x3, x2, x1

Based on Table 4. above the calculation of the partial determination coefficient of Ease of Transaction Towards the Decision to Use is:

KDP2: $(r)^2$ x 100% = $(0.465)^2$ x 100%

= 0.216 x 100% = 21.6%

This can show that the partial determination coefficient is 0.216 which means that the influence of Ease of Transaction on the Decision to Use is 21.6%.

Based on Table 5. Above the calculation of the

partial determination coefficient of consumer confidence in the Decision to Use is:

KDP3: $(r)^2$ x 100% = $(0.683)^2$ x 100%

= 0.466 x 100% = 46.6%

This can show that the partial determination coefficient is 0.466 which means that the influence of Consumer Trust on the Decision to Use is 46.6%.

Simultaneous Determinant Coefficient

KDB: (R^2) x 100% = 0.545 x 100% = 54.5%

This can show that the simultaneous determination coefficient is 0.545 which means that the influence of user experience, ease of transactions, and consumer trust together on the use decision is 54.5% and the influence of other variable factors outside this study on the use decision is 45.5%.

Hypothesis Testing

The following are the results of the T Test Based on table 2. Among others:

1. The influence of user experience (X1) on User Decision (Y) due to the T Test Results > T table, where:

   H0: $\beta1 \neq 0$, User Experience has no effect on the decision to use the fund application.

   Ha: $\beta1 = 0$, User Experience affects the decision to use the fund application. This result also shown a significance value of 0.035. This means that the significance value of the user experience variable is 0.035 < 0.05, then H0 is rejected, and Ha is accepted. This means that user experience has a positive and significant effect on the decision to use the DANA application.

2. Effect of Ease of Transaction (X2) on User Decision (Y) Test Results > T table, which are:

   H0: $\beta2 \neq 0$, Ease of Transaction has no effect on the decision to use the fund application.

   Ha: $\beta2 = 0$, Ease of Transaction affects the decision to use the fund application. This result is also shown a significance value of 0.004. This means that the significance value of the transaction ease variable is 0.004 < 0.05, then H0 is rejected, and Ha is accepted. This means that Ease of Transaction has a positive and significant effect on the decision to use the DANA application.

3. The Effect of Consumer Trust (X3) on User Decision (Y) Test Results > T table, where:

   H0: $\beta3 \neq 0$, Consumer Trust has no effect on the decision to use the fund application.

   Ha: $\beta3 = 0$, Consumer Confidence affects the decision to use the fund application.

   This result is also shown a significance value of 0.001. This means that the significance value of the consumer confidence variable is 0.001 < 0.05, then H0 is rejected, and Ha is accepted. This means that Consumer Trust has a positive and significant effect on the decision to use the DANA application.

Results of Simultaneous Hypothesis Testing (Test F)

To determine the influence between all independent variables on the dependence in this study, it is necessary to use the f test simultaneously or together.

H0: $\beta1$, $\beta2$, $\beta3 = 0$, User Experience, Ease of

Transaction and Consumer Trust have no effect on the decision to use the DANA application.

Ha: β1, β2, β3 ≠ 0, User Experience, Ease of Transaction and Consumer Trust affect the decision to use the DANA application.

The sign probability value is 0.000 < α 0.05 which means that H0 is accepted, and Ha is rejected, and it can be concluded that X1 (User Experience), X2 (Ease of Transaction), and X3 (Consumer Trust) have a significant effect on Y (Decision to Use the DANA Application).

DISCUSSION AND MANAGERIAL IMPLICATIONS

In this section, all discussions that have been discussed and tested using the latest SPSS version 27 will be explained, The results that will be described are the influence of independent variables on dependent variables both partially (Separate) and simultaneously (Together) between the variables User Experience, Ease of Transactions, Consumer Trust on the independent variables of Use Decisions with case studies on Fund Application Users in Central Jakarta, with the following results:

1. The Influence of User Experience on Usage Decisions

In the results obtained using SPSS, the results can be seen and shown that the user experience has a positive effect on the decision to use with the results obtained that there is a tested value of 0.035 less than 0.05 with a calculated t value of 2.169 which is greater than 2.012 which is on the basis of the existing decision if the gis value is less than 0.05 and the calculated t value is greater than the t value of the table with So, the user experience variable has a positive and significant effect on the use decision variable from the discussion that has been researched, it is concluded that H0 is rejected or Ha is accepted and in this study it is proven that Ha (H1) is accepted, namely user experience affects the use decision.

4. The Effect of Ease of Transaction on Usage Decisions

In the results obtained using SPSS, the results can be seen that the ease of transaction has a positive effect on the decision to use with the results obtained that there is a tested value of 0.004 smaller than 0.05 with a calculated t value of 3.034 which is greater than 2.012 which on the basis of the existing decision if the gis value is less than 0.05 and the calculated t value is greater

Table 8. Results of Test Score F simultaneously

ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	321.881	3	107.294	27.193	.000[b]
	Residual	181.499	46	3.946		
	Total	503.380	49			

a. Dependent Variable: Y
b. Predictors: (Constant), X3, X2, X1

than the table t value then the variable of ease of transaction has a positive and significant effect on the variable of the use decision from the discussion that has been researched, it is concluded that H0 is rejected, or Ha is accepted and in this study it is proven that Ha (H2) is accepted, namely the ease of transaction affects the decision to use. And from the results of the previous research by Arsita Ika Adiyanti in 2015 where in the study it was concluded and obtained the results that the ease of transactions has a positive effect on the decision to use and however does not affect the purchase and the results of this research are different from the previous research.

5. The Influence of Consumer Trust on Usage Decisions

In the results obtained using SPSS, the results can be seen that consumer confidence has a positive effect on the decision to use with the results obtained that there is a tested value of 0.001 less than 0.05 with a calculated t value of 3.503 which is greater than 2.012 where on the basis of the existing decision if the sig value is less than 0.05 and the calculated t value is greater than the table t value then the variable Consumer confidence has a positive and significant effect on the variables of use decisions from the discussion that has been researched, it is concluded that H0 is rejected or Ha is accepted and in this study it is proven that Ha (H3) is accepted, namely consumer trust affects the use decision. And from the results of the previous research by Inas Rafidah and Djawoto Volume 6, Number 2, February 2017 e-ISSN: 2461-0593 where in the study it was concluded, and the results were obtained that consumer confidence has a positive effect on the decision to use and however does not affect the purchase and the results of this study are relevant to the previous research.

6. The influence of user experience, ease of transactions, consumer trust on use decisions (simultaneous)

The results obtained from the f test that has been tested by the researcher using SPSS are the influence between variables such as user experience variables, ease of transactions, consumer trust in the decision to use in the study of fund application users in Central Jakarta where the data obtained from the f test (simultaneously) for the value obtained. The value of the f calculation is greater than the f table. On the basis of decision-making, it is stated that if the significant value is less than 0.05 and the value of f calculation is greater than f table, then the independent variable has a positive and significant effect on the decision to use. The hypothesis obtained is that H0 is rejected, or Ha (H4) is accepted, it is proven that the variables of user experience, ease of transaction and consumer trust affect the decision to use.

The influence between user experience, ease of transactions and consumer trust in this study is 57.3% on user decisions. The remaining 42.7% was influenced by other independent variables outside of this study. The results are in line with the results obtained from the previous research conducted by

Inas Rafidah and Djawoto Volume 6, Number 2, February 2017 e-ISSN: 2461-0593 stated that user experience, ease of transactions and consumer trust have a simultaneous effect on the decision to use which the results found are the same as this study.

Conclusion

Based on the data and results that have been obtained that:

1. User experience has a positive and significant influence on the decision to use the DANA application.

2. The ease of transactions has a positive and significant influence on the decision to use the DANA application.

3. Consumer trust has a positive and significant influence on the decision to use the DANA application.

4. User experience, ease of transactions, and consumer trust have a positive and significant effect on the decision variables of DANA application users.

Suggestion

Suggestions in this study, so as a consideration in the upcoming research, the researcher tries to provide several suggestions, including the following:

1. To be able to add a user experience, the researcher suggests that it is necessary to focus on each variable which must add experience and payment things that are more practical and affordable so that it will add to the user experience.

2. To be able to make it easier to use the DANA application, the researcher suggests adding and focusing on the ease of applying the DANA application where the easier it is to understand, the more consumers will also use the DANA application.

3. To be able to create consumer trust, the researcher suggests for the next research so that the quality of transaction services provided by the DANA Application is more added and given more understanding because based on the results of this study, it is a question that must be focused on in order to be able to add value to consumer trust.

4. To be able to make a decision to use the researcher, the researcher suggests that in the next study the decision to use in terms of choosing an application based on features add some more specific questions about it because it will affect the results of the research.

Limitations

Limitations of Research and Development of Further Research In doing and researching this research, it has been carried out as much as possible with the aim of obtaining results that can be influential and the researcher has done it in accordance with what is in the existing requirements and procedures, but it is possible that there are still shortcomings and limitations when conducting this research, including the following:

1. The existing time limitation is a limitation in the second study in this study because it takes a long time to fill out the questionnaire because there are busyness and activities of different respondents so that they cannot force to be able to fill in at the same time.

2. The sample used was only 50 respondents which can be said to be not too many due to the limited time of respondents in filling out the questionnaire.

3. The variables used as indicators have been used for a long time, but these indicators can or will be able to influence the decision to use them. It is recommended that the next researcher add influential factors

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