

The copyright © of this thesis belongs to its rightful author and/or other copyright owner. Copies can be accessed and downloaded for non-commercial or learning purposes without any charge and permission. The thesis cannot be reproduced or quoted as a whole without the permission from its rightful owner. No alteration or changes in format is allowed without permission from its rightful owner.



**THE MEDIATING EFFECT OF USER SATISFACTION BETWEEN  
INHERITANCE E-FILING AND CONTINUOUS INTENTION TO USE IN  
MALAYSIA**

**By  
SHUKOR BIN NORDIN  
901297**



**Thesis Submitted to  
The School of Technology Management and Logistics  
University Utara Malaysia  
In Fulfillment of the Requirement for the Degree of Doctor of Philosophy**



**Kolej Perniagaan**  
(College of Business)  
**Universiti Utara Malaysia**

**PERAKUAN KERJA TESIS / DISERTASI**  
(Certification of thesis / dissertation)

Kami, yang bertandatangan, memperakukan bahawa  
(We, the undersigned, certify that)

**SHUKOR BIN NORDIN**

calon untuk Ijazah  
(candidate for the degree of)

**DOCTOR OF PHILOSOPHY**

telah mengemukakan tesis / disertasi yang bertajuk:  
(has presented his/her thesis / dissertation of the following title)

**THE MEDIATING EFFECT OF USER SATISFACTION BETWEEN INHERITANCE E-FILING AND  
CONTINUOUS INTENTION TO USE IN MALAYSIA**

seperti yang tercatat di muka surat tajuk dan kulit tesis / disertasi.  
(as it appears on the title page and front cover of the thesis / dissertation).

Bahawa tesis/disertasi tersebut boleh diterima dari segi bentuk serta kandungan dan meliputi bidang ilmu dengan memuaskan, sebagaimana yang ditunjukkan oleh calon dalam ujian lisan yang diadakan pada:

**06 Disember 2023.**

(That the said thesis/dissertation is acceptable in form and content and displays a satisfactory knowledge of the field of study as demonstrated by the candidate through an oral examination held on:

**06 December 2023.**

Pengerusi Viva  
(Chairman for Viva)

Assoc. Prof. Dr. Wan Nadzri bin Osman

Tandatangan  
(Signature)

Pemeriksa Luar  
(External Examiner)

Prof. Ts. Dr. Alina binti Shamsuddin

Tandatangan  
(Signature)

Pemeriksa Dalam  
(Internal Examiner)

Assoc. Prof. Dr. Mohamad Faizal bin Ahmad Zaidi

Tandatangan  
(Signature)

Tarikh: 06 Disember 2023  
Date:



Nama Pelajar  
(Name of Student) : Shukor bin Nordin

---

Tajuk Tesis / Disertasi  
(Title of the Thesis / Dissertation) : The Mediating Effect of User Satisfaction Between Inheritance E-Filing and Continuous Intention to Use in Malaysia

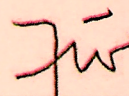
---

Program Pengajian  
(Programme of Study) : Doctor of Philosophy

---

Nama Penyelia/Penyelia-penyelia  
(Name of Supervisor/Supervisors) : Assoc. Prof. Ts. Dr. Hj. Mohd Akhir bin Hj. Ahmad

---



Tandatangan

Nama Penyelia/Penyelia-penyelia  
(Name of Supervisor/Supervisors) : -

---

Tandatangan



## **PERMISSION TO USE**

In presenting this thesis in fulfilment of the requirements for a postgraduate degree from Universiti Utara Malaysia, I agree that the University Library may make it freely available for inspection. I further agree that permission for the copying of this thesis in any manner, in whole or in part, for scholarly purposes may be granted by my supervisor(s) or, in their absence, by the Director of Postgraduate Studies Unit, School of Technology Management and Logistics where I did my thesis. It is understood that any copying, publication, or use of this thesis or parts thereof for financial gain shall not be allowed without my written permission. It is also understood that due recognition shall be given to me and the University Utara Malaysia for any scholarly use that may be made of any material from my thesis.

Requests for permission to copy or to make other use of materials in this thesis, in whole or in part, should be addressed to:

Director of Postgraduate Studies Unit, School of Technology Management and Logistics  
Universiti Utara Malaysia  
06010 UUM Sintok  
Kedah Darul Aman

## ABSTRACT

The coexistence of Civil and Shariah legal systems in Malaysia necessitates a new approach to the persistent inheritance problem. Historical analysis reveals unclaimed estate assets and gradual transitions. Electronic Filing Systems (EFS) and inheritance legacy management underscore the importance of information quality in service sectors. Despite improvements, frozen inheritances lead to prolonged arbitration, and wealth management issues have been a critical concern. This study addresses a gap in Malaysia's EFS for inheritance asset administration in the context of recent e-government research. It explores past research, identifies issues, sets objectives, explains significance, clarifies terms, and organizes the framework. The theoretical foundations include the Technology Acceptance Model, the Theory of Reasoned Action, and the Diffusion of Innovation (DOI) Theory, which underpin potential relationships in the research model. The framework develops and tests thirteen hypotheses with a diverse sample of Malaysian EFS users. The model was tested utilizing Partial Least Squares Structural Equation Modelling (PLS-SEM) using data that was collected from 384 EFS users in Malaysia. The results indicated that user satisfaction as a mediator between perceived information quality (PIQ), innovation, trust, and perceived usefulness (PU) was positively associated with the intention to use EFS in Malaysia. This study provides essential insights for users of the EFS and government policymakers in Malaysia by underscoring the pivotal role of trust in promoting long-term adoption and user engagement. It emphasizes the importance of addressing trust-related concerns unique to Malaysia's diverse cultural, religious, and demographic landscape. By tailoring strategies to build and maintain trust such as enhancing security measures and fostering transparency policymakers can significantly improve user confidence and satisfaction. This, in turn, can lead to a greater uptake of EFS, increased system reliability, and a more successful digital transformation of public services.

**Keywords:** Perceived information quality; Innovation; Trust; Perceived usefulness; Satisfaction



## ABSTRAK

Kewujudan sistem perundangan Sivil dan Syariah di Malaysia memerlukan pendekatan baharu dalam menangani masalah pewarisan pusaka yang berterusan. Analisis sejarah mendedahkan wujudnya aset harta pusaka yang tidak dituntut dan peralihan secara beransur-ansur. Sistem Pemfailan Elektronik (EFS) dan pengurusan warisan pewarisan menyerlahkan kepentingan kualiti maklumat dalam sektor perkhidmatan. Walaupun terdapat penambahbaikan, pembekuan pusaka menyebabkan pertikaian yang berpanjangan dan masalah pengurusan kekayaan yang semakin kian membimbangkan. Kajian ini menangani kelompangan di dalam Sistem Pemfailan Elektronik (EFS) di Malaysia bagi pengurusan aset pewarisan dalam konteks penyelidikan e-kerajaan terkini. Ia mengkaji penyelidikan terdahulu, mengenal pasti isu, menetapkan objektif, menjelaskan kepentingan, memperjelas istilah, dan mengatur rangka kerja. Asas teori terdiri daripada Model Penerimaan Teknologi, Teori Tindakan Bersebab, dan Teori Resapan Inovasi (DOI) menyokong hubungan yang berpotensi dalam model penyelidikan ini. Rangka kerja ini dibangunkan dan menguji tiga belas hipotesis dengan sampel pengguna EFS Malaysia yang pelbagai. Model ini diuji menggunakan *Partial Least Squares Structural Equation Modeling* (PLS-SEM) dengan menggunakan data yang dikumpulkan daripada 384 pengguna EFS di Malaysia. Keputusan menunjukkan bahawa kepuasan pengguna sebagai pengantara antara tanggapan kualiti maklumat (PIQ), inovasi, kepercayaan, dan tanggapan kegunaan (PU) mempunyai hubungan positif dengan niat untuk menggunakan EFS di Malaysia. Kajian ini menyediakan pandangan penting kepada penggunaan EFS serta pembuat dasar kerajaan di Malaysia dengan menekankan peranan penting kepercayaan di dalam mempromosikan penggunaan jangka panjang dan penglibatan pengguna. Ia menyoroti keperluan bagi menangani isu - isu berkaitan kepercayaan yang tersendiri kepada kepelbagaian landskap budaya, agama, dan demografi di Malaysia. Dengan menyesuaikan strategi untuk membina dan mengekalkan kepercayaan seperti meningkatkan langkah keselamatan dan memperkuat ketelusan pembuat dasar boleh meningkatkan keyakinan dan kepuasan pengguna secara signifikan. Ini seterusnya boleh membawa kepada penggunaan EFS yang lebih meluas, peningkatan kebolehpercayaan sistem, dan kejayaan kepada transformasi digital perkhidmatan awam.

**Kata kunci:** Kualiti maklumat yang dirasakan; Inovasi; Kepercayaan; Tanggapan kegunaan; Kepuasan

## ACKNOWLEDGEMENT

بسم الله الرحمن الرحيم

In the name of Allah, the Most Compassionate, the Most Merciful.

All praise is due to Allah, the Lord of all the worlds, who has bestowed His mercy, guidance, and strength upon the author to complete this thesis. May blessings and peace be upon Prophet Muhammad SAW, the seal of the prophets, who has provided exemplary guidance and inspiration for humanity's life.

I, Shukor Bin Nordin, solemnly acknowledge and express my deepest gratitude to all those who have supported and guided me throughout this challenging yet rewarding journey of completing my studies. This accomplishment would not have been possible without their unwavering encouragement, invaluable insights, and endless patience.

First and foremost, I extend my heartfelt gratitude to my Late Supervisor, Professor Madya Dr. Amlus bin Ibrahim, and my esteemed supervisor, Professor Madya Ts. Dr. Hj. Mohd Akhir bin Hj Ahmad and for their exceptional mentorship, wisdom, and unyielding support. Their dedication to nurturing my research skills and intellectual growth has been the cornerstone of my success. I am profoundly grateful for their encouragement and inspiring vision that continuously motivated me to aim higher.

My sincere appreciation goes to my friends and colleagues who provided unwavering support and understanding during the ups and downs of this challenging process. Their encouragement and solidarity made the pursuit of knowledge an enjoyable experience.

I want to extend my gratitude to the administrative staff at Universiti Utara Malaysia for their assistance and efficiency in handling various organizational matters, ensuring a smooth academic journey.

Most importantly, I would like to express my profound appreciation to my mother, Puan Erny binti Aini Muchdar, and my late father, Encik Nordin bin Ismail, for their prayers and spiritual support throughout the journey. A thousand thanks to my siblings, who always gave support to accomplish this thesis. Lastly, I would like to dedicate this PhD thesis to my love family, MAMB, whose unwavering support, understanding, and patience have been a constant source of strength for me. Their belief in my abilities and encouragement during challenging times have been invaluable.

In conclusion, this thesis is not solely my achievement but a collective effort of all those who have supported and contributed to my academic and personal growth.

Thank you.



## TABLE OF CONTENT

<b>PERMISSION TO USE.....</b>	<b>ii</b>
<b>ABSTRACT.....</b>	<b>iii</b>
<b>ABSTRAK .....</b>	<b>iv</b>
<b>ACKNOWLEDGEMENT.....</b>	<b>v</b>
<b>TABLE OF CONTENT.....</b>	<b>vi</b>
<b>LIST OF TABLES .....</b>	<b>xii</b>
<b>LIST OF FIGURES .....</b>	<b>xv</b>
<b>LIST OF ABBREVIATIONS .....</b>	<b>xvi</b>
<b>LIST OF APPENDICES .....</b>	<b>xix</b>
<b>CHAPTER ONE INTRODUCTION .....</b>	<b>1</b>
1.1 Background of The Thesis .....	1
1.2 Problem Statement .....	5
1.3 Research Questions .....	9
1.4 Research Objectives .....	10
1.5 Significance of the Research.....	11
1.6 Scope of Study .....	12
1.7 Operational Definition .....	14
1.8 Organization of The Study .....	16
1.9 Chapter Summary.....	17
<b>CHAPTER TWO LITERATURE REVIEW .....</b>	<b>18</b>
2.1 Introduction .....	18
2.2 Overview Inheritance Electronic Filing System in Malaysia .....	19
2.3 Transforming Government Services in Malaysia: The Role of Digital Platforms.....	26
2.3.1 The Electronic Filing System (EFS) in Malaysia: Enhancing Legal and Business Processes.....	26
2.3.2 Legal and EFS Technological Challenges in Malaysia's Digital Economy .....	27
2.3.3 Broader Implications of Malaysia's EFS Digital Transformation: Legal Education and AI Integration.....	29

2.4 Continuous Intention as Dependent Variable .....	30
2.5 User Satisfaction as Mediating Variable.....	43
2.6 Independent Variable .....	51
2.6.1 Perceived Information Quality (PIQ) .....	52
2.6.2 Trust.....	59
2.6.3 Innovation .....	67
2.6.4 Perceived Usefulness (PU) .....	76
2.7 Underlying Theories.....	85
2.7.1 Technology Acceptance Model (TAM).....	87
2.7.1.1 Two Critical Perceptions Form The Core of TAM: .....	87
2.7.1.2 Extensions of TAM in Continuous Intention .....	89
2.7.2 Theory of Reasoned Action (TRA) .....	92
2.7.2.1 Understanding the TRA Model.....	92
2.7.2.2 The Role of Trust .....	93
2.7.2.3 The Impact of Satisfaction.....	94
2.7.2.4 Linking Trust and Satisfaction to Continuous Intention.....	94
2.7.3 DeLone & Mclean IS Success Model (D&M Model) .....	99
2.7.4 Diffusion of Innovation (DOI) Theory .....	105
2.8 Research Framework.....	107
2.9 Hypotheses Development.....	109
2.9.1 Relationship Perceived Information Quality (PIQ) and Continuous Intention to Use .....	109
2.9.2 Relationship Trust and Continuous Intention to Use.....	112
2.9.3 Relationship Innovation and Continuous Intention to Use.....	114
2.9.4 Relationship Perceived Usefulness (PU) and Continuous Intention to Use .....	117
2.9.5 Relationship Perceived Information Quality and Satisfaction.....	119
2.9.6 Relationship Trust and Satisfaction .....	122
2.9.7 Relationship Innovation and Satisfaction .....	124
2.9.8 Relationship Perceived Usefulness and Satisfaction .....	126
2.9.9 Relationship Satisfaction and Continuous Intention to Use .....	129
2.9.10 The Role of Satisfaction As A Mediator on The Relationship Between Perceived Information Quality and Continuous Intention to Use.....	131



2.9.11	The Role of Satisfaction As A Mediator On The Relationship Between Trust and Continuous Intention to Use. ....	135
2.9.12	The Role of Satisfaction As A Mediator In The Relationship Between Innovation and Continuous Intention To Use.....	138
2.9.13	The Role of Satisfaction As A Mediator On The Relationship Between Perceived Usefulness and Continuous Intention to Use. ....	141
2.10	Chapter Summary .....	145
<b>CHAPTER THREE RESEARCH METHODOLOGY.....</b>		<b>146</b>
3.1	Introduction .....	146
3.2	Research Methodology Flow Chart .....	147
3.3	Research Design.....	148
3.4	Unit of Analysis .....	149
3.5	Population and Sampling Method.....	149
3.5.1	Sampling Design.....	150
3.5.2	Sample Size.....	151
3.6	Data Collection.....	153
3.7	Design Measurement and Operationalization of Variables .....	154
3.8	Perceived Information Quality .....	157
3.9	Trust .....	158
3.10	Innovation .....	159
3.11	Perceived Usefulness .....	160
3.12	Mediating Variable - Satisfaction .....	161
3.13	Continuous Intention to Use .....	162
3.14	Instrument and Measurement.....	163
3.15	Questionnaires Design .....	165
3.16	Measurement Scale .....	166
3.17	Response Rates .....	167
3.18	Non-Response Bias.....	168
3.19	Pilot Tests.....	168
3.20	Validity and Reliability .....	171
3.20.1	Validity .....	171

3.20.2	Reliability.....	174
3.21	Data Analysis.....	176
3.21.1	Descriptive Testing.....	176
3.21.2	Normality.....	177
3.21.3	Skewness.....	177
3.21.4	Kurtosis.....	177
3.21.5	Factor Loading.....	178
3.21.6	Outliers.....	178
3.22	Factor Analysis.....	179
3.23	Data Analyses Procedures and Techniques.....	180
3.24	Chapter Summary.....	182
<b>CHAPTER FOUR</b>	<b>FINDINGS .....</b>	<b>183</b>
4.1	Introduction.....	183
4.2	Response Rate of Distribution.....	183
4.3	Data Screening and Preliminary Analysis.....	185
4.3.1	Analysis of Missing Data.....	187
4.3.2	Assessment of Outliers.....	188
4.3.3	Assessment of Normality Test.....	190
4.3.4	Multicollinearity Test.....	192
4.4	Nonresponse Bias Test.....	194
4.4.1	Assessment of Common Method Variance (CMV) Bias.....	195
4.4.2	Demographic Profile of the Respondents.....	198
4.4.3	Descriptive Statistics of the Research Constructs (Variables).....	202
4.4.3.1	Descriptive Statistics for Perceive of Information Quality.....	203
4.4.3.2	Descriptive Statistics for Trust.....	204
4.4.3.3	Descriptive Statistics for Innovation.....	205
4.4.3.4	Descriptive Statistics for Perceive of Usefulness.....	206
4.4.3.5	Descriptive Statistics for Satisfaction.....	208
4.4.3.6	Descriptive Statistics for Continuous Intention to Use.....	209
4.5	A Comprehensive Evaluation Of Structural Equation Models (SEM).....	210
4.5.1	Assessment of the Measurement Model.....	210
4.5.2	Indicator / Item Reliability.....	212

4.5.3	Internal Consistency - Composite Reliability .....	213
4.5.4	Convergent Validity .....	215
4.5.5	Discriminant Validity .....	216
4.5.6	Assessment of Significance of The Structural Model .....	220
4.6	Coefficient of Determination ( $R^2$ Value) .....	225
4.7	Assessment of Effect Sizes ( $f^2$ ) for Direct Relationships .....	226
4.8	Blindfolding Is A Method Used In The Evaluation Of Predictive Relevance ( $Q^2$ ) .....	227
4.9	Assessing the Strength of the Mediating Effects .....	229
4.10	Summary of Hypotheses Finding .....	230
4.11	Summary of the Chapter .....	233
<b>CHAPTER FIVE DISCUSSION AND CONCLUSION .....</b>		<b>234</b>
5.1	Introduction .....	234
5.2	Overview of the Study .....	235
5.3	Discussion of the Findings .....	237
5.4	Does Perceived Information Quality Influence Continuous Intention to Use ....	237
5.4.1	Relationship Between Perceived Information Quality and Continuous Intention to Use .....	238
5.5	Does Trust Influence Continuous Intention to Use .....	239
5.5.1	Relationship Between Trust and Continuous Intention to Use .....	240
5.6	Does Innovation Influence Continuous Intention to Use .....	244
5.6.1	Relationship Between Innovation and Continuous Intention to Use .....	245
5.7	Does Perceived Usefulness Influence Continuous Intention to Use .....	247
5.7.1	Relationship Between Perceived Usefulness and Continuous Intention to Use .....	248
5.8	Does Satisfaction Influence Continuous Intention to Use .....	250
5.8.1	Relationship Between Satisfaction and Continuous Intention to Use .....	251
5.9	Does Perceived Information Quality Influence Satisfaction .....	253
5.9.1	Relationship Between Perceived Information Quality and Satisfaction .....	256
5.10	Does Trust Influence Satisfaction .....	257
5.10.1	Relationship Between Trust and Satisfaction .....	259



5.11	Does Innovation Influence Satisfaction .....	261
5.11.1	Relationship Between Innovation and Satisfaction .....	262
5.12	Does Perceived Usefulness Influence Satisfaction .....	265
5.12.1	Relationship Between Perceived Usefulness and Satisfaction .....	266
5.13	The Relationship Between Perceived Information Quality, Trust, Innovation, and Perceived Usefulness with Continuous Intention to Use Can Be Mediated By The Role Of Satisfaction .....	268
5.14	Implication of the Study .....	270
5.14.1	Theoretical Implication .....	271
5.14.2	Practical Implication .....	274
5.15	Limitations of the Study .....	276
5.16	Recommendation for Future Research .....	277
5.17	Conclusion .....	280
<b>References .....</b>		<b>284</b>
<b>APPENDIX A Research Questionnaire .....</b>		<b>418</b>
<b>APPENDIX B Measurement Instrument Validation.....</b>		<b>426</b>
<b>APPENDIX C Common Method Variance (CMV) .....</b>		<b>427</b>

## LIST OF TABLES

Table 1-1	<i>Assets and Unclaimed Inherited Properties in Malaysia, 2016 -2022.....</i>	4
Table 1-2	<i>Variables And Operational Definitions (As Recognized In The Study Model).....</i>	14
Table 2-1	<i>Inheritance EFS Online vs. Manual Application by the Year 2016-2021 ..</i>	23
Table 2-2	<i>Previous Studies Related to Continuous Intention .....</i>	39
Table 3-1	<i>Target Population Defined .....</i>	150
Table 3-2	<i>Table to Determining the Sample from Uma Sekaran. ....</i>	151
Table 3-3	<i>Overview of Variables and Measurement Instruments.....</i>	156
Table 3-4	<i>Measures of Perceived Information Quality.....</i>	157
Table 3-5	<i>Measures of Trust .....</i>	159
Table 3-6	<i>Measures of Innovation .....</i>	160
Table 3-7	<i>Measures of Perceived Usefulness .....</i>	161
Table 3-8	<i>Measures of Satisfaction.....</i>	162
Table 3-9	<i>Measures of Continuous Intention to Use.....</i>	163
Table 4-1	<i>The Response Rate Of The Questionnaire. ....</i>	184
Table 4-2	<i>Outlier Assessment with Mahalanobis Distance .....</i>	189

Table 4-3	<i>Descriptive Statistics Include Measures Such As The Mean, Standard Deviation, Skewness, and Kurtosis. (N = 384).</i> .....	191
Table 4-4	<i>Multicollinearity Test: Correlation Matrix (N=384)</i> .....	192
Table 4-5	<i>Multicollinearity Test: Tolerance and VIF (N=384)</i> .....	193
Table 4-6	<i>Results of Independent-Samples T-test for Non-Response Bias</i> .....	195
Table 4-7	<i>Common Method Bias Test.</i> .....	196
Table 4-8	<i>Demographic Profile of the Respondents (N=384)</i> .....	199
Table 4-9	<i>Perceive of Information Quality Descriptive Statistics (N = 384)</i> .....	203
Table 4-10	<i>Trust Descriptive Statistics (N = 384)</i> .....	205
Table 4-11	<i>Innovation Descriptive Statistics (N = 384)</i> .....	206
Table 4-12	<i>Perceive of Usefulness Descriptive Statistics (N = 384)</i> .....	207
Table 4-13	<i>Satisfaction Descriptive Statistics (N = 384)</i> .....	208
Table 4-14	<i>The Continuous Intention of Use Descriptive Statistics (N = 384)</i> .....	209
Table 4-15	<i>The measures of Loadings, Cronbach's Alpha, Composite Reliability (CR), and Average Variance Extracted are commonly used to assess the reliability and validity of a measurement instrument.</i> .....	214
Table 4-16	<i>Discriminant Validity (Fornell and Larcker Criterion).</i> .....	218
Table 4-17	<i>Discriminant Validity (Cross-Loading).</i> .....	219
Table 4-18	<i>Assessment of Structural Model Direct Relationship.</i> .....	221



Table 4-19	<i>The Evaluation of the Coefficient of Determination (<math>R^2</math> Value).</i>	226
Table 4-20	<i>The Effect Sizes Of The Latent Variables Influence Cohen's (1988) Recommendation.</i>	227
Table 4-21	<i>Construct Cross - Validated Redundancy (<math>Q^2</math> value).</i>	228
Table 4-22	<i>Indirect Relationship for Hypothesis Testing</i>	230
Table 4-23	<i>Hypothesis Testing</i>	230



## LIST OF FIGURES

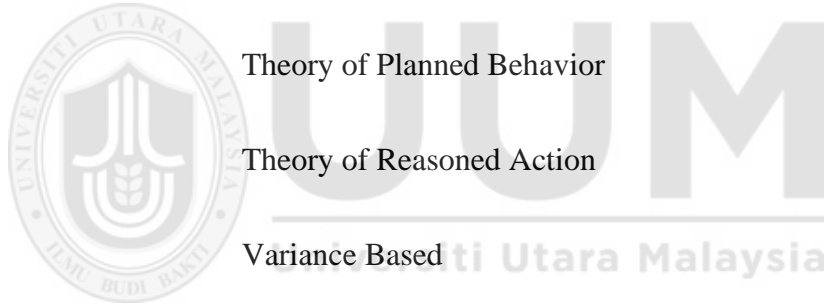
Figure 2-1	<i>Diagram of the TAM</i> .....	89
Figure 2-2	<i>Model For The Satisfaction And Continuous Use Of The Online Community</i> .....	96
Figure 2-3	<i>DeLone and McLean IS success model (2002)</i> .....	100
Figure 2-4	<i>Research Framework</i> .....	108
Figure 3-1	<i>Research Methodology Flow Chart</i> .....	147
Figure 3-2	<i>Population Projections Malaysia, 2010 – 2040</i> .....	152
Figure 3-3	<i>The Measurement Scale Used In The Questionnaire</i> .....	167
Figure 4-1	<i>A Two-Step Process of PLS Path Model Assessment</i> .....	211
Figure 4-2	<i>Evaluating The Structural Model That Depicts The Direct Association</i> ..	224
Figure 4-3	<i>Assessment Structural Model, Which Includes A Mediation Effect</i> .....	232

## LIST OF ABBREVIATIONS

ARB	Amanah Raya Berhad
AVE	Average Variance Extracted
BHEUU	Bahagian Hal Ehwal Undang-Undang
BPP	Bahagian Pembahagian Pusaka
CB-SEM	Covariance-Based Structural Equation Modeling
CMV	Common Method Variance
COVID-19	Coronavirus Disease of 2019
CR	Composite Reliability
CRT	Court Recording and Transcribing System
DOI	Diffusion of Innovation (DOI) Theory
DTPB	Decomposed Theory of Planned Behavior
EC	Electronic Commerce
EFA	Exploratory Factor Analysis
EFS	Electronic Filing System
EPF	Employees Provident Fund
GITN	Government Integrated Telecommunications Network
GOE	Generic Office Environment

HRMIS	Human Resource Management Information System
INOV	Innovation
INTEN	Intention to Use
ICT	Information and Communication Technologies
IS	Information System
IT	Information Technology
JKPTG	Online Services Statistic Department of Director General of Lands and Mines (Federal)
MAMPU	The Malaysian Administrative Modernization and Management Planning Unit
MIS	Management Information Systems
MSC	Multimedia Super Corridor
OECD	Organization for Economic Co-operation and Development
PDRM	Royal Malaysian Police
PEOU	Perceived Ease of Use
PIQ	Perceived Information Quality
PLS	Partial Least Squares
PU	Perceived Usefulness
QMS	Queue Management System

SEM	Structural Equation Modeling
SMS	Short Message Service
SPSS	Statistical Package for the Social Sciences
SSO	Sum of Squares of Observed Variables
SSE	Sum Of Squared Errors
SSEDU	State's Small Estate Distribution Unit
STAT	Satisfaction
TAM	Technology Acceptance Model
TPB	Theory of Planned Behavior
TRA	Theory of Reasoned Action
VB	Variance Based
VIF	Variance Inflated Factor





## LIST OF APPENDICES

APPENDIX A Research Questionnaire.....	418
APPENDIX B Measurement Instrument Validation.....	426
APPENDIX C Common Method Variance (CMV) .....	427



## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Background of The Thesis**

This study focuses on Malaysia's Electronic Filing System (EFS) for managing inheritance assets, a critical aspect of the country's e-government initiatives. The EFS is designed to address the complex issue of inheritance administration, a longstanding challenge under Malaysia's dual legal frameworks (Said et al., 2021). Malaysia operates under two distinct legal systems: the Civil legal tradition, derived from English Common Law (Shah & Buang, 2021), and the Shariah legal framework (Sulaiman et al., 2022), rooted in Islamic Law. This duality often complicates resolving inheritance issues, with no comprehensive, effective solution identified thus far. Ahmad et al. (2022) emphasize the need for a new perspective and approach to tackling these challenges (Muhamad et al., 2019), suggesting that while solutions may exist, they require more detailed investigation and refinement (Ahmad, 2019).

The EFS represents a significant shift in how public services are delivered in Malaysia, moving from a bureaucratic focus to more effectively addressing individual needs (Soong et al., 2020; Ghasemy et al., 2022). This shift is part of a broader global trend where governments are increasingly adopting information and communication technologies (ICT) to enhance the efficiency, reliability, and accessibility of public services (Gogoi, 2020). According to Ospina et al. (2021), using ICT in government services aims to provide faster (Assiri et al., 2021), more dependable (Sharma et al., 2019), and user-centric support (Muda et al., 2020).

In Malaysia, several key initiatives have been spearheaded under the guidance of the Malaysian Administrative Modernisation and Management Planning Unit (MAMPU) and the Multimedia Super Corridor (MSC) program. These initiatives include the short message service (SMS) system, MyID infrastructure, e-kiosk services initiated by the Employees Provident Fund (EPF) Department, MyKad applications, and the MyGov portal, which integrates various government services (Zainal & Zainuddin, 2020). Additionally, the country has introduced various e-government platforms, such as My-eTaPP (Management System of Federal Land and Division Archives), e-stamp, e-info, e-Tanah, e-filing, e-court, e-daftar, e-consent, and e-lodging, each aimed at improving specific aspects of public administration (Man & Manaf, 2023).

The EFS, specifically, plays a crucial role in modernizing the inheritance administration process by providing a streamlined, digital solution for managing inheritance assets (Abidin & Jahari, 2022). By integrating this system into the broader e-government framework, Malaysia seeks to address the inefficiencies and complexities of traditional inheritance management while enhancing public service delivery (Said et al., 2021). This study aims to assess how effectively the EFS meets users' needs and explore its impact on user satisfaction and the intention to continue using the system (Hambali, 2020).

To assess the primary types of assets typically found in unclaimed estates and comprehend the factors contributing to the slow process of estate transition, conducting a study that thoroughly examines historical records is necessary. Recognizing the importance of perceived information quality for the longevity and effectiveness of such enterprises, the equitable distribution of high-quality services holds particular significance within the service sector, encompassing the EFS and the Inheritance Legacy Management (Mobidin

et al., 2019). Meanwhile, according to Tiana et al. (2019), perceived information quality (PIQ) is critical in guaranteeing user satisfaction across various service industries. Consequently, Khan et al. (2021) emphasized that accumulating unclaimed inheritance assets represents a significant concern that Malaysia must address.

Over a decade ago, the EFS was introduced but has not been fully implemented (Qadri & Darmawan, 2021). Nonetheless, there have been various enhancements to the system, including increased compatibility with more stable web browsers (Purnamasari et al., 2020). Despite the improvements highlighted by Minister Nik Nazmi Nik Ahmad, where 73,514 out of 149,111 inheritance distribution cases were resolved, and 63,293 cases were settled in 2022 (representing 41.8 percent), issues with frozen inheritance continue to cause significant delays in estate administration.

These unresolved cases often result in prolonged delays, sometimes over several years. The backlog increased significantly from 72,348 in 2021 to 151,139 the following year. Thus, while progress was made, the system still faces challenges in efficiently handling the volume of inheritance cases (Ahmad, 2023; Muhammad et al., 2023). Therefore, the Malaysian Administrative Modernization and Management Planning Unit (MAMPU) has emphasized the number of inheritance applications processed between 2016 and 2022 (Shith et al., 2022). The Online Services Statistics in Table 1.1 depict the number of securities associated with frozen assets and unclaimed inheritance properties in Malaysia.

Table 1-1

Assets and Unclaimed Inherited Properties in Malaysia, 2016 -2022.

<b>Year</b>	<b>Value (RM Billion)</b>	<b>Source</b>
2006	RM 38	Rusnadewi and Noor Inayah (2013), Suhaili (2010)
2007-2009	RM40	Rusnadewi and Noor Inayah (2013)
2010	RM41	Mujani et al. (2011)
2011	RM42	Noordin et al. (2012)
2012	RM52	Sabirin (2014)
2013 - 2015	RM60	Harian Metro (14/01/2016), Kosmo (26/02/2016), Aziz (2016), Kamarudin and Hisyam (2018)
2020	RM68	Harian Metro (2020).
2020	RM70	Mstar (2020)
2021	RM90	Utusan Malaysia (2021)

The persistently increasing quantity of frozen properties remains an unresolved issue confronting Malaysian society. According to Hazwan (2022), statistics also indicate that a total of RM460 million in deferred funds, known as 'money waiting to be claimed' (WMD), was held by Amanah Raya Berhad in 2022. Based on empirical evidence, Md. Noh et al. (2019) reported severe delays in processing applications for estate distribution. As Ishak et al. (2020) further highlighted, such a system results in overlaps in duties and creates public uncertainty about the obligations of each governing body. This illustrates the inefficiency of Malaysia's inheritance distribution system. With this acquisition, the government will have obtained a charitable asset valued at RM1.05 billion, equivalent to



2.5 percent of the total value (Abidin and Jahari, 2022). This could alleviate poverty for more Malaysians and contribute to overall national economic growth (Rongen et al., 2022). In this study, the researcher will explore several uncertainties affecting users' propensity to engage with the system (Ardianto & Warsito, 2020). The users' perception of EFS begins with technology acceptance, a critical aspect of user engagement.

The ongoing utilization of the EFS by users is crucial for its success. Despite significant government investments in its development and upgrades, only 20 percent of the targeted acceptance rate has been achieved (Al-Fraihat et al., 2020). Therefore, it is essential to identify the factors influencing users' intentions to continue using the EFS in Malaysia to encourage its sustained utilization (Razak et al., 2020b).

## **1.2 Problem Statement**

The adoption of EFS represents a significant advancement in various sectors, including inheritance e-filing and continuous intention use. In Malaysia, implementing the electronic filing system, particularly inheritance EFS, has transformed the management of files or related documents (Mobidin et al., (2019). Subsequently, this study investigates the mediating effect of user satisfaction on the continuous intention to use inheritance EFS in Malaysia (Tahar & Sabiqoh, 2020).

Malaysia has been increasingly exploring the adoption of EFS to efficiently manage inherited assets (Nasrul, et al., 2023). Previous methods have involved complex paperwork, numerous visits to government offices, and lengthy processing times that often lead to delays and frustration for beneficiaries (Palil et al., 2020). Repeated reliance on the traditional filing system may risk perpetuating inefficiencies and increasing

administrative burdens on both the government and the public (Wibawa & Siswanto, 2021). By adopting EFS, the country can streamline advances in inheritance processes, reduce processing times, and enhance user satisfaction, ultimately leading to more efficient and transparent asset management (Muslichah et al., 2023; Oktavia, 2023).

Previous research has also extensively examined the limitations of various critical success factors such as trust, perceived usefulness, and innovation, but only as are variables that influence the intention to use across different contexts. For example, Li and Shang (2020) found that trust significantly impacts users' intention to use e-government services. On the contrary, Dhagarra et al. (2020) highlighted that both trust and perceived usefulness are crucial determinants of users' acceptance of new technologies.

Similarly, Lee et al. (2021) demonstrated in the travel agency sector that perceived information quality and trust are essential for fostering user engagement. Studies by Moser et al. (2020) confirmed that perceived information quality is a pivotal factor in virtual communities. Meanwhile, Hamakhan (2020) emphasized that trust plays a significant role in users' intention to use internet banking services. This finding is agreed by Barachi et al. (2022) who pointed out that innovation is a key driver for the adoption of smart city services.

This is further supported by Rahi et al. (2021), who claimed that trust also influences the intention to use Internet banking. While Bayaga et al. (2020) reinforced the importance of trust in the adoption of e-government services, a similar claim by Ogunmokun et al. (2020) indicated that trust is fundamental in knowledge-sharing activities. The above claim found that the previous authors did not consistently agree on the critical success factors of their

study. To fill the gaps in this study, critical success factors such as trust, innovation, perceived usefulness, and perceived information quality were selected as independent variables that have a relationship with customer intention to use e-filling in Malaysia.

A mediator is a variable that explains the relationship between an independent and dependent variable, aiding in understanding their connection (Cheung, 2020). As Hussein et al. (2021) found user satisfaction plays a crucial mediating role between perceived usefulness and the intention to use technology, highlighting its importance in general technology acceptance. Additionally, Barachi et al. (2022) demonstrated that in the context of smart city services, user satisfaction significantly mediates the relationship between perceived innovation and continuous usage, underscoring its impact on sustaining engagement with smart technologies.

Relatedly, Nan et al. (2020) revealed that in mobile sharing services, user satisfaction effectively mediates the relationship between perceived ease of use and the intention to continuously use the service, emphasizing its critical role in the adoption and sustained use of mobile technologies. Hence, previous research has also delved into the role of user satisfaction as a mediator in various contexts. For the above reasons, this research will explore user satisfaction as a mediator that reflects users' assessments and meets their needs.

However, there is a theoretical gap in integrating existing e-government adoption theories with those related to inheritance law to create a comprehensive framework for inheritance EFS (Mustaf et al., 2020). Despite extensive research on EFS, theoretical issues on inheritance EFS in Malaysia are lacking, making it challenging to understand its unique

benefits and drawbacks (Fokri et al., 2021). Additionally, there are also theoretical gaps that exist in understanding the ongoing intention to use inheritance EFS, necessitating the integration of e-government adoption theories with inheritance law theories. Addressing these gaps will provide valuable insights for policymakers and developers, enhancing user satisfaction and continuous usage (Saptono et al., 2023). Furthermore, previous research has inadequately explored the relationship between satisfaction and the intention to use e-government services, especially within Malaysia's EFS context (Shuib et al., 2019), highlighting the need to investigate how user satisfaction is mediated between trust, innovation, perceived usefulness, perceived information quality, and the intention to continue using EFS.

This research integrates four fundamental theories to address the theoretical gaps. Firstly, the Technology Acceptance Model (TAM) suggests that perceived usefulness and ease of use are pivotal in influencing users' intention to adopt EFS (Alsharida et al., 2021). Secondly, the Theory of Reasoned Action (TRA) posits that users' attitudes and subjective norms regarding EFS significantly affect their adoption intentions (Abu-Shanab, 2021). Thirdly, the Information Systems Success Model (ISSM) emphasizes the importance of system quality, information quality, and user satisfaction in the adoption of EFS (Abidin et al., 2023). Lastly, the Diffusion of Innovation (DOI) theory by Rogers (1962) highlights factors such as perceived advantages, compatibility, trialability, observability, and relative advantage in determining the rate at which EFS is adopted.

The lack of empirical research on inheritance EFS in Malaysia leaves a significant gap in understanding its unique challenges and opportunities (Alam et al., 2021). Existing

literature on user satisfaction with e-government services identifies many factors impacting the level of satisfaction with documentation and legal processes. However, these factors may vary significantly in the context of inheritance EFS (Li et al., 2021a; Noor, 2022). Numerous variables influence individuals' continuous desire to use EFS, and it is crucial to determine if these aspects differ for inheritance EFS. While existing literature on e-government services identifies factors influencing satisfaction in inheritance and legal processes, these may differ in the context of inheritance EFS (Akram et al., 2019; Nusa & Dubovick, 2021). This gap underscores the need for specific studies on inheritance EFS to determine if the factors influencing continuous use differ from other EFS. Conducting such research will provide valuable insights to improve the effectiveness and user-friendliness of inheritance EFS in Malaysia (Mohamed et al., 2018). It also seeks to understand the unique challenges and opportunities by integrating empirical gaps of study.

To fill the gaps in the above-discussed issues, this study aims to investigate factors such as perceived information quality, innovation, trust and perceived usefulness as independent variables and user satisfaction as a mediator towards continuous intention as a dependent variable that uses e-filling inheritance in Malaysia.

### **1.3 Research Questions**

The study will address the following research questions:

1. What is the relationship between perceived information quality and continuous intention to use EFS?

2. What is the relationship between innovation and continuous intention to use EFS?
3. What is the relationship between trust and continuous intention to use EFS?
4. What is the relationship between Perceived Usefulness and continuous intention to use EFS?
5. Does satisfaction mediate the relationship between the determinant's variable (perceived information quality, innovation, trust, and Perceived Usefulness) and continuous intention to use EFS?

#### **1.4 Research Objectives**

The primary aim of this study is to examine the relationship between determinant variables and the continuous intention to use, with the mediating effect of satisfaction on EFS among users in Malaysia. To accomplish this main objective, the following specific objectives are outlined:

1. To examine the relationship between perceived information quality and continuous intention to use EFS.
2. To examine the relationship between innovation and continuous intention to use EFS.
3. To examine the relationship of trust and continuous intention to use EFS.
4. To examine the relationship between perceived usefulness and continuous intention to use EFS.
5. To examine whether satisfaction mediates the relationship between the



determinant's variable (perceived information quality, innovation, trust, and Perceived Usefulness) and continuous intention to use of EFS.

### **1.5 Significance of the Research**

This study investigates the relationship between crucial determinant variables such as perceived information quality, innovation, trust, and perceived usefulness and the continuous intention to use Malaysia's EFS for inheritance management. The findings aim to provide a comprehensive understanding of how these variables influence users' ongoing engagement with the EFS, offering insights that are particularly valuable for government agencies focused on enhancing the productivity and competitiveness of Malaysia's public services (Soong et al., 2020).

Government decision-makers, departments, and system designers can leverage these insights to inform governance policies and system improvements (Lee-Geiller et al., 2019). By applying the principles derived from this study, they can better understand the factors that drive or hinder user adoption and retention of e-government services like the EFS. The empirical evidence presented will highlight why some users may resist adopting the EFS, emphasizing the importance of aligning the system's features with user preferences and needs (Mashabela & Kekwaletswe, 2020). Currently, the Government EFS website prioritizes technological capabilities without adequately addressing user preferences, which research shows is critical for ensuring user satisfaction and acceptance (Camilleri, 2019).

This paper explores users' perceptions of the EFS, introduced a decade ago as a digital alternative to the traditional paper-based system (Ardianto & Warsito, 2020). It begins with a historical overview of the EFS's development and implementation in Malaysia, followed by

an analysis of how system usage has evolved and how these developments compare to global experiences with similar e-government initiatives. The paper also briefly touches on theoretical issues related to user retention, particularly focusing on the challenges of maintaining user engagement with the system over the long term.

The study acknowledges that the usefulness, user-friendliness, security, and practical applicability of the EFS can vary based on user feedback. To capture these dynamics, the methodology discussed in this paper includes detailed design processes, instrumentation, measurement techniques, and statistical analysis (Cader, 2022). The findings are then presented and analyzed, with discussions centered on their implications for policymakers. The study offers specific recommendations for enhancing the EFS, aiming to align the system more closely with user needs and preferences (Pramesti et al., 2020).

Finally, this study is designed to benefit both practitioners and academics by contributing to the body of knowledge in e-government systems. For practitioners, the insights provided can inform the design and implementation of more user-centred government services. For academics, the study offers a foundation for further research into the factors that influence the adoption and continuous use of digital government services, particularly in developing countries like Malaysia.

## **1.6 Scope of Study**

This study investigates the determinants influencing the continuous intention to use Malaysia's EFS, particularly focusing on its role in government-to-citizen (G2C) services related to inheritance administration. The EFS is a critical component of Malaysia's e-government initiatives, aimed at modernizing the inheritance process by allowing

Malaysians to manage their inheritance claims and documents electronically (Man & Manaf, 2023). This system is especially pertinent given the persistent challenge of managing frozen properties in Malaysia, a significant issue highlighted by Hazwan (2022). The EFS aims to streamline this process, making it more accessible and efficient for users.

The research employs quantitative data analysis to explore how various factors impact users' ongoing use of the EFS. Specifically, the study focuses on Malaysian individuals who use the EFS for inheritance matters. Data is collected through a survey distributed to EFS users across Peninsular Malaysia. The sample is drawn from four distinct regions: Northern, Central (Klang Valley), Southern, and East Coast. This regional segmentation ensures that the study captures a diverse range of user experiences and perceptions across different geographical areas, reflecting the varied technological landscapes of these regions.

Respondents are selected using a random sampling technique to ensure a representative sample from a large population base of approximately 25 million people. This method helps to minimize sampling error and ensure that the findings are generalizable across the population of EFS users. The survey targets urban areas where technology adoption is typically higher to assess the effectiveness and acceptance of the EFS in contexts with varying levels of technological infrastructure.

The data analysis employs the Statistical Package for the Social Sciences (SPSS) and SmartPLS 3, which evaluate the relationships between determinant variables such as perceived information quality, innovation, trust, and perceived usefulness and their impact

on the continuous intention to use the EFS. By focusing on these variables, the study aims to provide actionable insights into how the EFS can be improved to meet user needs better and enhance its effectiveness as a tool for managing inheritance administration in Malaysia.

In summary, this study seeks to provide a detailed understanding of the factors that influence the ongoing use of the EFS in Malaysia, focusing on its application to inheritance management. The findings are intended to inform government agencies and system designers about user satisfaction and areas for improvement, ultimately contributing to more effective and user-friendly e-government services.

## 1.7 Operational Definition

This section represents some of the significant key terms used and will help understand this study's idea. Table 1.2 shows the operational definition for each variable in this research.

Table 1-2  
Variables and Operational Definitions (As Recognized In The Study Model).

Name of the variable	Operational definition
<b>Perceived Information Quality</b>	Evaluate the information provided by the EFS. It includes how accurate, complete, relevant, timely, and precise the information is. This perception reflects how well the EFS meets users' needs, helps them make decisions, and supports tasks like filing and retrieving information electronically (Yudha et al., 2021).

Name of the variable	Operational definition
<b>Innovation</b>	Introduce new features and enhancements to improve user experience, efficiency, and effectiveness. This includes user-centric design, intuitive interfaces, robust security measures, adaptability to user feedback, and technological advancements to ensure continuous relevance and usability (Kheder, 2023).
<b>Trust</b>	The user's confidence in the system's reliability, security, and ability to handle and protect sensitive information accurately. It encompasses beliefs in the system's integrity, data confidentiality, reliable performance, and the availability of effective user support. High trust in these areas increases the willingness to use and rely on the EFS for inheritance management tasks (Pramesti et al., 2020).
<b>Perceived usefulness</b>	The extent to which users believe that the EFS improves their efficiency in managing and submitting inheritance documents online. It reflects the users' perception that the EFS simplifies tasks, saves time, and enhances their ability to complete processes more effectively than traditional methods (Levitsky, 2021).
<b>Satisfaction</b>	Satisfaction refers to how well the EFS meets users' needs and provides a positive experience. It includes ease of use, efficiency, reliability, and security as perceived by users. Satisfaction is measured through user feedback and surveys, reflecting their overall attitude toward the system (Christanti, 2020; Mangoting et al., 2019). High satisfaction indicates that users find the EFS effective and trustworthy, encouraging continuous use.

Name of the variable	Operational definition
<b>Continuous</b>	The user is committed to using the EFS to manage inheritance matters.
<b>Intention to Use</b>	This commitment involves factors like perceived usefulness, satisfaction, ease of use, trust in security, and the overall decision to keep using the system based on positive experiences (Ardianto & Warsito, 2020). This intention reflects how likely users will keep using the EFS over time and recommend it to others.

## 1.8 Organization Of The Study

The thesis is structured as follows: The first chapter presents an overview of the study, encompassing the study's background, followed by the problem statement, research questions, objectives, scope, limitations, and significance. Additionally, it briefly discusses the importance of perceived information quality, innovation, trust, perceived usefulness, and their mediation by satisfaction concerning the continuous intention to use EFS.

The second chapter delves deeper into the literature review concerning all determinant variables influencing the continuous intention to use EFS in Malaysia. It provides detailed discussions on the relationships among perceived information quality, innovation, trust, perceived usefulness, and their mediation by satisfaction regarding the continuous intention to use EFS. The study explains the derivation of the conceptual model and the underlying theory supporting it within the chapter. Additionally, it includes the definition and background of the EFS system in Malaysia.

The third chapter clarifies the research methodology, covering various aspects, including research design, unit of analysis, sampling procedure, sample size, data collection procedures, response rate, questionnaire design, and data analysis techniques. The fourth

chapter presents data analyses and findings. Lastly, the fifth chapter discusses the findings by linking them to theory and prior works, providing recommendations for future studies, and addressing the limitations of the present study.

## **1.9 Chapter Summary**

Chapter 1 provides a comprehensive introduction to the study, outlining the key aspects that set the foundation for the research. The chapter begins by highlighting the significance of Malaysia's Electronic Filing System (EFS) for inheritance management within the broader context of e-government services. It discusses the dual legal frameworks in Malaysian civil law and Shariah law and the complexities these create in managing inheritance matters. The persistent issue of frozen properties in Malaysia underscores the need for an efficient and user-friendly system like the EFS.

The chapter also introduces the study's core focus: understanding the determinants influencing users' continuous intention to use the EFS. These determinants include perceived information quality, innovation, trust, and perceived usefulness. The study explores how these factors contribute to user satisfaction and ongoing engagement with the system.

Additionally, this chapter outlines the research purpose and research questions, clearly stating what the study seeks to achieve. The research is driven by the need to enhance the effectiveness of the EFS, improve user experience, and ultimately contribute to Malaysia's broader e-government initiatives. By presenting this information, the chapter establishes a shared understanding of the study's necessity and the specific questions it aims to address, setting the stage for the detailed investigation in subsequent chapters.



## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter provides a comprehensive literature review focusing on the electronic filing system (EFS) within the Malaysian judiciary. The review is framed within the broader context of e-government initiatives, specifically examining how advancements in Information and Communication Technologies (ICTs) have facilitated the development and implementation of EFS. The primary aim of this chapter is to explore the transformative impact of electronic filing on the efficiency, accessibility, and overall effectiveness of legal processes in Malaysia.

The chapter begins by detailing the evolution of electronic filing within the judiciary, highlighting key milestones in the adoption and integration of ICT into legal procedures. It examines the quality of the EFS and associated government websites, emphasizing how these digital platforms contribute to the success of e-government services by enhancing user experience and satisfaction. The discussion also draws a clear distinction between e-government services like EFS and e-commerce, emphasizing the unique challenges and opportunities in the public sector's digital transformation. Additionally, the chapter provides an overview of current trends in electronic filing, including the types of systems used, emerging technologies, and future visions for the continuous evolution of EFS.

The literature review then shifts focus to the theoretical models that underpin the research on the continuous intention to use EFS in the Malaysian judiciary. This section explores the historical development and relevance of key technology acceptance models, including

the Technology Acceptance Model (TAM), the Theory of Reasoned Action (TRA), the DeLone and McLean IS Success Model (D&M Model), and the Diffusion of Innovations (DOI) Theory. These models are essential for understanding the factors that influence users' decisions to continuously utilize EFS.

The proposed theoretical framework integrates these models to examine critical factors such as Perceived Information Quality (PIQ), innovation, trust, Perceived Usefulness (PU), and user satisfaction. These factors are discussed as mediators that influence the continuous intention to use EFS. The chapter provides a detailed discussion of how each model contributes to the overall understanding of user behavior in the context of EFSs. Finally, the chapter concludes by presenting the theoretical framework and research hypotheses, which are designed to guide the study of EFS's continuous intention within the Malaysian judiciary. This integrated model aims to provide a robust explanation of the factors that drive the sustained use of EFS, offering valuable insights for the continuous development and improvement of EFSs in the legal sector.

## **2.2 Overview Inheritance Electronic Filing System in Malaysia**

Inheritance administration involves gathering and organizing a deceased individual's assets, settling any outstanding debts, and fairly distributing the remaining assets to the rightful heirs (Eleanora et al., 2019; Abidin et al., 2022; Akbay, 2022; Jun, 2023). The estate comprises all the assets left behind, including properties (Khalfi et al., 2020), possessions (Hakim, 2023), and investments (Sloan, 2020). Proper inheritance administration is essential to ensure beneficiaries receive their entitled shares of the assets. If this process is poorly managed, it can become a difficult and stressful experience for

the beneficiaries (Said et al., 2021). Ongoing research explores the difficulties and barriers individuals in Malaysia face when claiming inheritance rights (Ishak et al., 2020). The country's legal framework, influenced by British colonization, has led to the creation of four key institutions responsible for managing inheritance matters (Muhamad et al., 2019). To claim the inheritance, beneficiaries must interact with Amanah Raya Berhad (ARB) (Azziz, 2023), Civil High Courts, Syariah Courts (Said et al., 2021), and the Land and Mines Office (Land Office) (Mokhsin et al., 2023).

To advance digitalization and automation, the Malaysian government has introduced an EFS in the courts to streamline the case filing process (Mohamad et al., 2019). This system allows solicitors and litigants to submit and manage their cases electronically, thus eliminating the need for physical documents and reducing the time and costs associated with manual processing (Rusakova & Петровна, 2020; Bujang et al., 2020; Wong et al., 2022).

The EFS offers several benefits. Initially, it expedited the filing process, as parties could submit documents and evidence from their offices or homes without appearing in court (Kamilasari et al., 2019). This convenience is particularly beneficial for attorneys handling multiple cases in different locations, saving travel time and effort (Tantra et al., 2023). Furthermore, the system provides greater flexibility and convenience by enabling access to cases anytime and anywhere (Shanka & Rishi, 2020; Liu et al., 2022; Chand et al., 2023). Ge and Yanli (2022) claim that parties can monitor case statuses online, including court orders and judgments, without being physically present. This allows for more

efficient planning and preparation for subsequent stages of the case (Denvir et al., 2021; Nikolenko, 2022).

Additionally, the EFS significantly reduces paper usage (Oláh et al., 2020), addressing traditional filing systems' high costs (Mann et al., 2022), time consumption (Park & Li, 2021), and environmental impact (Chen et al., 2020). The system reduces expenses and promotes environmental sustainability by eliminating the need for physical paper files (Yang & Masron, 2022). For instance, Jeong and Lee (2022) write that the EFS accelerates case processing by minimizing the time and resources needed to handle paper files. This increased efficiency allows court officials to manage and process cases more swiftly, improving the judicial system's overall performance (Ahmed et al., 2020). The system also enhances the security of legal documents and evidence by providing a secure online platform for storage and retrieval (Djamaludin et al., 2023). It employs robust security measures to protect confidential information and prevent unauthorized access (Adebayo et al., 2022).

Furthermore, the EFS boosts transparency in the legal process, as all parties can access the same information online, reducing disputes over case file discrepancies and fostering trust in the legal system (Wong & Muhamad, 2022). Implementing the EFS in Malaysian courts has revolutionized the legal system, making it more efficient (Ahmed et al., 2021), transparent (Santiadi, 2019), and accessible (Rodiyah et al., 2023). The system's numerous advantages, including convenience, flexibility, cost and time savings, environmental sustainability, enhanced security, and increased transparency, represent a significant step towards a more effective judiciary and are expected to enhance the overall performance

of Malaysia's legal system (Bujang et al., 2020; Zainal et al., 2020; Ismail et al., 2021; Wong & Muhamad, 2022).

The Malaysian court system has implemented measures to address case delays and backlogs through an electronic-based court system, emphasizing speed and efficiency. Currently, six e-court mechanisms are operational in Malaysian civil courts (Mohamad et al., 2020). Firstly, Kamilasari et al. (2019) point out that one notable mechanism is the EFS, introduced on March 1, 2011, which allows for the online filing of cases. Initially, this system aimed to reduce paper usage by requiring legal documents to be scanned and submitted electronically. Until May 31, 2011, lawyers were not charged for using this system, as the Bureau of Services handled the filings (Dabagh, 2019). However, after this date, case filing payments shifted to the Internet banking system, with the court service bureau continuing to assist the public without legal representation (Susskind, 2019).

Typically, law firms utilizing the EFS must pay via e-banking and obtain an annual Digital Certificate from the managing company. Since December 2017, all legal firms must file court documents online through <https://efs.kehakiman.gov.my>, allowing them to access and file case documents anytime and anywhere (Kant et al., 2023). In addition, Soundari et al. (2022) explain that the EFS saw significant upgrades during the second phase of the E-Court system rollout between May and July 2018, introducing new modules like Mobile Apps, the Practicing Certificate Module (integrated with the Bar Council), the Power of Attorney Module, and e-Lelong. Furthermore, e-filing now encompasses criminal matters for both subordinate and high courts and covers all filings in the Court of Appeal and Federal Court (Mahardhika, 2022).

In Malaysia, the submission of case files is done manually through a traditional system, which has imposed limitations on the court's jurisdiction. This has created significant time and financial burdens for clients attempting to process claims related to the distribution of deceased estates (Wong & Muhamad, 2022). To assert their rights to Small Estates, clients can fill out and submit the necessary forms to the Land Office (Shith, et al., 2022). They can handle the application process themselves or seek legal assistance through ARB (Said et al., 2021; Halim et al., 2019; Noor & Aziz, 2019; Yusoff et al., 2023). Failure to embrace the technology could lead to discontinuing system usage altogether (Kimiagari et al., 2022). Table 1.2 illustrates the volume of application file acceptance in 2016-2021, while Table 1.3 displays the number of application files processed by inheritance EFS.

Table 2-1  
Inheritance EFS Online vs. Manual Application by the Year 2016-2021

<b>Year</b>	<b>Manual</b>		<b>Online</b>		<b>Total Application</b>
2016	28,042	78%	7,867	22%	35,909
2017	59,606	99%	701	1%	60,307
2018	57,616	86%	9,232	14%	66,848
2019	186,083	90%	20,417	10%	206,500
2020	242,810	91%	24,712	9%	267,522
2021	273,068	89%	34,260	11%	307,328

Source: MAMPU (2022); Online Services Statistic Department of Director General of Lands and Mines (Federal) (JKPTG), 2016-2021.

According to the data presented in the tables, it can be inferred that there remains a sustained interest in continuing online filing. This contradicts the conclusions drawn by Ullah et al. (2021), who proposed that IT advancements were implemented to address issues related to delayed estate administration and enhance user participation and willingness to utilize such systems in the future. Saad et al. (2022) reported that the statement suggests that EFS are deemed essential e-government services capable of addressing inheritance issues by furnishing valuable information regarding faraid (Islamic law of inheritance) and property distribution to the populace. Nonetheless, EFS has not yet garnered widespread user acceptance (Nusa et al., 2021).

Despite the improvements highlighted by Minister Nik Nazmi Nik Ahmad, where 73,514 out of 149,111 inheritance distribution cases were resolved, and 63,293 cases were settled in 2022 (representing 41.8 percent), issues with frozen inheritance continuous to cause significant delays in estate administration. These unresolved cases often result in prolonged delays, sometimes over several years (Shith et al., 2022). The backlog increased significantly from 72,348 in 2021 to 151,139 the following year. Thus, while progress was made, the system still faces challenges in efficiently handling the volume of inheritance cases (Ahmad, 2023).

Many countries are considering implementing digital filing systems to tackle the issues linked to traditional paper-based inheritance claim forms (Kharitonova, 2021). Fokri et al. (2021) reported that transitioning to EFSs could help these countries achieve their economic development objectives. Gorina and Gerasimova (2021) add that digital filing systems streamline the inheritance claims process by enabling users to prepare, report, and submit their cases online. AbuAkel and Ibrahim (2023) highlight the importance of

understanding the factors influencing the acceptance of technological filing systems and providing valid explanations for their adoption. Despite the advancements toward creating a more efficient and user-friendly EFS, public acceptance remains low, with significant underutilization reported (Mashabela & Kekwaletswe, 2020; Ahmed et al., 2021; Djamaludin et al., 2023).

According to Gam et al. (2019), the earlier conversation emphasized the impact of the Court's limited jurisdiction on the administration and distribution of inheritance. One question arises as to whether clients' difficulty in completing inheritance claim forms also contributes to this issue. To address this, countries are considering shifting towards EFSs to achieve their goal of economic development by 2020 (Ahmad et al., 2022). Implementing EFSs would enable users to prepare, report, and submit their cases online, which could streamline the process of inheritance claims (Subianto & Rafdhi, 2022). According to Muslichah et al. (2023), this electronic filing was meant to enhance the quality of online systems by reducing the time taken in the hectic of tedious documentation and problem-solving purposes.

From the above discussions, it can be concluded that implementing EFS offers valuable insights into how technological advancements can enhance industry performance. For the EFS in Malaysia, embracing such innovations can lead to increased efficiency (Jayashree et al., 2021), reduced costs (Asadi et al., 2020), and improved customer satisfaction (Okour et al., 2023). By addressing the challenges and understanding the determinants of technology acceptance, the industry can position itself for sustainable growth and high-income product development.



## **2.3 Transforming Government Services in Malaysia: The Role of Digital Platforms**

Governments are increasingly focused on streamlining services by developing user-friendly online portals and enhancing interdepartmental communication to facilitate the exchange of user information for various government services (Ardianto & Warsito, 2020; Mashabela & Kekwaletswe, 2020; Yudha et al., 2021; Ullah et al., 2022). This initiative is part of a broader effort to create accessible government facilities that operate around the clock, providing citizens with convenient access to essential information and services, thereby increasing engagement opportunities (Porumbescu et al., 2021). This transformation aims to increase public engagement by allowing citizens to access government resources from anywhere tailored to meet their needs. Examples of desired online services include document copy orders, driver's license renewals, internet voting, and tax filings (Camilleri, 2019; Agrawal et al., 2021).

### **2.3.1 The Electronic Filing System (EFS) in Malaysia: Enhancing Legal and Business Processes**

The Electronic Filing System (EFS) exemplifies this digital transformation in Malaysia. The EFS was developed as a digital platform to modernize and streamline the submission of documents, particularly those related to legal and business purposes (Kang et al., 2020; Alzubi et al., 2021). By enabling electronic submissions, the EFS reduces paperwork, enhances efficiency, and improves accessibility for both individuals and businesses. Operating within Malaysia's legal framework, the EFS ensures that electronic transactions adhere to national regulations, safeguarding the legality, security, and integrity of

documents processed through the system (Makhtar & Asuhaimi, 2019; Zeno, 2022; Roslan et al., 2022; Belwal et al., 2020).

The digital transformation of government services in Malaysia is further highlighted by e-government initiatives, which use Information and Communication Technology (ICT) to provide uniform resolutions for public services, such as court administration and legal education (Abdullah, 2020; Jin & Amin, 2021). However, a systematic literature review on EFS services reveals a significant focus on urban areas, often overlooking rural regions (Khan & Qureshi, 2020). This disparity underscores the need for future research to develop comprehensive implementation strategies that ensure equitable access to EFS services across all areas.

### **2.3.2 Legal and EFS Technological Challenges in Malaysia's Digital Economy**

The integration of technology in Malaysia's government services, particularly within the judicial system through the E-Court system, has led to notable improvements in structure, productivity, efficiency, and transparency. However, the transition has not been without challenges. A lack of user understanding has hindered the optimal utilization of these digital platforms, highlighting the necessity for re-skilling and training programs (Iqbal et al., 2019). Additionally, the organizational implications of technology adoption within Malaysian civil courts indicate a need for ongoing enhancements in the system (Mohamad et al., 2019).

A study examining the admissibility of digital documents in Malaysian Syariah courts reveals a growing acceptance of digital evidence, though exposure remains limited. This trend emphasizes the need for legal practitioners to increase their familiarity with digital

evidence (Ismail et al., 2021). The study also explores the impact of audio/video conferencing systems on the administration of justice in Malaysian courts, identifying benefits such as time and cost savings and challenges related to the need for a regulatory framework (Mohamad et al., 2020).

In the broader context of Malaysia's digital economy, the regulatory landscape surrounding online businesses and electronic transactions has sparked considerable debate. With the rise of online enterprises has come an increase in internet fraud, scams, and the misuse of sensitive information (Makhtar & Asuhaimi, 2019). Despite the growth of e-commerce, Malaysia lacks a comprehensive regulatory framework specifically designed for online businesses. The existing legal framework, including the Malaysian Personal Data Protection Act 2010, has been criticized for not adequately addressing modern challenges, such as those posed by data analytics and AI technology (San, 2020; Kamaruddin et al., 2021; Kamaruddin et al., 2023).

Data protection remains a critical issue, particularly as the swift integration of technology during the COVID-19 pandemic has heightened vulnerabilities to data breaches. This concern is especially prevalent among digitally active youth in Malaysia, who prioritize safeguarding their personal data (Mamat et al., 2023). The current legal framework, while offering some protection, is seen as insufficient in addressing the complexities of AI technology, privacy breaches, and the management of data protection. As AI technology continues to advance, there is a pressing need for legal oversight to prevent privacy violations and the misuse of personal data (Rahman et al., 2021; Gilani et al., 2023; Meurisch & Mühlhäuser, 2021).

The importance of user authentication in Malaysia's electronic systems cannot be overstated, especially in sensitive operations like electronic filing and document submission. Traditional single-factor authentication methods, such as passwords, are increasingly being replaced by multi-factor authentication frameworks that integrate passwords, biometric data, and one-time passwords (OTPs) to enhance security (Lone et al., 2021; Tan & Chung, 2023; Kiyani et al., 2020; Leila et al., 2020; Rezanov & Kuchuk, 2022). These advancements reflect a global shift towards more secure and user-friendly authentication solutions, which are becoming essential across various sectors, including finance (Gopal et al., 2023) and healthcare (Hassan & Shukur, 2021; Constantinides et al., 2020).

### **2.3.3 Broader Implications of Malaysia's EFS Digital Transformation: Legal Education and AI Integration**

The shift towards online legal education, accelerated by the COVID-19 pandemic, has also highlighted the varying degrees of success in different countries. Singapore is leading the transition while Malaysia faces challenges due to disparities in internet resource allocation (Teramura & Farrar, 2021). This has further emphasized the need for improved access to legal information, particularly in Malaysian law firm libraries, where restrictions on public access to federal and state laws persist (Bakar, 2023).

Furthermore, the integration of artificial intelligence (AI) technology in Malaysia has raised significant concerns about privacy and data protection. The existing legal frameworks have demonstrated inadequacies in managing these issues effectively (Kamaruddin et al., 2021). As AI technology progresses, it becomes crucial to establish

comprehensive legal oversight and governance to mitigate privacy violations and prevent the misuse of personal data (Kamaruddin et al., 2021; Kamaruddin et al., 2023).

In conclusion, Malaysia's ongoing efforts to integrate technology into various sectors, including government services, legal education, and the digital economy, highlight both the opportunities and challenges of this transformation. The need for user-centered designs, better understanding and training, and robust legal and regulatory frameworks is paramount to ensure the success and security of these technological advancements.

## **2.4 Continuous Intention as Dependent Variable**

Research on the intention to continue using technology has gained momentum and become increasingly significant. This is particularly true when considering the specific applications of technology, which help define users' intentions to continue their use (Yan et al., 2021). Furthermore, Ardianto and Warsito (2020) reported that since initial acceptance is a crucial step toward EFS's success, its success depends on the first use continuing. More specifically, continuous intention is critical in understanding user behavior towards electronic systems, specifically in EFS. It refers to the likelihood that users will persist in using a system over time. In Malaysia, the significance of continuous intention is paramount for the effective implementation and sustained use of EFS, which are pivotal for improving efficiency and streamlining processes in public administration (Santhanamery & Ramayah, 2019). Continuous intention can be defined as the degree to which users are committed to continuing using an EFS after their initial adoption. It encompasses the users' willingness to repeatedly utilize the system, reflecting their satisfaction, PU, and trust in its reliability and security. Unlike initial adoption, which

focuses on users' first-time acceptance, continuous intention emphasizes long-term engagement and repetitive use (Yan et al., 2021; Akram et al., 2019; Rahman et al., 2020; Franque et al., 2020).

Franque et al. (2020) reported that the concept of continuous intention is pivotal in the context of EFSs, as it represents the users' ongoing willingness to continue using the system after their initial adoption. This continuous use is essential for realizing the system's full benefits, particularly in terms of sustained usage and efficiency. Below, we delve into the specific aspects of sustained usage and efficiency (Santhanamery & Ramayah, 2019), user experience and satisfaction (Franque et al., 2020), policy and strategy implementation (Jennifer et al., 2023), technological advancement and adaptation (Yan et al., 2021), and long-term adoption metrics (Ari, 2023) that highlight the importance of continuous intention.

The first primary objective of implementing EFS is to enhance operational efficiency by reducing reliance on paper-based processes and streamlining EFS procedures (Muslichah et al., 2023). Besides, Yan et al. (2021) narrate that continuous intention is critical in ensuring these efficiency gains are sustained over time. The development, implementation, and maintenance of an EFS requires significant financial investment, making it crucial to utilize the system to its full potential (Tian et al., 2022). High continuous intention ensures ongoing user engagement, maximizing return on investment, achieving cost savings through reduced administrative burdens, and optimizing resource allocation (Foroughi et al., 2019). Thus, fostering and maintaining high continuous intention is essential for securing EFS's long-term viability and effectiveness in improving

organizational efficiency and service delivery (Ahmad et al., 2023). Presented here are the essential details:

**(1) Reduction in Paperwork:** Mashabela and Kekwaletswe (2020) state that EFS significantly reduces the volume of physical paperwork, leading to a more organized and less cluttered administrative environment. When users consistently use the system, the paperwork reduction becomes a sustained benefit, allowing for easier document management and retrieval (Cumpa et al., 2023).

**(2) Streamlined Processes:** The system automates many routine tasks, such as form validation, data entry, and processing. This automation speeds up the filing process and reduces the likelihood of human errors. Continuous intention ensures that these streamlined processes remain in place, leading to quicker and more accurate handling of EFS (Mazin et al., 2021).

**(3) Operational Smoothing:** Users' consistent use of the EFS leads to smoother operations within the filing administration. The predictability and reliability of system usage allow administrators to plan and allocate resources more effectively, minimizing delays and bottlenecks (Saptono et al., 2023).

**(4) Administrative Burden Reduction:** The shift from manual to electronic processes reduces the administrative burden on government officials and staff. Continuous intention ensures that this reduction in workload is maintained, allowing staff to focus on more complex tasks that require human judgment and expertise (Fox et al., 2019).

**(5) Return on Investment (ROI):** Substantial investments in EFS must be justified by a consistent and high level of user engagement. High continuous intention ensures that the system is regularly used by its intended users, thus maximizing the return on investment. The more the system is used, the more value it provides, spreading the cost over a larger number of transactions and users (Hambali, 2020).

**(6) Cost Savings:** Sustained usage of the EFS results in long-term cost savings. The system lowers operational costs by reducing the need for physical storage space, printing, and mailing of documents. Continuous intention helps maintain these cost savings over time, making the system more economically viable (Tantra et al., 2023).

The importance of continuous intention, user experience, and satisfaction in EFS cannot be overstated (Wang et al., 2019). Continuous intention reflects users' willingness to use a system over time beyond initial adoption. When users find an EFS useful, easy to navigate, and satisfying, they tend to continue utilizing it consistently (Yan et al., 2021). This continuity is crucial for maximizing the return on investment in system development and implementation, ensuring sustained efficiency gains, and fostering positive user relationships (Chen et al., 2019). Especially, a high level of user satisfaction builds trust and confidence in the system, encourages compliance, reduces resistance to change, and facilitates long-term user engagement (Chen et al., 2019). This suggests that prioritizing user experience, satisfaction, and continuous intention is pivotal for achieving successful outcomes and promoting ongoing improvement in EFS across various sectors and applications (Kuadey et al., 2022). Here are the key points which are:



**(1) Building User Trust:** Trust is a fundamental element for the continuous intention of EFS. Users need to feel confident that their data is secure and that the system is reliable. Enhancing continuous intention helps identify and address trust-related concerns, leading to a more secure and trusted system (Rahi et al., 2021; Liao et al., (2021; Bergmann et al., 2023).

**(2) Feedback for Improvement:** Continuous usage by a broad user base generates valuable feedback, which is essential for system improvements (Rubins et al., 2022). Users who regularly interact with the system can provide insights into usability issues and suggest enhancements, driving continuous improvement and user satisfaction (Scherr et al., 2021).

The importance of continuous intention in policy and strategy implementation cannot be overstated, particularly in the context of technological advancements and digital initiatives (Yan et al., 2021). Continuous intention refers to users' willingness to sustain their usage of a particular technology or system over time (Jahanmir et al., 2020). In policy and strategy implementation, understanding and fostering continuous intention is crucial as it directly impacts the success and sustainability of initiatives (Bergmann et al., 2023). High levels of continuous intention indicate that users perceive the system as valuable, efficient, and user-friendly, which aligns with policy objectives of enhancing service delivery, efficiency, and citizen engagement (Khayer et al., 2023). In fact, a strong continuous of intention encourages ongoing investment and innovation in technology, as stakeholders are more likely to support and fund initiatives that demonstrate sustained user adoption and satisfaction (Cho et al., 2020).

Conversely, low continuous intention can signal dissatisfaction or usability issues, prompting policymakers to reassess and improve the system to meet user needs better (Yassierli et al., 2019). Consequently, by prioritizing and nurturing continuous intention, policymakers can ensure that policy and strategy implementations achieve their intended outcomes, foster public trust (Bergmann et al., 2023), and contribute to long-term societal and economic (Laksamana et al., 2022) benefits through the effective use of technology. Outlined below are the key elements:

**(1) Government Objectives:** The Malaysian government's push towards digitalization aims to modernize public services, including EFS. High continuous intention indicates that these digital initiatives are successful and that users align with government goals. It reflects the effectiveness of government policies and strategies in promoting digital adoption (Man & Manaf, 2023).

**(2) Compliance and Participation:** A high continuous intention relationship with higher user compliance rates (Santhanamery & Ramayah, 2019). This means more individuals and businesses are expected to file their filing accurately and on time, improving the country's overall filing collection process and financial management (Franque et al., 2020).

Continuous intention plays a pivotal role in shaping the trajectory of technological advancement and adaptation by fostering sustained engagement and support for evolving technologies (Nguyen & Ha, 2021). As users demonstrate a willingness to continue utilizing technological innovations over time, such as software updates, new features, or entirely new systems, developers and innovators are encouraged to invest in ongoing

improvements (Chen et al., 2019). This ongoing engagement validates the viability and relevance of technological advancements and stimulates further innovation (Robin, 2023). Namely, a high level of continuous intention ensures that technological solutions remain current and competitive in the rapidly evolving landscape, driving continuous adaptation to meet user needs and preferences (Jahanmir et al., 2020).

By aligning user preferences with technological evolution, continuous intention accelerates innovation, enhances technological adoption rates, and ultimately contributes to broader societal benefits through enhanced efficiency, effectiveness, and user satisfaction (Zhang et al., 2021; Martins et al., 2019). These are the critical aspects:

**(1) Staying Current:** The technology landscape is ever-evolving, and EFS must adapt to stay relevant. Users' continuous intention encourages ongoing updates and enhancements, ensuring the system remains current and effective (Chen et al., 2019).

**(2) Innovation Encouragement:** Sustained user engagement fosters an environment conducive to innovation. Developers are more inclined to introduce new features and improvements when a committed user base appreciates and benefits from these innovations (Dong et al., 2019).

Continuous intention plays a pivotal role in shaping the long-term adoption metrics of any technological or service-oriented system (Naz et al., 2021). In the context of EFSs, such as those implemented in Malaysia, understanding and fostering continuous intention among users is crucial for sustained usage and success (Leong et al., 2020). High levels of continuous intention indicate that users are satisfied with the system and perceive it as valuable and reliable over time (Razak et al., 2020). This leads to consistent and prolonged

engagement with the system, contributing to higher adoption rates and usage frequency (Gupta et al., 2020). In addition, continuous intention serves as a barometer of user loyalty and commitment (Rahi et al., 2021), influencing positive word-of-mouth recommendations (Rahardja et al., 2023) and reducing the likelihood of users reverting to traditional methods (Yan et al., 2021).

By focusing on enhancing continuous intention through continuous improvement, user feedback integration, and robust support mechanisms, stakeholders can ensure that EFSs not only meet current needs effectively but also evolve to meet future demands, thus fostering a sustainable path toward digital transformation in public service sectors. Here is a summary of the main points

**(1) Benchmarking Success:** Akram et al. (2019) write that continuous intention is a critical metric for measuring the long-term success of EFS. It helps assess the system's performance over time and provides insights into user engagement and satisfaction.

**(2) Comparative Analysis:** By understanding continuous intention, Malaysia can conduct comparative analyses with other countries, identifying best practices and areas for improvement. This comparative perspective can guide the enhancement of the local EFS (Ghasemy et al., 2022).

Also, the concept of continuous intention is vital for the successful implementation and sustained usage of EFS in Malaysia. It ensures that the system remains efficient, user-friendly, and aligned with governmental objectives, ultimately leading to higher compliance rates and improved public service delivery (Leong et al., 2020). By focusing on factors influencing continuous intention, such as PIQ, trust, innovation, PU, and user

satisfaction, stakeholders can ensure that the EF system meets users' current needs and evolves to meet future demands (Rahim et al., 2023). This holistic approach will contribute significantly to the digital transformation goals of the Malaysian government, fostering a more efficient and effective public administration (Taghizadeh et al., 2021).

Based on previous research on product acceptance, the researcher posits that product acceptance in the context of an EFS is characterized by the users' ongoing utilization of the system. This ongoing use can be quantified through intentional behavior, indicating the users' deliberate choice to continue employing the EFS (Alyoussef, 2021). Service satisfaction emerges as a critical factor in this process, as positive user experience and contentment with the service provided can significantly influence users' decisions (Ramkumar et al., 2019). This satisfaction, in turn, affects their acceptance of the technology (Fatmawati & Permatasari, 2019). Essentially, suppose users are satisfied with the EFS regarding ease of use (Oktavia, 2023), reliability (Ardianto & Warsito, 2020), efficiency (Saptono et al., 2023), and security (Mangoting et al., 2019). In that case, they are more likely to continue using it, thereby demonstrating higher technology acceptance. The study aims to validate this relationship by showing that service satisfaction directly relationship to continuing to use the EFS, ultimately supporting the broader conclusion that user satisfaction is pivotal in technology acceptance (Tantra et al., 2023).

Table 2-2

*Previous Studies Related to Continuous Intention*

Author	Scope of Study	Theory Adopted	Independent Variables
Chiu et al. (2020)	Fitness And Health Apps	Expectation-Confirmation Model (ECM), TRA Model (TRA) and Investment Model	Users' Satisfaction and Investment Size
Chen et al. (2019)	Traffic-Related Social Media Platform	D&M Model, Social Capital Theory, and Dedication-Based Commitment	Satisfaction, affective commitment
Bölen (2020)	Smartwatches	Expectation Confirmation Model (ECM)	Perceived aesthetics, satisfaction, individual mobility, Perceived Usefulness, and habit.
Wang (2022)	Online Learning Platforms	TAM and DMIS Model	Media Richness, Social Presence
Yan et al. (2021)	Mobile Apps for Healthy Living	Information Systems Continuous Model, TRA, and integrating social	Perceived Usefulness, Perceived Ease of Use, Flow Experience, and Behavioural Change Techniques. Satisfaction (Mediator)
Ding (2019)	Mobile App Users	Information System Continuous Models,	Personal Innovativeness, Confirmation, and Involvement

Author	Scope of Study	Theory Adopted	Independent Variables
Chang (2020)	Adult Learners From an E-learning Website	TRA	Compatibility and E-Learning Self-Efficacy
Hepola et al. (2020)	Service Continuous Intention	TRA and The Theory of Planned Behaviours	Attitude and Satisfaction
Cheng (2020)	Cloud-Based E-Learning System.	ECM, Flow Theory and Human–Organization–Technology	Human, Organizational, and Technology Factors
Kim (2019)	Mobile health (mHealth) services support	UTAUT2 and D&M IS Success Models	Content Quality, Engagement, Reliability, Usability, and Privacy; Satisfaction (Mediator)
Jia et al. (2023)	Stream-Watching Experiences	The Expectation-Confirmation Theory (ECT)	Perceived Benefits and Perceived Sacrifices
Wang (2019)	Cloud e-learning applications	TAM Model (TAM), Social Cognitive Theory (SCT), And Motivational Model (MM)	Computer self-efficacy, enjoyment, Perceived ease of use, Perceived Usefulness, and user perception
Zheng (2019)	Mobile Gaming Application	The expectation–confirmation model of IS, TRA	Satisfaction, positive consumption emotions, and negative consumption emotions
Marinković et al. (2020)	Mobile Commerce	Unified Theory of Acceptance and Use of Technology (UTAUT) model. TAM	Performance Expectancy, Effort Expectancy, Social Influence, Customer satisfaction, Perceived compatibility

Author	Scope of Study	Theory Adopted	Independent Variables
Zong (2019)	Social Networking Services	Integrating Uses and Gratification Theory (UGT), Social Network Fatigue	Utilitarian Gratification (Information Seeking), Social Gratification (Social Interaction) and Hedonic Gratification (Perceived Enjoyment)
Kaium et al. (2020)	mHealth in a developing country	UTAUT, Information System Success Model And ECM, TAM	System Quality, Performance Expectancy, Facilitating Conditions, Social Influence, Service Quality, and Information Quality
Santhanamery and Ramayah (2019)	E-Filing	TAM, ECM and Cognitive Model (COG)	Perceived Usefulness, Satisfaction, and Attitude
Ngoc et al. (2020)	Brand Loyalty in The Apple Watch Social Commerce	ECM, TRA	Perceived Value and Brand Loyalty
Wang et al. (2020)	M-Government Application in China	Value-Based Adoption Model (VAM)	Mobility, Localizability, Personalization, and Perceived Value
Dai et al. (2020)	Massive Open Online Course (MOOC)	Expectation Confirmation Model (ECM), TRA	Personal Traits, Curiosity, Satisfaction and Attitude
Maqableh et al. (2021)	Facebook	D&M Model, TRA	Perceived Security, Perceived Privacy, and Satisfaction



Author	Scope of Study	Theory Adopted	Independent Variables
Halbusi et al. (2022)	Online Purchasing Amid COVID-19	TAM	Hedonic Motivation, Habits, Perceived Risk, and Technological Awareness, Trust, and Customer Satisfaction
Muchardie et al. (2021)	E-Wallet	DOI Theory	Perceived Value, Perceived Enjoyment, Personal Innovation, Switching Cost, and Habit
Hijazi et al. (2023)	Mobile-Based Payment (M-Payment) Services	Electronic Service Quality Model, TAM	M-Payment Service Quality (MPSQ), Self-Efficacy and Health Concerns (HC)
Francioni et al. (2022)	Online Food Delivery Services	TAM, DOI	Perceived Healthiness, Quarantine Procedures, Hygiene, App Ease, and Attitude
Loh et al. (2022)	Youths using mobile payment	Cognitive-Affective-Conative (CAC)	Price Savings and Referent Network Size

Table 2.2 summarises prior research on continuous intention, highlighting a noticeable gap in studies examining how PIQ, trust, innovation, PU, and user satisfaction influence continuous intention within EFSs. Most existing literature has predominantly explored continuous intention in the context of online devices and social media platforms (Wang,

2022). Consequently, this research investigates continuous intention, specifically in the EFS in Malaysia. Additionally, it is observed that the most frequently applied theories in continuous intention research include the TRA Model, the D&M Model, the DOI Theory, and the TAM Model.

## **2.5 User Satisfaction as Mediating Variable**

The advent of technology has significantly transformed various sectors, including the judicial system (Zalnieriute & Bell, 2019). Implementing the EFS in the high courts in Malaysia represents a significant leap toward enhancing judicial efficiency (Zain et al., 2018) and accessibility (Mohamad et al., 2019a). Understanding the structure and definition of satisfaction toward continuous intention in Malaysia's high court EFS is crucial for improving user experiences and ensuring the system's long-term success (Wang et al., 2019; Leong et al., 2020).

Clipa et al. (2019) write that trust is essential in any relationship, as it underpins the sustainability and longevity of the connection between two individuals. Cardoso et al. (2022) argue that trust is vital for establishing a solid market presence and nurturing customer relationships. Khoa and Huynh (2023) highlight that gaining users' trust is a prerequisite for earning their loyalty. The initial exploration of trust originated in psychology, where researchers examined its effects on interpersonal relationships Calhoun et al. (2019). In relationship marketing, trust is a key concept (Kaiser & Berger, 2020).

Connelly et al. (2018) describe trust as the confidence one party has in the reliability and integrity of the other party involved in a transaction. Coughlan (2021) similarly defines trust as the willingness to depend on a reliable counterpart in an exchange relationship.

Both definitions emphasize the role of confidence in fostering trust, which is crucial for completing transactions (Legood et al., 2020). Trust is a significant link between individuals, reducing the risks associated (Pym, 2021) with cooperation and ensuring future advantages (Shin et al., 2020).

To begin with, satisfaction in the context of the high court EFS refers to the degree to which users, such as lawyers, clerks, judges, and other legal professionals, feel content with their experiences using the system (Veeramootoo et al., 2018). This satisfaction encompasses several factors, including system reliability (Sunilraj & Eswaramoorthy, 2018), ease of use (Almaiah & Alismaiel, 2018), information accuracy (Ohliati & Abbas, 2019), and the quality of support services provided (Skar-Fröding et al., 2021). On the other hand, continuous intention refers to the user's intent to keep using the EFS in the future (Lautamatti et al., 2020). It is a critical measure of the system's long-term success and adoption (Stamboglis & Jacobs, 2019).

First and foremost, several dimensions define satisfaction in the EFS. System quality is paramount, encompassing the EFS's performance (Haruna et al., 2023), reliability (Yudha et al., 2021), and functionality (Oktavia, 2023). High system quality ensures smooth operation, minimal downtime, and accurate processing of documents, which are crucial for legal professionals who rely on the system for timely submissions (Alhajaya et al., 2023). Similarly, information quality is another essential dimension, referring to the accuracy, completeness, relevance, and timeliness of the information provided by the EFS (Pramanita & Rasmini, 2020). Legal proceedings require precise and comprehensive information; thus, the quality of information significantly impacts user satisfaction (Nurbani & Meiyanti, 2019).

Furthermore, service quality, which includes the support services available to users, such as help desks, tutorials, and customer service, is also vital (Kularbphetpong, 2019). Efficient and responsive support can resolve issues swiftly, enhancing the overall user experience (Harini et al., 2023). Additionally, ease of use is another critical dimension, referring to the degree to which the EFS is user-friendly and easy to navigate (Tahar et al., 2020). An intuitive and straightforward system reduces the learning curve and minimizes errors, contributing to higher satisfaction (Al-Fraihat et al., 2020). Namely, trust is crucial, as users must trust that their data is secure and that the system is reliable (Fang et al., 2021). Trust in the system's security and privacy measures is fundamental to user satisfaction, especially given the sensitive nature of legal documents (Baby & Kannammal, 2020). PU mediates the relationship between satisfaction, continuous intention, and ease of use, concepts derived from the TAM Model (Ashfaq et al., (2020) when users find the EFS beneficial and easy to navigate, their satisfaction increases, enhancing their intention to continue using the system (Wang et al., 2019).

Several factors influence user satisfaction with the high court EFS. Positive user experiences, such as successful document submissions without technical issues, significantly boost satisfaction (Hung et al., 2019). The system should provide a seamless experience, from login to document submission (Zhu, 2023). The availability and quality of technical support are critical, as users should have access to prompt assistance to resolve any issues they encounter while using the system (Robles, 2018). Additionally, providing adequate training and resources helps users understand how to use the system effectively, including online tutorials, user manuals, and training sessions (Cui et al., 2022). Incorporating user feedback to make continuous improvements demonstrates that

administrators value user input, enhancing satisfaction (Oetama & Andila, 2023). Regular updates based on user feedback can address pain points and improve the system (Karunaratne & Abeyratne, (2020).

Users can be administered surveys and questionnaires to measure satisfaction and continuous intention. Key metrics to evaluate include the Net Promoter Score (NPS), which measures the likelihood of users recommending the EFS to others (Had & Rashid, 2019). These user satisfaction scores rate various aspects of the EFS, such as ease of use, system reliability, support services, and continuous intention scores, which gauge users' likelihood of using the system again in future legal filings (Al-Samarraie et al., 2018).

There are several implications for policy and practice to enhance satisfaction and continuous intention (Almaiah & Alismaiel, 2018). Continuous improvement through regular updates and improvements based on user feedback can maintain high satisfaction levels and encourage continuous use (Song et al., 2012). Addressing user concerns promptly and effectively is crucial (Medina et al., 2019). Designing the system with the user in mind, focusing on usability and accessibility, can significantly enhance satisfaction (Adebesin et al., 2010). The interface should be intuitive, with clear instructions and easy navigation. Keeping users informed about system updates, changes, and maintenance schedules builds trust and satisfaction (Bano et al., 2017). Regular communication ensures that users know about new features and improvements (Macaranas et al., 2015). Ensuring robust data security protocols to protect user information is critical for maintaining trust and satisfaction (Maldonado, 2023). Users must be confident that their sensitive legal documents are secure (Obukhov et al., 2020; Senevirathne & Manathunga, 2021).

In the realm of digital transformation, particularly within the judicial and government sectors, the study of user satisfaction with EFSs has gained significant attention (Chaves, 2018). This focus stems from a growing recognition of the need to understand how users interact with these systems and the factors contributing to their satisfaction and continuous use (Ahmed et al., 2022). Numerous studies across different contexts have explored these dynamics, providing valuable insights that can be applied to systems like Malaysia's high court e-filing system (Bakar & Melan, 2018; Santhanamery & Ramayah, 2018; Zain et al., 2018; Rusakova & Петровна, (2020; Razak et al., 2020; Widodo et al., 2021; Ayuh et al., 2021).

One seminal area of research examines the impact of online customer service and technology acceptance on user satisfaction with e-government services (Noor, 2022). This line of inquiry highlights the importance of user support and the perceived ease of use of the system, suggesting that both elements are critical in shaping user satisfaction (Sachan et al., 2018). For instance, a study focusing on e-government services found that efficient online customer service significantly enhances user satisfaction by facilitating smoother interactions and quicker resolutions of issues (Santa et al., 2019; Myint, 2022).

Previous studies have shown a significant impact of satisfaction on the continuous usage of internet-based learning technologies (Al-Samarraie et al., 2018; Taghizadeh et al., 2021) noted that overall satisfaction plays a critical role in determining the continuous use of the EFS within the context of information systems. Similarly, Ramkumar et al. (2019) merged the TAM and D&M models to explore continuous intentions on an EFS platform, finding a robust positive link between satisfaction and continuous intentions. Additionally, Franque et al. (2021) investigated the influence of satisfaction on continuous intentions

among Taiwanese MBA students by integrating the TAM, technology readiness, D&M, and TRA models, demonstrating that satisfaction had a positive effect. They also identified that PU (Gashi et al., 2022), perceived ease of use (PEOU) (Baki et al., 2018), optimism (Shanahan et al., 2020), and innovativeness (Salleh et al., 2020) significantly influence system satisfaction.

Various scientific fields, such as marketing, management, commerce, and information systems, have extensively studied satisfaction (Li & Zhang, 2021). Notably, in the realm of EFS, satisfaction has become an increasingly prominent area of investigation, as previous literature reviews have demonstrated (Yunusa & Umar, 2020). Consequently, recent research has underscored the pivotal role of satisfaction in determining the success of e-government services and its significant impact on users' intention to continue using these services (Wantania et al., 2021). For instance, studies by Chenet et al. (2018), Veeramootoo et al. (2018), Hambali (2020), Pramanita and Rasmini (2020), Bandarian et al. (2021), Yudha et al. (2021), Wantania et al. (2021), Razak et al. (2022), Saptono et al. (2023), Oktavia (2023), Kresnandita et al. (2023) and Setyoko et al. (2023) have highlighted the crucial role of satisfaction in the context of EFSs and its influence on users' intention to continue using the service.

Furthermore, Al-Adwan et al. (2022) and Ashraf et al. (2020) have found that the potential aim or continuous intention of using an EFS relies on the degree of user satisfaction with the product or service. If users are not content, they may terminate future usage. Additionally, Pang et al. (2020) define satisfaction as the impression of gratification or dissatisfaction that stems from assessing the success of the service experience relative to the user's expectations. Essentially, an individual's assessment of a product or service is

determined by their knowledge, and this assessment is known as satisfaction (Idrus et al. 2021).

Additionally, research focusing on system reliability and the ability to multitask within EFSs, particularly in the EFS court system, underscores the operational aspects that affect user satisfaction (Ahmed et al., 2022). These studies suggest that system reliability, ensuring the system is consistently available and functioning correctly, is paramount (Hidayati et al, (2023). Additionally, enabling users to perform multiple tasks efficiently within the system without experiencing slowdowns or errors can increase satisfaction, enhancing the overall user experience (Fox, 2020).

In Europe, empirical studies on taxpayer satisfaction with EFS provide a broader perspective on the various dimensions influencing satisfaction (Muslichah et al., 2023). These studies often explore system design, information quality, and service quality (Ramkumar et al., 2019). The findings consistently indicate that well-designed systems that provide high-quality information and robust service support tend to receive positive user feedback, thus encouraging continuous use (Salloum et al., 2019). Adopting EFS has also been studied through the TAM Model lens, which considers PU and ease of use as primary factors influencing adoption and satisfaction (Yalcin, 2019). Research utilizing this model often concludes that when users perceive a system as applicable and easy to navigate, their satisfaction increases, boosting their likelihood of continuous use (Alyoussef, 2021; Omeziri, 2021).

To illustrate, the literature extensively discusses broader security, privacy, and trust issues in digital systems that are critical in handling sensitive information such as legal documents



(Karnatak & Suseela, 2023). These studies stress that trust in security and privacy measures significantly affects user satisfaction, as users need to feel confident that their data is protected against unauthorized access and breaches (Girsang et al., 2020; Maqableh et al., 2021; Panjaitan et al., 2023; Shin & Hwang, 2020a). Specifically relating to Malaysia, studies have focused on user satisfaction and continuous intention with the government's EFS (Shuib et al., 2019). These studies are particularly relevant as they provide insights into the local context, including cultural and administrative factors that might influence user experiences and expectations (Pilar & Henriques, 2018). The findings from these studies often mirror global research trends, emphasizing the importance of system reliability, ease of use, and quality of service as pivotal to enhancing user satisfaction (Salameh et al., 2018).

As described, the structure and definition of satisfaction toward continuous intention in Malaysia's high court EFS involve multiple dimensions, including system quality (Amin, 2019), information quality (Foroughi et al., 2019), service quality (Ahmad, 2019), ease of use (Rahim et al., 2023), and trust (McCole et al., 2019). By understanding and addressing these dimensions, policymakers and system developers can create a more user-friendly and reliable EFS (Mohammadi & Javidan, 2021). Enhancing user satisfaction through continuous improvement, user-centered design, effective communication, and robust data security measures will ultimately encourage the continuous use and adoption of the EFS, contributing to a more efficient and accessible judicial process (Jones & Seckman, 2018; Hambali, 2020; Kaupa & Chisa, 2020; Pramesti et al., 2020; Mashabela & Kekwaletswe, 2020; Hadwer et al., 2021; Windriati et al., 2021; Oktavia, 2023; Saptono et al., 2023; Simorangkir & Fakhrorazi, 2023).

## **2.6 Independent Variable**

The continuous intention to use EFS is significantly shaped by various user perceptions and experiences, namely perceived information quality, trust, innovation, perceived usefulness, and mediated by satisfaction, which together influence long-term engagement. Perceived information quality pertains to the users' judgment of the accuracy, completeness, timeliness, and relevance of the information available within the EFS. When the system consistently provides high-quality information that meets users' needs, it enhances their confidence in the system's utility and reliability, thereby fostering a stronger inclination to continue using it over time.

Trust is another critical variable influencing the continuous use of EFS. It encompasses users' belief that the system is secure, reliable, and respects their privacy. Trust is built when users are assured that their data is protected against breaches and that the system operates transparently and dependably. A high level of trust can mitigate fears related to data security and privacy concerns, thereby encouraging users to engage more consistently with the system.

Innovation within the EFS, which refers to the integration of novel and user-friendly features that improve usability and enhance the overall user experience, also plays a significant role. Systems that continuously evolve by adopting new technologies and responding to user needs can keep users engaged and interested. An innovative system that is easy to navigate and reduces the complexity of tasks will likely see higher continued usage.

Perceived usefulness reflects the extent to which users believe that using the EFS enhances their productivity or efficiency. If users find that the system significantly improves their ability to manage and retrieve documents effectively, they are more likely to continue using it. Perceived usefulness directly impacts users' attitudes toward the system, making it a key predictor of their willingness to integrate the system into their daily routines.

These factors are mediated by satisfaction, which serves as a crucial intermediary in determining users' continuous intention to use the EFS. Satisfaction is a measure of the contentment users feel when their expectations regarding the system's performance and benefits are met or exceeded. When users are satisfied with their experience whether due to high-quality information, trustworthiness, innovation, or perceived usefulness, they are more likely to develop a positive attitude towards the system and intend to continue using it.

Each of these variables perceived information quality, trust, innovation, perceived usefulness, and satisfaction contributes uniquely to shaping users' continuous intention to use EFSs. In the subsequent sections, we will explore these factors in more detail, providing a comprehensive analysis of how each element influences user behavior and the ongoing adoption of EFSs.

### **2.6.1 Perceived Information Quality (PIQ)**

The Malaysian judiciary's introduction of an inheritance EFS, driven by the government's push towards digitalization and automation, allows attorneys and litigants to manage and submit their cases electronically (Shith et al., 2022). Consequently, this advancement

eliminates the need for physical document submissions, significantly reducing the time and costs of manual case processing (Leong et al., 2020). Furthermore, information technology has revolutionized various sectors, including inheritance and EFS administration (Wang et al., 2019). In particular, the EFS has been implemented in Malaysia to streamline filing processes and enhance user experience (Taghizadeh et al., 2021). Thus, understanding the factors influencing users' continuous intention to use the EFS is crucial for its sustained success (Akram et al., 2019). As a result, this paper delves into the structure of PIQ, mediated by satisfaction, and its impact on continuous intention in Malaysia's EFS.

PIQ is a critical factor in evaluating the success of any information system (Cheng, 2020b; Ling et al., 2020; Siswanto et al., 2021). In Malaysia's EFS, the quality of information provided significantly determines user satisfaction and continuous intention (Sabarudin & Razak, 2021). This research aims to elaborate on the structure of PIQ and its elements of satisfaction and continuous intention in Malaysia's EFS (Masri et al., 2019). First and foremost, PIQ encompasses several dimensions that collectively define the overall quality of the information provided by the EFS (Leong et al., 2020). To begin with, accuracy is paramount. Accurate information ensures that users can trust and rely on the system for filing needs (Munezero et al., 2020). For example, if the system consistently provides correct data regarding filing regulations or filing deadlines, users are more apparently to have confidence in its reliability (Endriyas et al., 2019).

Furthermore, timeliness is another critical component of PIQ (Tahar et al., 2020). Information must be provided promptly and updated to be useful (Joukes et al., 2019). In the context of an EFS, any updates to regulation laws or changes in filing requirements

must be reflected in real-time (Ayaad et al., 2019). Consequently, timely information helps users meet deadlines and avoid penalties, enhancing their overall experience (Zhang et al., 2020). To illustrate, relevance is essential for PIQ, and the information must be pertinent to the users' needs and context (Machdar, 2019). For instance, tailored information that addresses the unique requirements of different types of filers (e.g., individual filing and businesses) can significantly improve the user experience (Shim & Jo, 2020). When users find the information relevant and specific to their situation, they are more likely to perceive the system as useful (Ofosu-Ampong et al., 2020).

In addition, completeness is a vital aspect of PIQ (Issa et al., 2021). Complete information ensures users have all the necessary data to complete their filings without seeking additional resources (Shim & Jo, 2020). For example, a comprehensive guide with step-by-step instructions, frequently asked questions, and contact information for support can help users quickly navigate the filing process (Shim & Jo, 2020). As a result, completeness reduces the effort required from users and enhances their satisfaction. Subsequently, user satisfaction is a direct outcome of PIQ (Apsari & Astika, 2020). When users perceive the information the EFS provides to be accurate, timely, relevant, and complete, they are more likely to be satisfied with their experience (Issa et al., 2021). Several factors influence user satisfaction, including ease of use (Kalankesh et al., 2020), system reliability (Ashfaq et al., 2020), and support services (Trang & Tuan, 2020).

Firstly, according to Rachmacandrani et al. (2023), ease of use is critical, and If users can easily find and understand the information they need, they are more likely to be satisfied. For example, a user-friendly interface that allows users to quickly locate the relevant information without navigating through multiple complex menus can significantly

enhance satisfaction (Senevirathne et al., 2021; Al-Emadi et al., 2021). Secondly, system reliability plays a crucial role (Kalankesh et al., 2020). A reliable system consistently provides accurate and error-free information (Sharma et al., 2020). When users experience a dependable system, their trust in its reliability grows, leading to higher satisfaction (Liu et al., 2022). For instance, a system that consistently updates and maintains accurate records of filing requirements builds user confidence (Kaupa & Chisa, 2020). Additionally, support services are essential for user satisfaction (Begicheva & Zhukovskaya, 2022). When users encounter difficulties or have questions, the availability of prompts (Skar-Fröding et al., 2021) and helpful support can make a significant difference (Ashfaq et al., 2020). For example, having access to a dedicated helpline or online chat support can provide users with the assistance they need, improving their overall satisfaction (Dolen & Weinberg, 2019; Jiang et al., 2022b).

In the articles by Chung and Wei (2020) write that high PIQ and user satisfaction are strong predictors of continuous intention. Several factors influence continuous intention, including trust, PU, and behavioral intention (Jatimoyo et al., 2021). To start with, trust is crucial (Lis et al., 2021). When users trust the system to provide high-quality information consistently, they are more likely to continue using it (Müller & Hertel, 2023). Trust is built over time through positive experiences and reliable performance, according to Liu and Weistroffer (2020). For example, if users consistently receive accurate and timely information, their trust in the system's reliability grows, increasing their intention to continue using it (Ashraf et al., 2020). Furthermore, PU plays a significant role in continuous intention (Daneji et al., 2019; Abdullahi et al., 2020; Franque et al., 2020; Jatimoyo et al., 2021; Jo, 2021). If users believe that the system enhances their efficiency

and effectiveness in filing electronic documents, they are more likely to continue using it (Trivena & Silintowe, 2019). For instance, a system that simplifies the filing process (Tahar et al., 2020) and reduces the time required for completion (Saptono et al., 2023) is perceived as applicable, thereby increasing users' intention to continue using it (Santhanamery & Ramayah, 2019). Lastly, behavioral intention is influenced by users' positive experiences (Jiménez-Barreto et al., 2020). Satisfied users are more likely to recommend the system to others and continuously use it themselves (Ashraf et al., 2020; Kim et al., 2021; Zhang et al., 2022). For example, users with a smooth and hassle-free filing experience are likelier to share their positive experiences with others and return to the system for future filings (Schoenfeld et al., 2019; Zhou et al., 2019; Hambali, 2020).

Improving PIQ by focusing on accuracy (Windriati et al., 2021), timeliness (Wahyuni et al., 2023), relevance (Nirwanto et al., 2019), and completeness (Hussein et al., 2021) in Malaysia's EFS can increase user satisfaction. Furthermore, ensuring ease of use, system reliability, and support services can enhance user satisfaction and continuous intention (Mubarakah & Hidayanto, 2020; Jo, 2021). The EFS can achieve tremendous success and user acceptance by addressing these factors (Kresnandita et al., 2023). In fact, the structure of PIQ, along with its elements of satisfaction and continuous intention, plays a vital role in the effectiveness of Malaysia's EFS. By focusing on the critical dimensions of PIQ and enhancing user satisfaction, the system can encourage users to continue using it, ultimately leading to its sustained success (Razak et al., 2021).

As Salleh et al. (2020) explain, Adopting and retaining Malaysia's EFS improves PIQ, which has several significant implications for organizations. First and foremost, increased efficiency and productivity are vital benefits (Abro et al., 2019; Chatterjee & Üрге-

Vorsatz, 2021; Bolshakova & Repnikova, 2022). EFS significantly reduces the time needed for filing, retrieving, and handling paperwork by streamlining the process of managing documents (Han et al., 2021). Furthermore, automated systems minimize human errors associated with manual data entry and filing, improving accuracy (Langer et al., 2020). As a result, faster information processing is achieved, accelerating decision-making and service delivery (Awulor et al., 2022). In addition to efficiency gains, EFS also enhances data integrity (Sreelatha & Reddy, 2021) and security (Khocha et al., 2023). According to Semenov et al. (2019) narrates that improved accuracy is ensured through automated checks and validation processes, leading to higher data consistency. To clarify, these systems offer advanced security features such as encryption, access controls, and audit trails, which protect sensitive information from unauthorized access and breaches (Li, 2023). This dual benefit of increased accuracy and security bolsters the overall reliability of information management (Ding et al., 2020; Shao et al., 2021).

For instance, the adoption of EFSs can result in substantial cost savings. Organizations can achieve significant operational cost reductions by reducing the need for physical storage space, paper, and other office supplies (D'Acierno & Botte, 2020). Additionally, EFS generally requires less maintenance than traditional filing methods, resulting in long-term savings (Vos et al., 2020). Another critical implication is the improved accessibility and collaboration facilitated by EFSs (AbuAkel & Ibrahim, 2023). These systems enable remote access to documents, thus supporting work-from-home arrangements and remote collaboration (Yunshan, 2023). Additionally, the ability for multiple users to access and work on documents simultaneously enhances teamwork and information sharing.



Increased accessibility and collaboration are vital in today's increasingly remote and interconnected work environments (Yang et al., 2021; Tahmid et al., 2023).

Furthermore, EFS aids in regulatory compliance (Wang, 2019; Saptono et al., 2023; Aling et al., 2023). They provide detailed audit trails that log document access and modifications, which are invaluable for regulatory compliance and audits. Organizations can mitigate the risk of non-compliance penalties by ensuring that documents are stored and managed according to legal requirements (Kupec et al., 2022). Adopting EFS also has a positive environmental impact. The significant reduction in paper usage contributes to environmental sustainability, aligning with global efforts to reduce waste and conserve resources (Singh & Chan, 2022; AbuAkel & Ibrahim, 2023).

Additionally, decreased reliance on physical mail and couriers results in a lower carbon footprint associated with document management (Ejdys & Gulc, 2020). The implications of improved information quality also extend to user satisfaction and trust. High-quality information management enhances the trust and satisfaction of users, whether they are employees, clients, or stakeholders (McLeod et al., 2020). Consequently, the organization's reputation is improved, showcasing a commitment to modern, effective practices (Kumari et al., 2021).

Lastly, In the articles, Yoshikuni and Dwivedi, (2022) write that EFSs position organizations for innovation and future readiness. These systems are scalable and can accommodate growing amounts of data and users. Besides, they can integrate with emerging technologies such as artificial intelligence and machine learning, enabling advanced data analytics, predictive insights, and automation (Batra et al., 2020; Zaripova

et al., 2023). Given the above, adopting and retaining Malaysia's EFS has far-reaching implications for organizations (Singh & Chan, 2022). The benefits of increased efficiency, enhanced data security (Levitsky, 2021), cost savings (Nedoshytko & Patriak, 2022), improved accessibility (Tantra et al., 2023), regulatory compliance (Lepetan & Koval, 2023), environmental sustainability (Boniar & Kharchuk, 2023), user satisfaction (Kotlyar & Pop, 2019), and future-readiness (AbuAkel & Ibrahim, 2023) collectively underscore the strategic value of transitioning to electronic filing. By leveraging these advantages, organizations can significantly enhance their operational efficiency, data management, and overall strategic capabilities (Hu et al., 2022; Rajić et al., 2023).

### **2.6.2 Trust**

In the digital age, as Ismail et al. (2021b) mention EFS' adoption and continuous use hinge significantly on users' trust. This is particularly true for Malaysia's EFS. Trust in information systems is a complex construct encompassing system reliability (Enaizan et al., 2020), security (Mas'ud & Umar, 2019), and user-friendliness perceptions (Al-Rahmi et al., 2022). In EFS, trust is paramount as it directly influences users' willingness to continue using the system (Ashraf et al., 2020; Rahman et al., 2022). Thus, understanding the dimensions of trust and addressing any gaps is crucial for the sustained success of the EFS in Malaysia.

As explained by Pal et al. (2021), the concept of trust is crucial in the context of information systems, particularly in EFS, where users are required to submit sensitive and confidential information. Trust influences users' willingness to continue using the system, making it a significant factor in the success and sustainability of such systems (Rahman

& Pangendra, 2022). These findings explore the multifaceted nature of trust in information systems, especially in Malaysia's EFS, and how trust impacts users' continuous intention (Jermutus et al., 2022). Trust in information systems is multifaceted and includes several critical perceptions (Elson et al., 2021). First and foremost, system reliability is paramount. Users must perceive the system as dependable and consistent in performance (Ha et al., (2020). Security is also critical, as the system must protect users' sensitive data from unauthorized access and breaches (Grimes & Marquardson, 2019; Wang et al., 2019)). Furthermore, user-friendliness is essential (Kheder, 2023); the system should be easy to use, with an intuitive interface that facilitates smooth user interaction (Lin et al., 2021; Bankar, 2023; Gallera, 2023).

Thoresen et al. (2021) reported that trust is essential in any relationship, as it underpins the sustainability and longevity of the connection between two individuals. Cardoso et al. (2022) argue that trust is vital for establishing a solid market presence and nurturing customer relationships. Paparoidamis et al. (2019)-highlight that gaining users' trust is a prerequisite for earning their loyalty. The initial exploration of trust originated in psychology, where researchers examined its effects on interpersonal relationships (Hancock et al., 2023).

Trust is a key concept in relationship marketing. Brown et al. (2019) describe trust as the confidence one party has in the reliability and integrity of the other party involved in a transaction. Coughlan (2021) similarly defines trust as the willingness to depend on a reliable counterpart in an exchange relationship. Both definitions emphasize the role of confidence in fostering trust, which is crucial for completing transactions. Trust is a

significant link between individuals, reducing the risks associated with cooperation and ensuring future advantages (Weiss et al., 2020).

According to Yen and Hui (2023) claim that trust in technology involves three key dimensions: perceived competence, integrity, and benevolence. In Malaysia, the adoption of EFS for filing case submissions and other government services has increased (Rahim et al., 2023). Trust plays a crucial role in this adoption and users' continuous intention (Shuib et al., 2019). Originally, perceived competence was essential for Malaysia's EFS (Radiozaman & Segar, 2021). The system must demonstrate high competence by ensuring accurate and timely processing of filings (Mas'ud et al., 2019). This includes providing clear instructions, reliable performance, and support services to address users' issues (Yudha et al., 2021). When users see that the system consistently delivers accurate results, their trust in its competence is reinforced (Ghafari et al., 2020).

Besides, integrity is a cornerstone for trust in the Malaysian EFS (Ismail et al., 2021b). The system must maintain integrity by ensuring all transactions are secure and transparent. This involves compliance with legal standards, protecting user data, and providing clear communication about data usage (Rouhani & Deters, 2021). For example, regular audits and transparent reporting can enhance users' trust in the system's integrity (Knockaert & Vos, 2019).

As well, benevolence is critical to fostering trust in the EFS (Svare et al., 2020). The system should prioritize user-friendly features and support mechanisms, showing users that their needs are being considered (Diamond et al., 2023). This can include intuitive design, help desks, and feedback mechanisms to improve user experience (Ferreira et al.,

2023). When users feel the system is designed in their best interests, their trust in its benevolence increases (Zieglmeier & Lehene, 2021). Although trust is important in maintaining the intention of using Malaysia's EFS, several gaps may hinder its development (Mas'ud & Umar, 2019). Initially, as Awan et al. (2023) explain, technical issues and system downtime, as reported by some users during peak filing periods, can erode trust in the system's reliability and competence. For example, users experiencing errors or slow processing times during submission may become frustrated and lose confidence in the system.

Next, security concerns can significantly undermine users' trust in the system's ability to safeguard their sensitive information (Mohr & Walter, 2019). Incidents of data breaches or perceived vulnerabilities can lead to widespread distrust among the public (Mamat et al., 2023). In Malaysia, any reported data breaches in government systems can cause considerable alarm and diminish trust in the EFS (Johari et al., 2020; Sureani et al., 2021; Mohamad et al., 2023).

In addition, a lack of transparency in the system's operations can make users suspicious of how their data is handled (Felzmann et al., 2019). For instance, if users are not adequately informed about how their data is stored and used, they may question the system's integrity (Tian et al., 2021). Transparent communication about data management practices is crucial to maintaining trust (Calhoun et al., 2019). Moreover, inadequate user support can lead to frustration and a perceived lack of benevolence (Felzmann et al., 2019). If users face issues while filing and do not receive timely and effective support, they may feel their concerns are not adequately addressed (Saptono et al., 2023). For

instance, during the peak filing season, if users cannot get timely help, their trust in the system can diminish (Steedman et al., 2020).

To conclude, complexity and usability issues can affect trust, especially for individuals with limited technical skills (Hirschprung et al., 2020). If the system is not user-friendly and is perceived as complex, users may doubt its benevolence and intention to serve their best interests (Brauner et al., 2019). For example, older users or those less familiar with digital platforms may find navigating the system challenging (Rezvani & Khosravi, 2019), leading to decreased trust (Bodó & Janssen, 2022).

According to Didi et al. (2023) propose that trust is vital to users' continuous intention to use Malaysia's EFS. The system can foster a trustworthy environment that encourages ongoing use by focusing on the critical dimensions of perceived competence, integrity, and benevolence (Svare et al., 2020). Enhancing these aspects can lead to greater user satisfaction and sustained adoption of the EFS (Hambali, 2020). As trust in the system grows, so does the likelihood that users will continue to rely on it for their filing needs (Muhammad et al., 2022), ensuring the long-term success of Malaysia's EFS initiatives (Zainal & Zainuddin, 2020).

Conversely, several studies have proposed trust as an independent variable in future research (Calhoun et al., 2019; Siegrist, 2019; Sintov & Hurst, 2022; Fage-Butler et al., 2022). This perspective suggests that trust results from specific system attributes and significantly influences other critical outcomes, such as user satisfaction (Liu et al., 2020), system usage (Ankadhitra et al., 2023), and continuous intention (Ambalov, 2021). On the other hand, trust can be a significant determinant of user satisfaction (Santa et al., 2019;

Tam et al., 2019; Mangoting et al., 2019; Yudha et al., 2021; Saptono et al., 2023). Users who trust an EFS will likely feel more satisfied with their overall experience. As Geebren et al. (2021) write, trust can enhance the perceived quality of the system, leading to higher satisfaction levels. For example, if users trust that their data is secure and that the system will perform reliably, they are more likely to report higher satisfaction with the system (Li et al., 2021).

Typically, trust is crucial in influencing the frequency and extent of system usage (Meeßen et al., 2020). Users who trust the EFS are likelier to use it regularly and for various tasks (Wiczorek et al., 2019). This consistent usage is essential for the system's success and sustainability (Ashraf et al., 2020). For instance, trust in the system's security and reliability can encourage users to file their filing and use the system for other related services, such as tracking file cases or accessing filing-related information (Lee et al., 2020). In addition, continuous intention is one of the most critical outcomes influenced by trust.

Trust directly impacts users' willingness to continue using the EFS in the future (Akram et al., 2019). When users trust that the system is reliable (Sarkar et al., 2020), secure (Liu et al., 2020), and user-friendly (Ashraf et al., 2020), they are more inclined to use it for subsequent filings (Fahim et al., 2021). This aspect is crucial for the long-term success of the EFS, as user retention is often more cost-effective and beneficial than attracting new users (You & Joshi, 2020).

Furthermore, trust can influence users' willingness to adopt new features or updates within the EFS (Hamakhan, 2020). When users trust the system, they are more likely to embrace

new functionalities, enhancing their overall experience and engagement with the system (Liu et al., 2022). For example, if the EFS introduces a new mobile application or an advanced data analytics feature, trusted users are expected to adopt these innovations (Teng & Khong, 2021). Considering trust as an independent variable opens up several avenues for future research (Siegrist, 2019). Researchers can explore factors mediating or moderating the relationship between trust and its outcomes (Ng, 2020). For instance, user characteristics such as age (Zhou et al., 2020), tech-savviness (Almuntaha & Rahmawati, 2023), and prior experience (Yuan et al., 2020) with similar systems might influence how trust affects their satisfaction and usage patterns (Ngubelanga & Duffett, 2021).

Future studies could investigate mediating factors such as perceived ease of use, PU, and system quality in the relationship between trust and user satisfaction or continuous intention (Jatimoyo et al., 2021; Li et al., 2022). Understanding these mediating factors can help identify the mechanisms trust influences these outcomes (Ghimire, 2020). Besides, researchers could also examine potential moderating factors, such as demographic variables (e.g., age, education level), cultural differences, and prior experience with technology (Hamakhan, 2020; Qin, 2020; Rwezaula et al., 2022). These factors might affect how trust influences user behavior and can provide valuable insights for tailoring strategies to different user segments (Shin, 2019).

Additionally, conducting longitudinal studies can help understand the dynamic nature of trust and its long-term impact on user behaviour (Player, 2020). Such studies can track changes in trust levels over time and their effects on user satisfaction, system usage, and continuous intention (Gohari et al., 2019). Also, comparing the role of trust across



different EFS or cultural contexts can provide a broader understanding of how trust operates as an independent variable (Kaasa & Andriani, 2021). These comparative studies can highlight unique challenges and opportunities in different settings, helping to develop more effective strategies for building and maintaining trust (Jangda et al., 2023).

In assumption, trust is fundamental to users' continuous intention in Malaysia's EFS. The system can foster a trustworthy environment that encourages ongoing use by focusing on the solution dimensions of perceived competence, integrity, and benevolence (Rahim et al., 2023). Enhancing these aspects can lead to greater user satisfaction and sustained adoption of the EFS (Kresnandita et al., 2023). In addition, considering trust as an independent variable in future studies provides a comprehensive understanding of its role in influencing critical outcomes such as user satisfaction, system usage, and continuous intention (Franque et al., 2020). This perspective allows researchers to explore the multifaceted impacts of trust and identify source factors that can enhance the effectiveness and sustainability of EFS (Bergmann et al., 2023). By understanding how trust influences user behavior, stakeholders can develop strategies to build and maintain trust, ensuring the long-term success of these systems (Ogedengbe et al., 2020).

Trust is a multifaceted construct that significantly influences users' continuous intention to use Malaysia's EFS (Ogedengbe et al., 2020). By ensuring that the system is perceived as competent, maintains integrity, and demonstrates benevolence, the system can foster higher levels of trust among users (Calhoun et al., 2019). Addressing the gaps in trust, such as technical issues (Zhang et al., 2019), security concerns (Sarkar et al., 2020), lack of transparency (Rouibah et al., 2022), inadequate user support (Alsmadi et al., 2022), and

complexity (Seo & Lee, 2021), is crucial to enhancing user satisfaction and PU and reducing perceived risks (Ramadania et al., 2021). Ultimately, a trusted EFS will lead to a stronger intention to continue using it, thereby contributing to its sustained success in Malaysia (Kang et al., 2020).

### **2.6.3 Innovation**

As mentioned by Sazali and Firdaus (2019) and writes that a developing country, Malaysia is progressing towards becoming a developed nation to achieve its National Vision 2020. By 2020, Malaysia aims to be a developed country and a high-income economy by emphasizing better and improved industry performance through innovation (Jamaluddin et al., 2020). One of the critical innovations contributing to this goal is implementing EFS, which streamlines administrative processes and enhances efficiency (Perepelkina & Kondratov, 2019). Besides, Malaysia is strategically moving into the information and knowledge age (Tung et al., 2022).

This shift offers the nation and the world an attractive global multimedia environment where essential elements such as information (Abdulrahman et al., 2020), ideas (Lee & Jung, 2019), people (Singh et al., 2019), facilities (Lin et al., 2019), and technology (Park et al., 2019) can merge. This fusion produces and distributes a globally replicable chain of innovative products, services, and best practices (Hu & Sun, 2020). EFS exemplifies this integration by combining technology and administrative processes to create a more efficient and user-friendly service for citizens and businesses (Kamilasari et al., 2019; Han et al., 2021; Lo et al., 2022; Krymchak et al., 2022).

By accepting EFS, Malaysia improves its administrative efficiency and positions itself as a leader in technological innovation within the region (Razak et al., W. (2020). This move aligns with the nation's broader strategy of leveraging technology to drive economic growth and improve the quality of life for its citizens (Mohamed et al., 2022). As Malaysia continuous to innovate and integrate advanced technologies like EFS, it moves closer to realizing its vision of becoming a fully developed and high-income economy (Puspaningtyas, 2022; Lee, 2021). In the digital age, the efficiency and effectiveness of EFS are increasingly crucial for individuals and organizations (Vijayalakshmi & Venkatesan, 2022). Malaysia's EFS has revolutionized how case filing and other official documents are submitted, becoming an integral part of the administrative landscape (Razak et al., 2020).

The role of innovation in this system is pivotal, as it directly impacts users' continuous intention and their likelihood of persisting in using the system over time (Hossain et al., 2021). To fully understand this relationship, addressing theoretical and empirical gaps is essential, highlighting areas where current knowledge is limited and where further research is needed (Quarchioni et al., 2020; Ajemba & Arene, 2022). In Malaysia's EFS, innovation is a vital factor influencing users' continuous intention to keep using the system over time (Al-Rahmi et al., 2019). Understanding this relationship is essential for the system's sustained success and efficiency (Munankarmi et al., 2021). Innovation, examined through various dimensions such as system quality (Ryu et al., 2020), service quality (Jain et al., 2021), and user satisfaction (Han, 2023), plays a pivotal role in shaping continuous intention.

Defining innovation, particularly in the context of an EFS, presents a challenging task due to the lack of empirical data, which results in multiple definitions in the literature (Satalkina & Steiner, 2020). One standard definition involves implementing or adapting novel organizational behaviors or ideas (Sarta et al., 2021). For instance, in EFSs, innovation could mean integrating advanced algorithms to streamline document management processes (Han et al., 2021).

As Guo et al., (2022) describe innovation as a new idea that generates benefits, revenues, and profits, which might include increased efficiency, reduced operational costs, and enhanced data security in the case of EFS. On the other hand, innovation in EFS should not be seen as periodic or solely the result of individual behavior. Dryden-Palmer et al. (2020) argue that innovation involves continuously implementing new knowledge and methods. This continuous improvement can be seen in an organization's willingness to embrace and develop new ideas, such as implementing artificial intelligence for automated sorting and retrieval and integrating these advancements into existing EFS (Al-Mushayt, 2019). Additionally, innovation in this context is often considered an intangible resource, adding value beyond physical assets (Silva & Oliveira, 2020).

Silva et al. (2007) view innovation as the outcome of a company introducing a new collaborative environment with a nonlinear mechanism. This could translate to the development of user-friendly interfaces that allow seamless collaboration and document sharing in an EFS (Hong et al., 2019; Nizamuddin et al., 2019; Obukhov et al., 2020; Steinkamp et al., 2020; Zhao et al., 2021).

The structure of innovation toward continuous intention in Malaysia's EFS can be delineated into several key components: system quality (Razak et al., 2020c), service quality (Foroughi et al., 2019), user satisfaction (Ding, 2019), and behavioral (Al-Rahmi et al., 2019) intention to continue. First and foremost, system quality is a critical component that affects continuous intention (Razak et al., 2020). This includes reliability, usability, accessibility, and security. According to Rafiqia et al. (2021) Reliability refers to the degree to which the system performs its intended functions consistently without errors.

At the same time, usability pertains to the ease users can navigate and use the system (Alonso-Virgós et al., 2019). Accessibility concerns the system's availability across different devices and platforms, ensuring users can access it anytime, anywhere (Babun et al., 2021). Security involves implementing robust security measures to protect user data and prevent unauthorized access (Sletten et al., 2021).

In addition, service quality plays a significant role in influencing users' continuous intentions. This comprises responsiveness (Wang et al., 2019b), assurance (Li et al., 2022), empathy (Shao et al., 2020), and tangibles (Chou, 2019). Responsiveness refers to the promptness and efficiency of the support services provided to users (Khan et al., 2021). Assurance relates to users' confidence in the system's ability to protect their data and complete their tasks accurately (Kalui et al., 2020). Empathy is how the system and its support services understand, and address user needs and concerns (Raamkumar & Yang, 2022). Tangibles represent the physical evidence of the service, such as user manuals, help guides, and the overall look and feel of the system (Dewit et al., 2021).

Especially user satisfaction is another crucial component that impacts continuous intention (Wang et al., 2019b; Akel et al., 2020; Yan et al., 2021b). This includes perceived ease of use, PU, confirmation of expectations, and affective response. Perceived ease of use is the users' perception of how easy it is to use the EFS (Mahmudah et al., 2020; Silva & Oliveira, 2020; Tahar et al., 2020; Hidayanto et al., 2023).

In contrast, PU is the belief that the EFS enhances its filing efficiency and effectiveness (Trivena et al., 2019). Confirmation of expectations refers to the extent to which the system meets or exceeds users' initial expectations (Shudler et al., 2019). An effective response is users' emotional response to using the system, which can influence their overall satisfaction (Shin et al., 2021). Furthermore, habit, attitude, subjective norm, and perceived behavioral control influence the behavioral intention to continue using the system (Kumar et al., 2020; Barbera & Ajzen, 2020; Fischer et al., 2021; Hagger et al., 2022). Habit is the extent to which using the EFS becomes routine for users, while attitude is users' overall evaluation of the EFS (Ardianto & Warsito, 2020). Subjective norm refers to the influence of peers, colleagues, and significant others on users' decision to continue using the system (Osatuyi & Turel, 2019). Perceived behavioral control is users' perception of their ability to use the system without difficulties (Ha et al., 2020; Kim et al., 2021; Park & Lee, 2022).

Following Cristiano & Proietti, (2022), innovative methods involve the government's generation of novel and unique strategies to meet the demands and enhance the satisfaction of their users. Consequently, these inventive measures ensure a positive user experience and distinguish governments from their competitors (Cristiano & Proietti, 2022). One prominent example of such innovation is the implementation of EFS, which

streamlines and enhances administrative processes (Wolleghem, 2020). According to Camilleri (2019), e-government initiatives, such as EFS, are among the approaches governments employ to achieve these improvements, attracting and retaining users.

Governments are often compelled to invest in innovation due to the gap between existing services and users' needs. Indeed, the business innovation process dates back to early settlers and has significantly influenced societies, cultures, and communities, subsequently impacting government innovation (Wen et al., 2021; Orlando et al., 2022; Zhou et al., 2020). The revolutionary production and supply methods developed through this process have played a critical role in the success of communities in competitive environments (Chen, 2019). In fact, Inauen and Schenker-Wicki (2011) and Ooi et al. (2012) highlight these innovations' significant, ongoing impact on user experiences, noting that many technologies, including EFSs, have brought about transformations that significantly affect users.

To meet the increasing demand for services tailored to specific user needs, especially in case filing, governments must ensure that their systems are compatible, available, and suitable for users' tasks (Ahmed et al., 2021; Ranjan et al., 2023). Thus, EFSs need to be user-friendly and reliable to ensure widespread adoption and satisfaction (Hambali, 2020; Muslichah et al., 2023). To achieve success, governments must prioritize satisfying user needs over merely addressing market demands, as Kühl et al. (2019) and Lim (2022) suggested. These scholars argue that innovation, such as developing and implementing EFS, is an effective tool for this purpose.

Furthermore, Surya et al. (2021) suggest that innovation has strengthened the current business landscape. As a result, many public agencies are now adopting innovative systems, including EFS, to enhance their overall success (Duhamel et al., 2022). One factor positively influencing these agencies' results and continuous satisfaction is their scale; large organizations typically have more resources and capital to invest in innovation, which is crucial for their success (Gupta, 2019).

On the contrary, Sotnyk et al. (2020) argue that simply investing significant resources into the innovation process is insufficient (Silva & Oliveira, 2020); organizations must also be able to transform these innovations into tangible offerings, such as efficient EFS (Shahzad et al., 2021). Failure to do so can lead to wasted resources and diminished performance (Conti & Orcioni, 2020). Additionally, Cheah et al. (2022) point out that breakthroughs in innovation can benefit companies of all sizes, from small to large. Similarly, Hwang et al. (2022) note that the relationship between satisfaction and innovation is not always straightforward, particularly under uncertain circumstances (Bervell et al., 2019). On the other hand, Berry (2019) emphasizes the importance of innovation in delivering new information inaccessible to rivals, thereby resulting in the development of isolation mechanisms and maintaining the organization's competitive edge. In the context of EFS, this means continuously improving the system to stay ahead of competitors and ensure user satisfaction (Pramanita & Rasmini, 2020; Hussien et al., 2021; Windriati et al., 2021; Kresnandita et al., 2023).

Even though there is existing research on EFS, there is a notable empirical gap in understanding how innovation impacts continuous intention in the Malaysian context (Al-Rahmi et al., 2019; Santhanamery et al., 2019; Chang et al., 2020; Uyob et al., 2023).



Most studies have focused on general adoption and initial usage; however, fewer have delved into the long-term continuous of these systems (Wang et al., 2019; Wong et al., 2020). Additionally, there is limited empirical evidence on how different dimensions of innovation technological versus process innovations independently and collectively influence users' continuous intention (Akram et al., 2019). This gap suggests the need for further empirical research to explore these aspects in greater depth, particularly in the context of Malaysia's EFS (T & Ramayah, 2019; Ding, 2019; Razak et al., 2020b; Leong et al., 2020; Yan et al., 2021; Razak et al., 2021d; Moorthy et al., 2022).

Theoretically, as Franque et al. (2020) explain the models and frameworks currently used to study continuous intention often lack comprehensive integration of innovation-specific constructs. While the TAM Model and the D&M Model provide a basis for understanding user acceptance and satisfaction, they do not adequately address the dynamic role of innovation in influencing long-term usage intentions (Pak et al., 2019; Al-Rahmi et al., 2019; Na et al., 2021). There is a need for a more robust theoretical framework that incorporates innovation as a multi-dimensional construct impacting continuous intention, particularly within the context of e-government systems like Malaysia's EFS (Rahim et al., 2023). Developing such a framework would enhance our understanding of how different types of innovation contribute to users' long-term engagement with the system (Mohamad et al., 2023).

Besides, identifies several technological advancements in the legal system, including electronic reporting (Kant et al., 2023), case management (Jung, 2023), data sharing (Dmitrieva et al., 2023), and EFS. Building on this, researchers have investigated the association between innovation and sustained usage, given this variable's pivotal function

in EFS's prosperity (Bahl et al., 2020). In addition, Sharahiley (2020) emphasized the importance of innovation variables in their model. They proposed that further study is needed on the importance of innovation purposes in electronic filing, especially in the context of the EFS in Malaysia (Jalil et al., 2021).

This research aims to study the continuous intention relationship between innovation and sustained usage in several ways, including compatibility (Arshad & Khurram, 2021), availability (Simorangkir & Fakhrorazi, 2023), suitability (Chang et al., 2020), technology knowledge (Birken et al., 2020), and skill (Costa & Matias, 2020) toward the success of the EFS introduced by the government.

By focusing on these factors, it is possible to understand how innovations in EFS can enhance user satisfaction and ensure continuous intention (Ding, 2019). For example, ensuring that EFS is compatible with various user needs and technological platforms can significantly improve user adoption rates (Teng & Khong, 2021). Similarly, making the system widely available and ensuring it is suitable for various legal tasks can lead to greater acceptance and sustained use (Hwang et al., 2022). Additionally, providing users with the necessary technological knowledge and skills to effectively use the system is crucial for its success (Arshad & Khurram, 2021). Thus, the relationship between innovation and continuous intention is integral to EFS's successful implementation and usage (Zhang et al., 2021).

Several factors influence continuous intention in Malaysia's EFS, including user experience, trust and security, support services, and system updates and improvements (Masri et al., 2019). Positive experiences lead to higher satisfaction and a greater

likelihood of continuous use (Vos, 2019). Trust and security are crucial, as confidence in the system's security measures is essential for user retention (Ashraf et al., 2020). The availability and quality of user support services can significantly impact users' willingness to continue using the system (Sarkar et al., 2020). Continuous innovation and updates that address user feedback and technological advancements keep the system relevant and user-friendly (Chen et al., 2022).

It can be concluded that innovation is a critical driver of continuous intention in Malaysia's EFS (Uyob, 2023). The EFS can enhance its appeal and retain users by improving system quality, service quality, and user satisfaction (Setyoko et al., 2023). Addressing the empirical and theoretical gaps through focused research on innovation's role will provide deeper insights into the factors influencing continuous intention (Aghaei & Sokhanvar, 2019). Through technological and process improvements, continuous innovation ensures the system remains efficient, secure, and user-friendly, fostering a solid intention among users to continue utilizing the system for their filing needs (Gupta et al., 2020b; Hossain et al., 2021; Mohamad et al., 2021).

#### **2.6.4 Perceived Usefulness (PU)**

Osadchy (2023) writes that adopting electronic systems for various administrative tasks has become increasingly prevalent in the digital era. One example is Malaysia's EFS for submitting cases (Larasati et al., 2019). The success and sustainability of this system depend primarily on users' perceptions of its usefulness and their intention to continue using it (Abdullahi et al., 2020). This essay delves into the structure and definition of PU

and its impact on continuous intention (Shiau et al., 2020). It links various critical factors and dimensions in this context (Laksamana et al., 2022).

PU is defined as the degree to which a person believes that using a particular system would enhance their job performance (Nhi & Lam, 2020). In the context of Malaysia's EFS, PU refers to users' belief that the system will improve their efficiency and effectiveness in filing cases (Tahar & Sabiqoh, 2020). This belief is crucial as it influences users' initial adoption and continuous system use (Sari et al., 2023).

Several critical dimensions shape the adoption and PU of EFSs in Malaysia (Nawi et al., 2022). Understanding these dimensions in the Malaysian context can provide valuable insights into enhancing the system's effectiveness and user satisfaction (Bee & Ying, 2021). Performance Expectancy plays a crucial role in Malaysia's PU of EFSs (Alzubi et al., 2021). Malaysians expect the EFS to enhance their case filing performance by making the process faster and more accurate (Ghasemy et al., 2022). Given the busy lifestyles and work commitments of many Malaysians, the efficiency of the EFS is paramount (Supramaniam & Singaravelloo, 2021). Users will find it highly beneficial if the system significantly reduces the time and effort required to file cases while minimizing errors (Zou et al., 2022). For example, a system that handles many users without performance degradation during the peak case filing season can significantly enhance its PU (Ippoliti et al., 2020; Taipalus, 2023; Ferreira et al., 2023).

As mentioned by Moorthy et al. (2020), effort expectancy is another significant dimension in the Malaysian context. The perceived ease of use of the EFS is critical for its acceptance among diverse user groups, including those less familiar with technology (Yaakop et al.,

2021). The EFS must be intuitive and user-friendly in Malaysia, where there is a wide range of digital literacy levels (Nawi et al., 2022). Features such as clear instructions in multiple languages (Bujang et al., 2020), a simple interface (Thoo et al., 2021), and responsive customer support (Had & Rashid, 2019) can make a substantial difference. For instance, providing support in Bahasa Malaysia, English, and other local languages can help cater to a broader user base, making the system more accessible and easier to use (Medina et al., 2019; Sanchez-Gordon et al., 2021; Perevalov et al., 2022).

Social Influence significantly impacts the PU of EFSs in Malaysia. The influence of family, friends, colleagues, and even community leaders can play a pivotal role in encouraging the system's adoption (Moorthy et al., 2022). Positive endorsements from trusted individuals can significantly enhance the perception of the EFS's usefulness in a country with strong communal and familial ties (Roder-DeWan et al., 2020). For example, if professionals, government officials, or influential community members advocate using the EFS, it can lead to higher acceptance and adoption rates among the general public (Tilley et al., 2020; Glyptis et al., 2020).

Facilitating conditions are also critical in the context of Malaysia. Users need to believe that there is an appropriate organizational and technical infrastructure to support their use of the EFS (Ghasemy et al., 2022). In Malaysia, this means ensuring reliable internet services, accessible support channels, and adequate technical resources (Rais et al., 2022). The Malaysian government has significantly improved its digital infrastructure (Zainal & Zainuddin, 2020). On the contrary, continuous efforts are necessary to ensure that all users, including those in rural areas, have access to the EFS (Qadri & Darmawan, 2021). The

availability of resources such as help desks, FAQs, and tutorials in multiple languages can also enhance users' confidence and PU of the system (Passalacqua et al., 2020; Alsalmi, (2020).

A study by Muljo et al. (2020) identified PU as a critical predictor of intention within the TAM Model. When combined with the Expectation-Confirmation Theory (ECT), PU proved to be a more reliable predictor of continuous intention than satisfaction (Li et al., 2022b). Camilleri (2019) further noted that individuals are likely to continue using technology when they perceive it as valuable.

In the context of Malaysia, these findings are particularly relevant given the country's rapid adoption of new technologies in various sectors (Sam et al., 2021). For instance, Malaysian businesses and educational institutions increasingly integrate digital tools and platforms to enhance productivity and learning experiences (Bujang et al., 2020). Alternatively, as demonstrated by a study from Mou et al. (2021) using structural equation modeling (SEM) to explore factors influencing satisfaction and continuous intention of recommendation algorithms, PU did not significantly affect continuous intention within the newsgroup context. Instead, it had a significant indirect effect on satisfaction (González-Rodríguez et al., 2019). This nuanced understanding is crucial for Malaysian organizations aiming to sustain user engagement with new technologies (Hollebeek et al., 2019). Tung et al. (2022) also found that perceived ease of use positively influenced both continuous intention and PU, highlighting the importance of user-friendly interfaces and experiences. In Malaysia, ensuring that technological solutions are useful and easy to use can significantly impact their long-term adoption and success (Lee et al., 2022).

According to Rahi et al. (2021) mentioned that the structure of PU toward continuous intention involves several stages. Their perception of its usefulness initially influences users' decision to adopt the EFS (Gupta et al., 2020b). If the system is perceived as beneficial, users are more likely to try it (Bergmann et al., 2023). As users gain experience with the EFS, their perceptions of its usefulness can evolve based on their interactions and outcomes (Krupitzer et al., 2022). Positive experiences reinforce the belief in its usefulness, leading to higher satisfaction levels (Al-Fraihat et al., 2020).

The satisfaction derived from using the EFS is crucial for PU (Yunusa & Umar, 2020). Higher satisfaction levels typically result in a stronger belief in the system's usefulness (Ohliati & Abbas, 2019). Additionally, the perceived ease of use is directly linked to PU (Ling et al., 2020). If the system is user-friendly, users will find it useful (Tiana et al., 2019). Outcome expectations, such as faster processing times and fewer errors, also shape users' perceptions of the system's usefulness (Sarkar et al., 2020; Amalia et al., 2021; Rachmi et al., 2023).

Alkhawaja et al. (2022) mention that PU is a crucial determinant in the acceptance and sustained use of information systems, such as EFSs. Understanding the factors that influence this perception can help design more user-friendly and effective systems. The primary factors that shape PU include system quality, information quality, service quality, and user characteristics.

System quality is a fundamental aspect significantly affecting users' perceptions of an EFS (Al-Okaily et al., 2021). It encompasses various dimensions, such as reliability, functionality, and performance. Reliability refers to the system's dependability, with

minimal downtime and errors. Users must trust that the system will perform consistently and accurately every time they use it (Chen et al., 2021). Functionality involves the range of features and capabilities offered by the EFS. A system that provides relevant and valuable functionalities is more likely to be perceived as useful (Lughofer et al., 2021). Performance, in terms of speed and efficiency, is also crucial. A system that processes information quickly and performs tasks efficiently enhances users' perceptions of its usefulness (Ferreira et al., 2023). When users experience a system that operates smoothly and meets their needs effectively, they are more likely to find it useful and continuously use it (Widodo et al., 2022).

Another critical factor is information quality, which pertains to the quality of the output information provided by the EFS (Timmerman & Bronselaer, 2019; Stawowy et al., 2021; Bania & Halder, 2021). This includes accuracy, relevance, and timeliness. Accuracy is paramount, as the information the system provides must be correct and free from errors (Vermanen et al., 2023). Inaccurate information can lead to incorrect filings, causing frustration and a loss of trust in the system (Dhuliawala et al., 2023). Relevance of the information is also essential; it must be pertinent to the users' needs and tasks (Pian et al., 2020). Irrelevant information can clutter the user interface and distract users from their primary tasks (Runge et al., 2019). Additionally, the timeliness of the information is crucial. In a fast-paced environment, outdated information can lead to poor decision-making and reduced PU (Trueblood et al., 2020). Users value systems that provide accurate, relevant, and up-to-date information, as these attributes directly contribute to the system's overall usefulness (Pankratova et al., 2019; Khong et al., 2023).



Service quality involves the support and assistance provided to users of the EFS. This includes help desk support and customer service (Rita, 2019). Effective help desk services that quickly resolve users' issues and queries significantly enhance PU. Users appreciate being able to reach support easily and receiving helpful responses (Al-Hawari & Barham, 2019). High-quality customer service that is responsive, knowledgeable, and supportive can also greatly influence users' perceptions (Moon & Armstrong, 2020). Users with a positive customer experience, including efficient problem resolution and clear communication, are more likely to view the system as useful (Henkens, 2020). This support system reassures users that help is available when needed, making them more confident using the EFS (Panagiotakopoulos et al., 2023; Salih, 2022).

User characteristics play a significant role in shaping PU. Factors such as age, education level, and computer literacy can influence how users perceive the EFS (Bitkina et al., 2022). Younger users might be more comfortable with technology, while older users might find new systems challenging to navigate (Juhaňák et al., 2019). Users with higher education levels might find it easier to understand and use complex systems than those with lower education levels (Tsertsidis et al., 2019). Computer literacy is also a crucial factor (Hozore et al., 2021). Users with higher levels of computer literacy are likely to find the system more useful as they can navigate and utilize it more efficiently (Lee et al., 2020b). Conversely, users with limited computer skills may struggle, impacting their perception of the system's usefulness (Nguyen et al., 2020). Understanding these user characteristics can help design systems that cater to a broader range of users, making the system more inclusive and perceived as useful by a diverse user base (Hirschprung et al., 2020); Bansah et al., 2022).

Continuous intention, the intention of users to continue using the EFS in the future, is essential for the long-term success and sustainability of the system (Garg et al., 2019). Users' overall satisfaction with the EFS significantly influences their intention to continue using it. High satisfaction levels lead to a stronger continuous intention (Pang et al., 2020). As previously discussed, PU is a well-established predictor of continuous intention. Users who perceive the system as useful are prospective to continue using it (Franque et al., 2020). Trust in the system's security (Choi et al., 2021), privacy (Maqableh et al., 2021), and accuracy (Rahman et al., 2022) also influence users' intention to continue using it. Trust is built over time through positive experiences and reliable performance (Saoula et al., 2023). Similarly, the perceived ease of use encourages continuous use, as users will likely stick with a convenient and user-friendly system (Ji et al., 2019; Sheppard et al., 2019; Cho et al., 2019).

Previous studies (Bansah & Agyei, 2022; Sun et al., 2019) have identified the PU variable as a crucial factor in the acceptance of EFS. This variable provides insight into users' attitudes toward new technologies and their willingness to incorporate them into their daily routines (Sharit et al., 2022). PU is an essential metric for understanding the TAM Model and predicting the success of EFS implementation across different contexts (Potter et al., 2019). The Davis model elaborates on the relationship between PU and Perceived Ease of Use (PEOU) and how these factors influence users' behavioral intention to embrace new technology (Sorensen & Jorgensen, 2021). This argument suggests that technology acceptance modifies the perceived application or usefulness of the technology (Salloum et al., 2019). According to Damerji and Salimi (2021), PEOU reflects the extent to which an individual believes that using a particular technology will be free of effort. On the other

hand, PU refers to the degree to which an individual believes that using a specific technology will enhance their job performance (Nhi & Lam, 2020).

According to Al-rahmi et al. (2020), the TAM Model advances that the PU of a technology is a direct determinant of the intention to use it. Previous studies have demonstrated a positive relationship between PU and the ongoing use of various technologies, including e-texts (Nazari et al., 2021; Alqahtani et al., 2022; Gashi et al., 2022), instant messaging (Marino et al., 2021; Marengo et al., 2021; Chan et al., 2023), mobile service providers (Li et al., 2019), online travel services (Ranga et al., (2022), e-learning (Al-Marooof et al., 2020), and blog learning (Alqahtani et al., 2022; Hai et al., 2022).

According to Lo et al. (2022), EFS represents a vital technological advancement that facilitates the management of documents and data electronically. The modified TAM Model by Davis has pinpointed PU as the predominant factor influencing users' intentions to continue using such systems (Kalayou et al., 2020). Research focusing on different aspects of EFS consistently highlights the significant impact of PU on users' continuous intentions (Foroughi et al., 2019). Conversely, there have been some inconsistencies in the findings, as discussed by Akram et al. (2019) and Aji et al. (2020). They also regard PU as a crucial factor for continuous intention in the context of EFS. Reflecting its importance, the TAM has been widely applied by various researchers, including Granić and Marangunic, (2019), Scherer and Teo, (2019), Alsharida et al. (2021), Rosli et al. (2022) to explore ongoing objectives related to EFS.

Habit formation, resulting from repeated use of the EFS, can positively influence continuous intention (Dalvi et al., 2022). Habits reduce cognitive load and make the

process more automatic (Darejeh et al., 2021). Subjective norms, or the influence of peers, family, and society, can also affect users' intentions (Osatuyi & Turel, 2019). If significant others endorse and use the system, it reinforces users' continuous intention (Amin et al., 2022). Finally, facilitating conditions, such as the availability of resources and support for using the EFS, impact users' intention to continue using it.

Good technical support and infrastructure make it easier for users to maintain their usage (Tahar et al., 2020). As can be seen, PU is a multifaceted construct that significantly impacts users' continuous intention in Malaysia's EFS (Saptono et al., 2023). It is influenced by system quality, information quality, service quality, user characteristics, and other factors such as satisfaction, trust, perceived ease of use, habit, subjective norms, and facilitating conditions (Kamarozaman & Razak, 2021). Understanding and enhancing these factors can lead to higher continuous intention and long-term success of the EFS (Akram et al., 2019) because the government must improve these dimensions to ensure the EFS's sustained adoption and effective use (Dias, 2020).

## **2.7 Underlying Theories**

This research section explores the theoretical frameworks employed, including the TRA Model, the TAM Model, the DeLone and McLean Information Systems Model of Success (D&M IS Model), and the Diffusion of Innovation (DOI) Theory. The Theoretical Acceptance Model (TAM) upholds the theoretical basis of PU and the dependent variable of PIQ. Put differently, the TAM supports the notion that PU and PIQ are connected.

In contrast, the TRA, Diffusion of Innovation (DOI) Theory, and D&M Models support innovation, trust, and satisfaction (independent and mediating variables). According to

Blut and Wang (2019), technology acceptance refers to a person's psychological condition concerning their deliberate and voluntary usage of technology. Several models have been used to investigate user acceptance and behavior, with original models adapted from the TRA, which spawned several competing models regarding technology acceptance as a primary determinant of the awareness of technology's applicability (Allam et al., 2019; Ilmi et al., 2020).

According to Taherdoost (2018), acceptance of technology involves how people accept certain technologies. The user acceptance of the technology has been further explained as a willingness to use ICT to support tasks within the user group (Boer et al., 2019). The utilization of technology by a user can be perceived as an act of accepting it. Acceptance is also a critical factor in determining technology's success or failure (Al-Nuaimi & Al-Emran, 2021). Acceptance has been abstracted as a consequence variable for users' psychological decision-making in technology (Tao et al. 2020).

Technology is of slight interest unless recognized, and technology acceptance is vital. Increased information supply is the most critical benefit of access to new technologies (Tutuhaturunwa et al., 2020). Researchers are keen to discover why populations accept information technology to improve superior processes for developing, assessing, and predicting how users respond to new technologies (Dwivedi et al., 2020). Researchers investigate various questions about the technological acceptance of individual user features, such as cognitive style to internal beliefs and its effect on user intentions (Hamakhan, 2020). This user acceptance of the technology has been modeled and projected with hypotheses for the intended intent (Hartmann & Vanpoucke, 2020).

Numerous academic studies aim to investigate the utilization, promotion, and impediments of technology acceptance (Biswas & Roy, 2018; Nadal et al., 2019; Tsai et al., 2019; Salloum et al., 2019; Molino et al., 2020; Dwivedi et al., 2020; Al-Nuaimi & Al-Emran, 2021; Tamilmani et al., 2021). One of the key objectives is to explore the obstacles and solutions to enhance users' adoption of technology (Nnaji & Karakhan, 2020). Several researchers have proposed theories and models to predict and clarify technology acceptance, accounting for the dynamic nature of the technological and environmental landscape (Rahimi et al., 2018; Scherer & Teo, 2019; Al-Tarawneh, 2019; Sohn & Kwon, 2020; Feng et al., 2020). Thus, examining and analyzing existing theories and technology acceptance developments is crucial to suggest an enhanced framework (Wang et al., 2021).

### **2.7.1 Technology Acceptance Model (TAM)**

According to Yalcin and Kutlu (2019), The Technology Acceptance Model (TAM) is a widely utilized theoretical framework that aims to predict and explain user acceptance and usage behavior of technology-based systems. Davis developed it in 1989, and it has since been adapted and extended to various technological contexts, including EFS (Alsharida et al., 2021). In the case of Malaysia's EFS, TAM can be particularly relevant to understanding factors influencing continuous intention, which is the user's decision to continue using a system after the initial adoption (Al-Rahmi et al., 2019).

#### **2.7.1.1 Two Critical Perceptions Form the Core of TAM:**

Initially proposed by Davis in 1986, the TAM has evolved into a prominent theoretical framework for understanding and predicting user behavior toward EFS technology

(Alsharida et al., 2021). As highlighted by Moslehpour et al. (2018), TAM is a robust model for explaining the acceptance and use of technology. Derived from the TRA Model, TAM encompasses two critical elements: perceived ease of use (PEOU) and PU (Baki et al., 2018). PEOU pertains to an individual's perception of the effortlessness of a system, whereas PU relates to the belief that technology will enhance their job performance (Zheng & Li, 2020). The model suggests that both PU and PEOU impact users' attitudes, which, along with PU and user behavior, determine their intention to use the technology (Yu & Jin, 2021).

PU: This is the degree to which a user believes that using a particular system would enhance their job performance or achieve some form of gain (Čevra et al., 2022). In Malaysia's EFS, PU might involve beliefs about the efficiency, accuracy, and speed of electronically filing tax returns versus traditional paper-based methods (V, 2023). Perceived Ease of Use (PEOU) refers to the degree to which a person believes using the system would be free of effort (Alsharo et al., 2018). For EFS, ease of use could be determined by user-friendly interfaces, the simplicity of navigation, and the availability of guidance or support systems (Younas et al., 2021). These perceptions influence the user's attitude toward using the technology, which affects the behavioral intention to use and, ultimately, the actual usage of the system (Fantinelli et al., 2018; Lee, C. (2020).

The TAM presents two key cognitive dimensions: PU and PEOU (Quadir & Zhou, 2021). According to TAM, the actual usage of an EFS for filling technologies is directly and indirectly influenced by user satisfaction, trust, PU, and PEOU (Naidoo, 2022). TAM also speculates that external variables impact the user's intent and actual usage through PU and

PEOU mediating effects (Naidoo, S. (2022). Figure 2.1 illustrates the original TAM model (Davis, 1989).

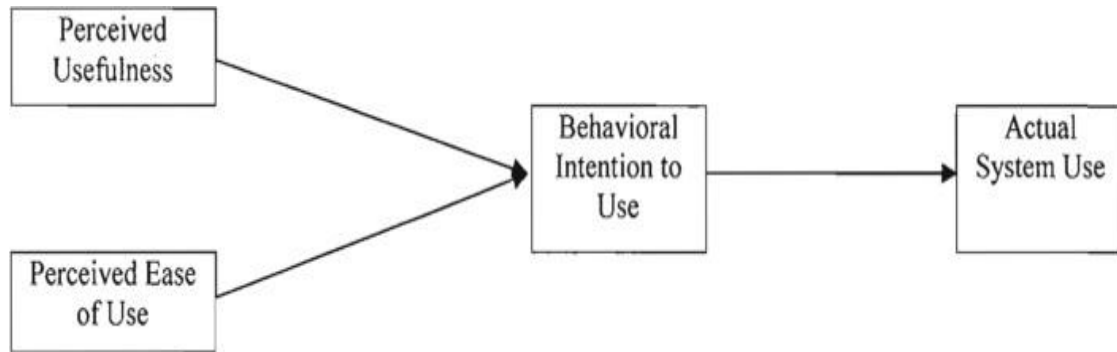


Figure 2-1  
*Diagram of the TAM*

Source: Davis, F. D. (1986). TAM Model for Empirically Testing New End-user Information Technology. Unpublished Doctoral Dissertation, MIT.

### 2.7.1.2 Extensions of TAM in Continuous Intention

While TAM initially focused on technology acceptance, it has since been extended to explain continuous intention by including additional constructs (Naidoo, 2022). This extension is crucial for understanding why users continuously engage with a system after their initial experience (Hassan et al., 2019). Initially, satisfaction plays a pivotal role in determining continuous intention (Nugroho et al., 2019; Bergmann et al., 2023). Once users have tried the system, their satisfaction with its performance and outcomes becomes a significant determinant of whether they will continue to use it (Huang, 2020). For instance, if users are satisfied with Malaysia's EFS due to its efficiency and reliability, they are more likely to keep using it (Taherdoost, 2018; Othman et al., 2020; Lim et al.,



2023). Satisfaction ensures the system meets or exceeds user expectations, fostering continuous usage (Li, 2018; Han, 2023; Al-Okaily et al., 2023).

Li et al. (2021) clarify that perceived value is another crucial construct influencing continuous intention. Users often weigh the benefits against the costs associated with continuous system use (Hassan et al., 2019). In the case of Malaysia's EFS, perceived value can be enhanced by factors such as cost savings from paperless filings and increased time efficiency (Santhanamery & Ramayah, 2018). When users perceive that the benefits, such as reduced financial and time costs, outweigh the efforts involved, they are more inclined to continue using the system (Ji et al., 2019).

Subjective norms also affect continuous intention (Paftalika & Hananto, 2018). These norms refer to the influences from others, including peers, regulatory bodies, or societal expectations (Giletta et al., 2021). Subjective norms can play a significant role in contexts where compliance and accuracy are crucial, such as inheritance case filings (Gam et al., 2019). For example, suppose peers or authorities advocate using the EFS (Shang, 2019). In that case, users may feel compelled to continue using it to conform to these expectations and avoid potential non-compliance issues (Shevchenko et al., 2020).

Furthermore, trust is a critical factor in digital and online systems (Adjekum et al., 2018; Karmarkar & Jenkins, 2019; Chauhan, 2023). Users need to trust the security and privacy of the system to continue using it, especially when sensitive financial data is involved (Hussain et al., 2019). Trust in the system's ability to protect user information can significantly impact the decision to continue its use (Brunotte et al., 2022). For Malaysia's EFS, ensuring robust security measures and maintaining user privacy can help build and

sustain trust, encouraging continuous usage (Cheryl et al., 2021). While TAM initially focused on initial acceptance, its extension includes constructs like satisfaction, perceived value, subjective norms, and trust, providing a more comprehensive understanding of continuous intention (Mustafa & Garcia, 2021). By addressing these factors, Malaysia's EFS can ensure that users not only adopt the system initially but also continue to use it over time, thereby achieving long-term success and user loyalty (Taherdoost, 2018b; Yaakop et al., 2021; Almaiah et al., 2022; Anuar et al., 2023).

At the outset of the TAM Model phase, the EFS's ease of handling and robustness is reflected in user acceptance, surpassing the TRA Model (Granić et al., 2019). On the other hand, this simplicity is often considered a limitation, as practitioners criticize TAM for its lack of practical application in complex scenarios (Shachak et al., 2019; Malatji et al., 2020). Despite these criticisms, TAM demonstrates strong consistency, reliability, and validity in explaining its variables (Oturakci, 2018; Jimenez et al., 2020; Balaman et al., 2021).

Numerous studies have attributed the model's lower variance explanation to the insufficient consideration of external variables beyond the original TAM factors (Moura et al., 2020; Sukendro et al., 2020; Mulia et al., 2020; Mesbah & Alfaiakawi, 2023). Expanding the scope of variables and exploring boundary conditions could enrich the TAM theory, providing a more comprehensive understanding of the factors influencing the original TAM variables: ease of use and usefulness (Salloum et al., 2019; Na et al., 2022).

Accordingly, while TAM is widely utilized to model EFS and acceptance and has garnered significant empirical support, it remains inconclusive and contentious (Esteban-Millat et al., 2018; Abuhassna et al., 2023). This ongoing debate suggests numerous promising directions for future research. Manis and Choi (2019) highlight that no studies have yet integrated the TAM framework with aspects related to system quality and its relevance or importance, indicating a need for further research, particularly in the context of EFS in Malaysia. In summary, TAM provides a robust framework for understanding the factors influencing technology acceptance and continuous use (Ismatullaev & Kim, 2022). In the case of Malaysia's EFS, examining these factors through the lens of TAM can help identify strategies to enhance user engagement and satisfaction, thereby encouraging sustained use of the system (Yaakop et al., 2021).

### **2.7.2 Theory of Reasoned Action (TRA)**

The Theory of Reasoned Action (TRA) is a psychological model that offers insights into how individuals' behavioral intentions are shaped (Raut et al., 2020). This makes it highly applicable in diverse contexts, including the adoption and continuous use of technological systems like Malaysia's EFS (Asiaei & Rahim, 2019; Jalil et al., 2021; Singh & Chan, 2022). By integrating trust and satisfaction into this model, we can better understand the factors influencing users' intentions to continue using such systems (Ashraf et al., 2020; Rahman & Pangendra, 2022).

#### **2.7.2.1 Understanding the TRA Model**

At its core, the TRA posits that an individual's behavior is driven primarily by their intention to perform the behavior (Ajzen & Kruglanski, 2019). Two main components

influence this intention: the individual's attitude toward the behavior and the subjective norms surrounding it. The first component, attitude toward the behavior, refers to the individual's evaluation of engaging in the behavior based on their beliefs about the expected outcomes and the value they place on them (Hagger et al., 2022). The second component, subjective norm, involves the perceived social pressures to perform or not perform the behavior, which is influenced by the expectations of important others and the individual's motivation to comply with these expectations (Theriault et al., 2019; Kim et al., 2019a). As Jiang and Lau (2021) said when applying the TRA to Malaysia's EFS, particularly concerning users' continuous intention, it is essential to consider how trust and satisfaction play pivotal roles in shaping attitudes and norms.

#### **2.7.2.2 The Role of Trust**

Trust significantly impacts users' attitudes toward the EFS (Zhou et al., 2018; Santa et al., 2019). When users trust that the system is secure (Hussain et al., 2020), reliable (Chen et al., 2021), and protects their privacy (Sun, 2019; Esposito et al., (2022), their overall evaluation of using it will likely be positive. This trust is not only based on their direct experiences but also on the system's reputation and the perceived competence of the authorities managing it (Wong et al., 2020). Furthermore, trust can influence subjective norms; if key influencers or regulatory bodies endorse the system's security and reliability, users may feel a more assertive social obligation to use it due to these endorsements (Hu et al., 2019; Weismueller et al., 2020; Teichert et al., 2021).

### **2.7.2.3 The Impact of Satisfaction**

Satisfaction acts as a bridge between initial use and continuous intention (Bergmann et al., 2023). Users who are satisfied with their experience of the system in terms of ease of use, efficiency, and outcome are more likely to develop a positive attitude towards its continuous use (Huang, 2020). Satisfaction thus not only reinforces the initial positive attitude and serves as a mediator; it helps sustain the intention to continue using the system by continuously meeting or exceeding user expectations (Razak et al., 2021).

### **2.7.2.4 Linking Trust and Satisfaction to Continuous Intention**

As Cao et al. (2018) explain, the interconnectedness of trust and satisfaction with continuous intention can be articulated through their direct and indirect impacts on the components of TRA. Trust enhances the users' attitudes and compliance with subjective norms, thus directly promoting a stronger intention to continue using the system (Yasa et al., (2022)). On the other hand, satisfaction reinforces positive attitudes by confirming that the system is beneficial, further strengthening the intention to use it continually (Hsieh, 2018).

Ahmadvand (2020) identified two primary approaches for understanding user intent within the context of EFS. One approach emphasizes focusing on specific variables, such as creating a straightforward, well-designed online EFS platform and ensuring secure transactions, which are crucial to user satisfaction. Instead, satisfaction alone does not always translate into user loyalty (Oktavia, 2023). Personalization efforts and enhancing the social value of online interactions are essential for fostering strong user relationships in the digital realm (Shanahan et al., 2019).

Further research supports the notion that user groups and tailored systems significantly influence the interaction with system services, particularly among experienced Internet users (Troussas et al., 2021). Trust-building services in the marketing context can also enhance the perceived value of EFS, converting satisfied users into loyal customers (Sarkar et al., 2020). The online environment offers numerous opportunities to build trust, and offline offerings can also benefit from support through web-based filing services (Mas'ud & Umar, 2019).

Fuchs (2023) also posited that this theory could be applied to innovative technology decision-making strategies to conceptualize human behavioral patterns. This perspective suggests that behavioral intentions, such as using an innovative system, drive actions (Al-Rahmi et al., 2019). These intentions are influenced by an individual's attitude toward the behavior, satisfaction with the behavior's performance, and perception of the behavior's ease of execution (Kashive et al., 2020).

Apostolou et al. (2020) introduced a model in Figure 2-2, adapted to suit the attributes of online group sources from four different references. As shown in the figure, primary literature sources were integral to this adaptation.

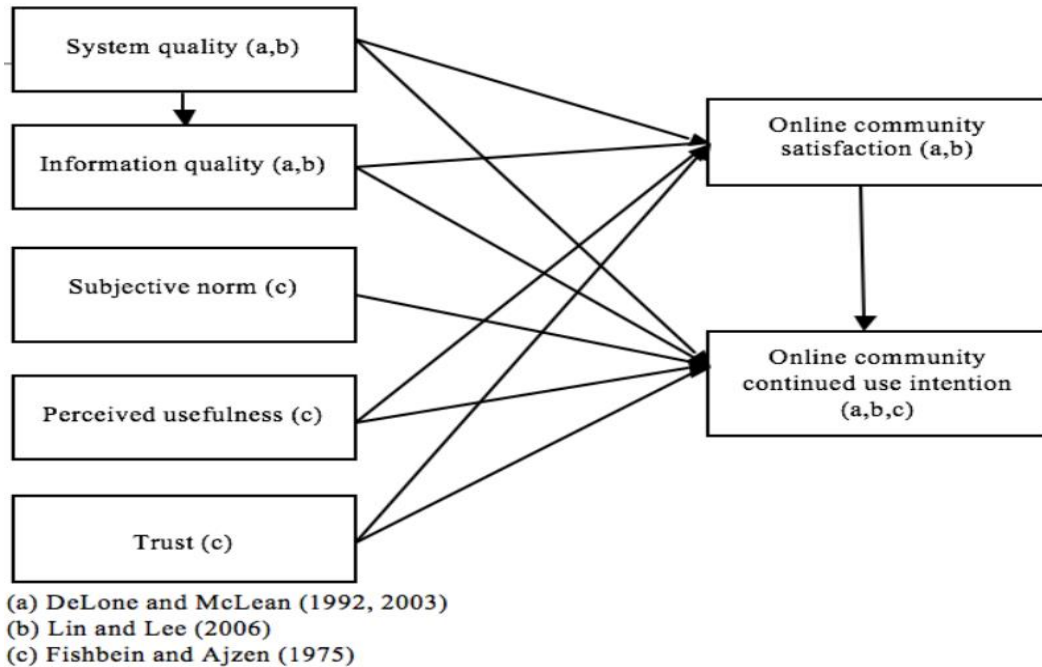


Figure 2-2  
*Model for The Satisfaction And Continuous Use Of The Online Community.*

For instance, the design of this model integrates two proposed dependent variables: continuous usage and satisfaction with online filing. These dependent variables were suggested by Lin and Lee (2006b) and DeLone and McLean (2003). Each building block of the model is tailored to the study context and discussed in detail below. System efficiency is a crucial component of this model (Trivena et al., 2019). It encompasses how users view and communicate as simply as possible with the EFS (Trivena & Silintowe, 2019). In other words, systems efficiency is concerned with the usability and accessibility of the EFS, ensuring that users can navigate and interact with the system with minimal effort (Kaplan et al., 2020). This aspect is critical because an efficient system enhances user experience, increasing satisfaction and continuous use (Kheder, 2023).

Next, the quality of information within the EFS is paramount (Bakar et al., 2018; Millenia et al., 2022; Haruna et al., 2023). This refers to how trustworthy, precise, comprehensive, and appropriately formatted the information stored in the filing system is, as perceived by its users (Nugroho et al., 2018). High-quality information is essential because it ensures users can rely on the data for their needs (Arsalaan et al., 2021). Trustworthy and well-organized information contributes to the credibility of the EFS and fosters user confidence in the system (Zloteanu et al., 2018).

Subsequently, the subjective norm plays a significant role in user acceptance of the EFS (Mishra et al., 2021). This norm is when users realize that others think the online network platform can be used (Chen et al., 2021). The social pressure or influence exerted by peers, colleagues, or superiors encourages users to adopt and use the EFS (AbuAkel & Ibrahim, 2023). When users perceive that using the EFS is supported and endorsed by others, they are likelier to adopt the system (Carter et al., 2019).

Furthermore, PU is a key determinant of user adoption and continuous use of the EFS (Baki et al., 2018). This concept is defined as the users' belief that they can complete their tasks using the EFS (Veeramootoo et al., 2018). When users perceive the EFS as a valuable tool that enhances their productivity and helps them achieve their goals, they are more likely to use the system consistently (Firdausi & Wulandari, 2023). This perception of usefulness directly influences their satisfaction and intention to continue using the EFS (Widjaja & Widjaja, 2022).

Additionally, academic research indicates that trust in social web platforms is determined by users' confidence in the EFS's competence, integrity, and benevolence (Zhang & Li,



2019). Trust is fundamental in adopting any online system, including the EFS (Nisha et al., 2018). When users trust the system, they believe it will perform as expected, safeguard their information, and act in their best interests (Yu et al., 2018). The EFS's consistent and reliable performance builds this trust over time (Adjekum et al., 2018).

Apostolou et al. (2017) also discussed satisfaction with the EFS. Satisfaction refers to how users react to the online filing performance. Several factors influence satisfaction, including system efficiency, information quality, PU, and trust. Users are satisfied with the EFS continuously using the system and recommend it to others. Finally, online filing shall be the reason for continuous use if the user desires to stay with the services. Continuous usage is the ultimate goal of any online system, including EFS. When users find the system beneficial, trustworthy, and satisfying, they will likely remain loyal and continue using the EFS. This continuous use is crucial for the long-term success and sustainability of the system.

Furthermore, Apostolou et al.'s (2017) model provides a comprehensive framework for understanding the factors influencing the adoption and continuous use of an EFS (Oni et al., 2020). The model offers valuable insights into designing and implementing effective EFS by integrating systems efficiency, information quality, subjective norm, PU, trust, and satisfaction (Al-Fraihat et al., 2020). These factors are interconnected and collectively contribute to the overall success of the EFS in meeting user needs and expectations (Mangoting et al., 2019).

In essence, the expanded application of the TRA Model to understand the continuous intention in the context of Malaysia's EFS demonstrates how integral elements like trust

and satisfaction are in shaping user behavior (Zhou et al., 2018). By fostering a trustworthy environment and ensuring user satisfaction, the system can secure a high rate of continuous use (Ashraf et al., 2020). This understanding is crucial for policymakers and system administrators aiming to enhance the effectiveness and user engagement of e-government services (Camilleri, 2019). Through such insights, strategies can be designed to attract new users and retain existing ones by reinforcing their positive attitudes and adherence to favorable subjective norms (Tan et al., 2018; García et al., 2019; Hossain et al., 2019; Chen et al., 2019; Kim et al., 2021; Yasa et al., 2022; Bashir et al., 2022)

### **2.7.3 DeLone & Mclean IS Success Model (D&M Model)**

The DeLone and McLean Information Systems (IS) Success Model, often referred to as the D&M Model, provides a robust framework for evaluating the myriad factors defining information systems' success (Jeyaraj, 2020; Sabeh et al., 2021; Pour et al., 2021). Developed in 1992 and subsequently refined in 2003, this model is particularly pertinent when analyzing users' continuous intention within systems like Malaysia's EFS, where the roles of trust and satisfaction are paramount (Zhou et al., 2018).

Since its initial introduction in 1992 and subsequent update in 2003, the D&M model has been extensively evaluated for its effectiveness in explaining user behaviour across different settings (Pour et al., 2021). Developed by DeLone and McLean, this model has been examined by numerous researchers, including Hase and Bansal (2020), Feng et al. (2022), Ghaemmaghami et al. (2022), Liao et al. (2022) and Erdoğan (2023). According to DeLone and McLean's (2003) findings, the D&M model is applicable in assessing the effectiveness of EFS in facilitating communication and transmitting information to

decision-makers through online service portals (Iqbal et al., 2023). Consequently, it can be deduced that users' expectations regarding website quality and satisfaction levels will affect their intention to utilize online community services (Cheng et al., 2020). Nevertheless, there is a scarcity of research exploring how the different components of the D&M model influence the decision to continue using EFS specifically (Cheng et al., 2020; Hossain & Kim, 2020; Pratiwi et al., 2021; Sadiq et al., 2022).

As Ibrahim et al. (2021) explain, DeLone and McLean updated the model in 2002 after ten years of analysis of the previous theory, and it relied on many benefits (see Figure 2.3). A new 'service quality' variable was implemented in the latest model to express the need to calculate support for the implementation of IS and the will to use an attitude of the users instead of using it (Sorongan & Hidayati, 2020). The final model was fused into one of the latest 'net benefits,' which was the personal effect and organizational impact (Aranibar et al., 2022).

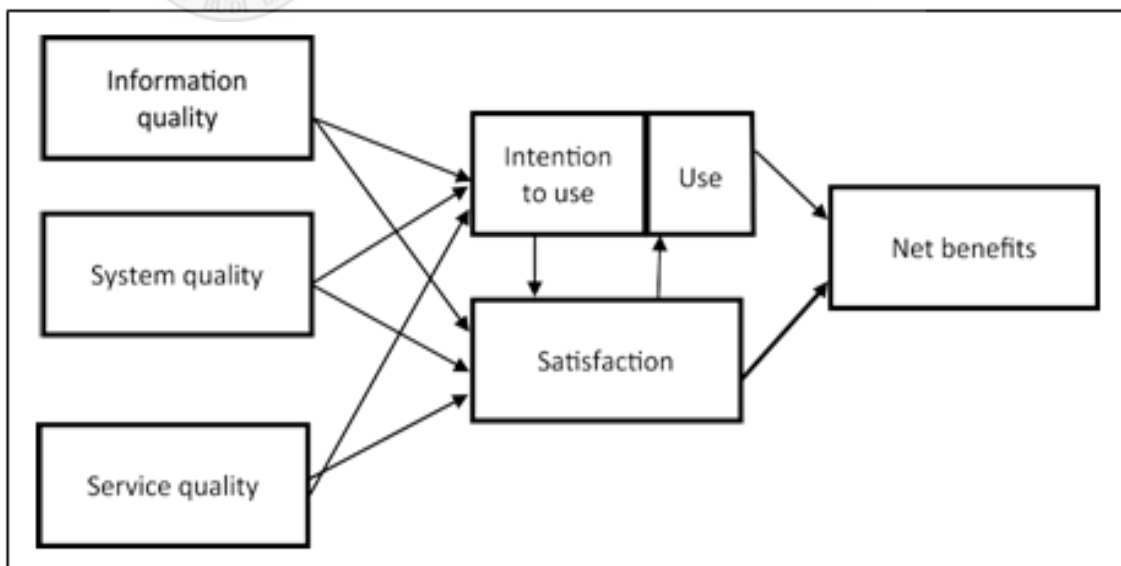


Figure 2-3  
DeLone and McLean IS success model (2002)

The D&M Model provides a nuanced framework for evaluating the effectiveness of information systems (Sabeh et al., 2021). When applied to Malaysia's EFS, incorporating variables such as PIQ, innovation, PU, trust, and satisfaction can yield insightful perspectives on users' continuous intention and their likelihood of ongoing system use (Foroughi et al., 2019). PIQ stands as a crucial component of the D&M Model (Lutfi et al., M. (2022). It reflects users' evaluation of the system's outputs, including accuracy, relevance, timeliness, and completeness (Pratomo et al., 2023). In an EFS, where accuracy and reliability are paramount, high PIQ assures users that they can trust the data used for their case submissions (Mas'ud & Umar, 2019). Consequently, when users perceive the information as high-quality, it minimizes errors and the need for rework, enhancing their satisfaction and encouraging their intention to continue using the system (Masri et al., 2019; Han, J. (2023).

Moreover, innovation within the EFS can significantly affect user perceptions (Ciuchita et al., 2019). This could include integrating new features like real-time data processing or artificial intelligence for error checking to enhance user experience and system performance (Zheng et al., 2019). The system's PU is enhanced as it becomes more effective and easier to use (Alsharo et al., 2018). Consequently, as users find the system more aligned with their needs and expectations, their satisfaction and trust in the system are expected to increase (Santa et al., 2019). Furthermore, the system's PU, which stems from users' beliefs about how the system improves their task performance or efficiency, is closely linked to these innovations (Ambalov, 2021). Users will recognize its practical benefits if the system simplifies and accelerates the case filing process (Enríquez-de-Salamanca, 2021; Ostapiak, 2023). This recognition, in turn, significantly influences their

decision to continue using the system because they appreciate the tangible advantages it provides in simplifying a traditionally complex process (Ji et al., 2019; Hassan et al., 2019).

The advent of the Internet has significantly reshaped the behavior of businesses and services, transforming markets, segments, and companies (Sharma et al., 2023). The innovative economy now requires exploiting new models and paradigms (Burlov, 2023). Information technology (IT) in EFS has become the driving force behind businesses and markets, with the Internet serving as a powerful and ubiquitous communication tool in the modern economy (Mgunda, 2019). This transformation has led to substantial fluctuations in traditional industries and companies (Savastano et al., 2019). To navigate these changes, companies strive to understand and measure the impact of IT, enabling them to make informed decisions about critical innovations (Dong et al., 2021; Usai et al., 2021). Despite these advancements, fundamental business principles remain unchanged (Han et al., 2021). The core tenets of the economy have not been rewritten; a firm's long-term success or failure is still determined by its ability to generate positive net profits (Guo et al., 2020). Additionally, the essential role of IT in facilitating transactions and providing decision-makers with relevant information persists (Veranita, 2018). Yet, contemporary decision-makers now include both internal and external clients (AbuAkel & Ibrahim, 2023). Although the pace and extent of change may be significant, IT continuously pursues the same goals and objectives (Tahar et al., 2020; Muravskyi et al., 2023).

Additionally, trust is critical, especially in systems that handle sensitive information such as personal and financial data (Kalloniatis et al., 2019). Trust is primarily influenced by

the system's reliability, security measures, privacy policies, and the perceived integrity of its management (Wei et al., 2022). When users trust that their information is secure and that the system operates reliably, their anxiety about potential data misuse diminishes (Esposito et al., 2022). This confidence encourages more profound engagement with the system, reinforcing their intention to continue its use (Abusamhadana et al., 2019). Next, user satisfaction, influenced by the quality of the system and the benefits perceived by users, is a direct predictor of continuous intention (Kuo & Hsu, 2022). Satisfaction arises when users feel the system is reliable, easy to use, effectively supported by customer service, and fair in processing their filings (Oktavia, 2023). Thus, a satisfied user is more likely to reuse the system, recommend it to others, and depend on it for future tasks, which promotes the long-term success and adoption of the system (Pańkowska et al., 2020; Mohanty et al., 2022).

As Veeramootoo et al. (2018) write, these variables PIQ, innovation, PU, trust, and satisfaction are interconnected and dynamically influence one another. For instance, innovation enhances PIQ, boosting PU (Al-Bashayreh et al., 2022). This enhanced PU and high information quality build trust, increasing user satisfaction (Saptono et al., 2023). Consequently, this satisfaction positively impacts continuous intention, completing the cycle of EFS success (Geebren et al., 2021).

According to DeLone and McLean (2003), user satisfaction is pivotal to the success of EFS. Satisfaction is defined as the user's comprehensive experience with EFS over time. In their model, Teo et al. (2008) also underscored the importance of satisfaction in determining EFS success, highlighting it as a critical factor in users' intention to continue using the system. Numerous studies have shown that satisfaction significantly influences

EFS acceptance and continuous intention (Al-Samarraie et al., 2018). For instance, Singh et al. (2018) conducted a survey that emphasized the essential role of satisfaction in adopting and utilizing large-scale e-government services. This study illustrated how a government tailored its services to meet users' needs (Sachan et al., 2018; Santa et al., 2019; Desmal et al., 2022; Huda et al., 2022).

Several studies have established that user satisfaction is critical in influencing the intention to continue using various EFS, including those beyond the e-government context (Rahman et al., 2018; Akram et al., 2019; Santhanamery & Ramayah, 2019; Hambali, 2020; Pramanita & Rasmini, 2020; Rahman & Pangendra, 2022). This revealed that user satisfaction in e-learning environments positively relationship with intending to persist (Rajeh et al., (2021). Similarly, Ejdys (2022) found that satisfaction significantly impacts the intention to continue. Additionally, Fu and Li (2020) and Fu et al. (2021) noted that if users are dissatisfied with the system, they might discontinue its use, even if they hold favorable opinions about other system components.

It can be concluded that adapting the D&M Model to include these variables for Malaysia's EFS reveals that improving these aspects can significantly influence user engagement and continuous intention (Rahi & Ghani, 2019). These areas enhance individual satisfaction and trust and increase the system's overall efficacy and perceived utility, contributing to its enduring success and widespread adoption (Leong et al., 2020; Nordin et al., 2022).

#### **2.7.4 Diffusion of Innovation (DOI) Theory**

The Diffusion of Innovations (DOI) theory, as articulated by Everett Rogers in 1962, is instrumental in understanding the adoption and propagation of new technologies and ideas (Yu et al., 2020). When applied to Malaysia's EFS, this theory illuminates the pathways through which technological enhancements in EFS are adopted and their subsequent effects on users' intentions to continue using the system (Trischler et al., 2020). This essay will delve into the structure and relationships within the DOI framework, focusing mainly on the roles of trust and satisfaction in influencing continuous intention (Trischler et al., 2020).

As Abosede (2020) mentioned, At the core of DOI theory are several key components: the innovation itself, communication channels, time, and the social system within which it is introduced. In Malaysia's EFS, "innovation" encompasses any new features or improvements made to the system, such as enhanced security measures or user interface optimizations (Jalil et al., 2021, pp. 253 - 267). The communication channels refer to the methods used to inform and educate users about these changes, including online resources, direct emails, or instructional videos (Adnan et al., 2019). The time component relates to the pace at which these innovations are adopted by users (Isa et al., 2021), and the "social system" denotes the community of system users, including individual taxpayers, businesses, and tax professionals (Nurdin et al., 2022, pp. 1-31).

The adoption process follows a sequence of stages: knowledge, persuasion, decision, implementation, and confirmation (Mashabela & Kekwaletswe, 2020). Initially, users become aware of the new system enhancements (knowledge), which leads them to form



opinions about the system (persuasion) (Sheng et al., 2023). Based on this evaluation, they decide whether to adopt the system (decision), integrate it into their daily routines (implementation), and finally seek validation for their choice (confirmation) (Khlil et al., 2023). Throughout this process, the roles of trust and satisfaction are paramount (Miftarević & Paliaga, 2021).

Trust and satisfaction significantly mediate the relationship between the diffusion of the new system and users' continuous intentions (Cao et al., 2018). Trust is primarily built on the perceived security and privacy of the system, where users need to feel confident that their sensitive data is well-protected (Jiang & Lau, 2021). Additionally, the reliability of the system and its ability to perform consistently without errors bolsters users' trust (You et al., 2018). On the other hand, satisfaction stems from a positive user experience characterized by ease of use and the efficient accomplishment of desired tasks (Mahmudah & Kartikaningdyah, 2020). It is also influenced by the system's ability to meet or exceed user expectations in handling their filing requirements (Khaddafi et al., 2018; Yudha et al., 2021; Setyoko et al., 2023).

Integrating trust and satisfaction into the DOI framework provides a comprehensive understanding of their impact on continuous intention (Zhou et al., 2018). Trust encourages users to keep using the system by instilling confidence in its capabilities and security (McCole et al., 2019). Typically, satisfaction with the system promotes habitual use and positive word-of-mouth recommendations, further reinforcing the decision to continue using the system (Martín-Velicia et al., 2022). This suggests that trust and satisfaction are critical for ensuring the long-term adoption and success of the EFS (Ahmad et al., 2018; Tam et al., 2019; Yunusa et al., 2020; Hooda et al., 2023).

To summarise, the DOI Theory offers a robust framework for examining the spread and acceptance of new technologies within Malaysia's EFS (Mamun, 2018). Trust and satisfaction emerge as crucial factors that influence the continuous intention of its users (Zhou et al., 2018). By continuously enhancing the system's features, effectively communicating these changes, and ensuring high levels of user satisfaction and trust, the system can maintain a high rate of continuous use (Cao et al., 2018). Thus, understanding and implementing strategies based on the DOI framework can significantly benefit the administration and future development of Malaysia's EFS (Bokolo et al., 2020; Ghasemy et al., 2022).

## **2.8 Research Framework**

In Malaysia, this research explores the factors influencing users' willingness to continue using online filing services, particularly the EFS (Mohamed et al., 2018). The primary aim of this study is to shed light on the elements that affect users' decisions to persist with electronic government services like EFS through empirical research (Almaiah et al., 2022). Previous studies have pinpointed several determinants that influence users' continuous intentions (Veeramootoo et al., 2018; Akram et al., 2019; Ogedengbe & Talib, 2020). Ng et al. (2019) devised a research methodology to accomplish their objective by employing the TAM Model as their main theoretical framework (Chen et al., 2019; Ashrafi et al., 2020; Mustafa et al., 2021). They also considered PIQ, trust, innovation, usefulness, and satisfaction. This empirical finding is associated with a new research model, as shown in Figure 2.4 below.

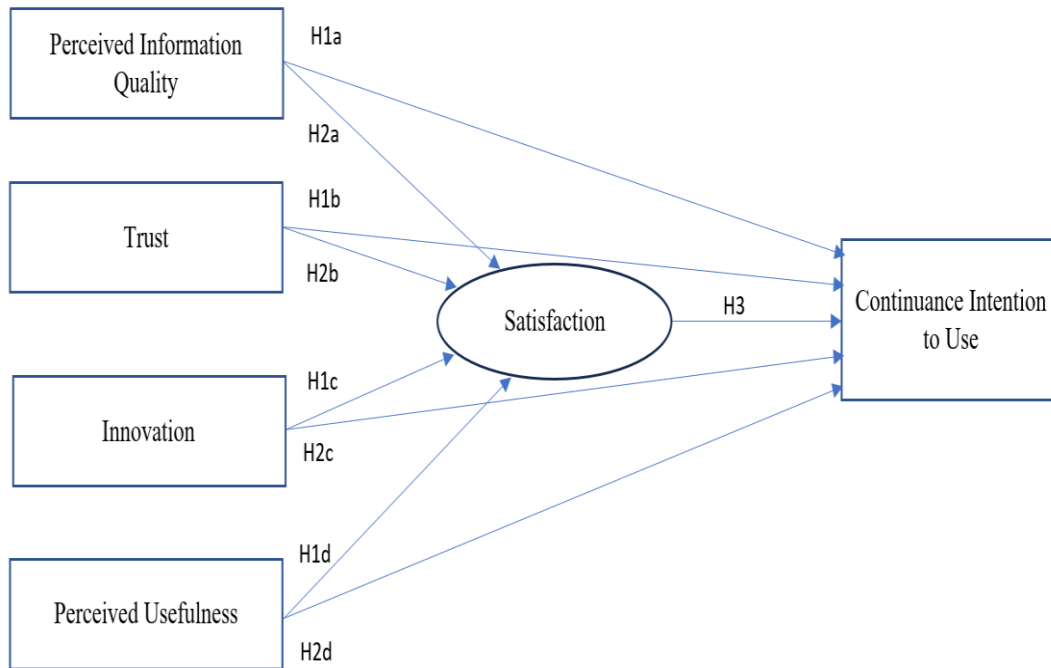


Figure 2-4  
*Research Framework*

The research's theoretical foundation involves exploring the suggested links between variables substantiated by previous research and scholarly agreement. The study's hypotheses are based on this framework, established after thoroughly examining the research inquiries, problem description, study objectives, and current literature. The continuous intentions, which served as the dependent variable, were influenced by viewpoint, PIQ, trust, innovation, and PU. On the contrary, the research indicates that satisfaction is the mediator in this relationship.

As Mackinnon et al. (2019) suggest, a mediating relationship clarifies how and why two variables are connected. Specifically, the mediator elucidates the intermediary mechanism that connects the independent variable to the dependent variable (Yoon, 2020). The core concept behind a mediating relationship is that the independent variable affects the

mediator, which, in turn, acts as the dependent variable (Cheung, 2020). In this context, the mediator is often called an intervening or indirect variable (Guo et al., 2022). While the independent variable directly influences the mediator, it can also affect the dependent variable simultaneously (Liu et al., 2021). Especially, complete mediation occurs when the independent variable's impact on the dependent variable is entirely nullified (Feingold et al., 2019). For example, a cause-and-effect relationship can be observed in how a student's notetaking during class (independent variable) impacts their performance on a test (dependent variable) (Liang et al., 2018). In this scenario, studying for the test is a mediator in assessing these linkages.

## **2.9 Hypotheses Development**

A hypothesis is an educated guess about the connection between two or more variables grounded in the theoretical framework established by prior studies (Usami et al., 2019). This study's hypothesis was based on findings from related studies.

### **2.9.1 Relationship Perceived Information Quality (PIQ) and Continuous Intention to Use**

Understanding the dynamics of PIQ and its impact on continuous intention to use Malaysia's EFS is crucial for enhancing user engagement and system effectiveness (Laila et al., 2022). This study explores this relationship through the TAM Model, elucidating how PIQ continuously influences users' decisions to engage with the system. As Machdar (2019) mentioned, PIQ, in the TAM framework, significantly affects PU and ease of use. PIQ, encompassing dimensions such as accuracy (Baby & Kannammal, 2020), relevance (Supriadi et al., 2019), timeliness (Sulaiman et al., 2022), and completeness (Tseng et al.,

2021), is a foundational aspect that determines how users perceive the effectiveness of the EFS. When the information the system provides aligns well with these quality dimensions, it enhances the PIQ of the degree to which a person believes using a particular system would enhance their job performance (Maamari & Chaanine, 2018; Lee et al., 2020; Woo, 2023; Zamir, 2023).

Furthermore, continuous intention to use the system, a key outcome in TAM, hinges on these perceptions of usefulness and ease of use (Vanduhe et al., 2020). Continuous intention represents the likelihood of continuous use based on the user's current experiences with the system (Franque et al., 2020; Jo, 2022). It is driven by the satisfaction derived from the system's utility and the ease with which the user can operate it (Kim & Song, 2021). In contexts like Malaysia's EFS, where accurate and efficient information processing is paramount, the quality of information plays a critical role in sustaining user engagement (Bakar & Melan, 2018; Abusamhadana et al., 2019; Windriati et al., 2021; Rosman et al., 2023).

Under the lens of TAM, the relationship between PIQ and continuous intention posits that high PIQ positively influences PU, directly impacting the user's intention to continue using the system (Ramkumar et al., 2019). Additionally, when users perceive that high-quality information makes the system easy to use, it further strengthens their continuous intention (Vanduhe et al., 2020). This dual pathway highlights how both dimensions of TAM mediate the effect of PIQ on continuous intention (Fathali & Okada, 2018; Almaiah & Alismaiel, 2018).

Based on related research, the hypotheses formulated for this study suggest that higher PIQ will positively affect PU, leading to a greater intention to continue using the system (Alkhawaja et al., 2022). PIQ will enhance perceived ease of use, which, in turn, positively impacts continuous intention (Jatimoyo et al., 2021; Laksamana, et al., 2022; Olivia & Marchyta, 2022). These hypotheses aim to capture the direct and indirect influences of PIQ on user behavior, emphasizing the comprehensive role of information quality in shaping user perceptions and intentions within the TAM framework (Stal & Paliwoda-Pękosz, 2018; Tao et al., 2020; Wong & Jensen, 2020; Saif et al., 2024). Leveraging the TAM Model to investigate the relationship between PIQ and continuous intention offers valuable insights into user behavior in Malaysia's EFS (Chen et al., 2019). By ensuring high PIQ, the system meets user expectations in terms of usefulness and ease of use, thereby promoting a more sustained interaction with the technology (Sheppard & Vibert, 2019; Albayrak et al., 2021; Ullah et al., 2021). Future research could expand on this model by incorporating additional factors such as user trust and system reliability to provide a more detailed understanding of what drives continuous intention in technology acceptance scenarios (Mas'ud & Umar, 2019; Yan et al., 2021b; Tseng et al., 2022; Lutfi, 2022; Sharma & Saini, 2022).

The literature review and discussion have shown a direct relationship between PIQ and continuous intention. It is likely that users' PIQ significantly influences the effectiveness of the EFS in Malaysia (Vafaei-Zadeh et al., 2020; Ismail, 2021; Dzulkepli et al., 2021; Soong et al., 2021; Apsari et al., 2023). Alternatively, according to Osman et al. (2022), Latip et al. (2020), Dzulkepli et al. (2021), Andela and Irawati (2021), Nusa and Dubovick (2021), Ismail et al. (2021c); Ghani et al. (2022) and Kamarulzaman et al. (2022) have

mentioned that PIQ has not been adequately used in previous studies to assess EFS's continuous intention. It follows that this research investigates the relationship between PIQ and continuous intention using the EFS service in Malaysia.

H1a: The PIQ and the EFS continuous intention are positively related.

### **2.9.2 Relationship Trust and Continuous Intention to Use**

The TRA Model offers a compelling theoretical framework to analyze how trust influences continuous intention within Malaysia's EFS (Talwar et al., 2020; Alam et al., 2021b; Ma et al., 2022). This thesis elaborates on the structure of trust and its linkage with continuous intention and integrates insights from related studies to form a hypothesis under the TRA umbrella (Pinem et al., 2018; Arfansyah & Marsasi, 2023). Trust in an EFS context refers to users' belief in the system's reliability, security, and competence to manage their data effectively (Mas'ud & Umar, 2019). It is pivotal, particularly in online systems where sensitive information, like financial or personal data, is processed (Nisha et al., 2018; Bayaga et al., 2020; Didi et al., 2023). Trust ensures a reduced perceived risk and an increase in the likelihood of system use, which is crucial in contexts requiring high stakes and confidentiality, like case filings (Merhi & Ahluwalia, 2019; Kaur, S & Arora, 2020).

Within the TRA framework, continuous intention is influenced by attitudes toward behavior (system use) and subjective norms (Nguyen et al., 2018; Barbera & Ajzen, 2020; Soong et al., 2020; Lingga et al., 2021). However, trust modifies these attitudes by enhancing confidence in the system's use, influencing the intention to continue using the system (Wiczorek & Meyer, 2019; Legood et al., 2020). In EFS, where ongoing

interaction is required over multiple periods, trust can significantly determine the long-term engagement of users with the system (Mas'ud & Umar, 2019; Lukman et al., 2020; Ma et al., 2022). The relationship between trust and continuous intention in TRA posits that trust directly impacts users' attitudes toward using the system (Goode, 2018; Zhou et al., 2018; Truong et al., 2019; Jiang et al., 2021). When users trust an EFS, they develop a positive attitude toward its usage because they believe it will not fail, misuse their information, or expose them to unnecessary risks (Masri et al., 2019; Anggrayani & Suprapti, 2019; Liu, 2020; Ahmad et al., 2023). This positive attitude fosters a stronger intention to continue using the system (Poromatikul et al., 2019; Handarkho, 2020; Fitriana & Kusumawati, 2020; Ambalov, 2021a).

Furthermore, trust can influence subjective norms by affecting how users perceive others' views about the system's use (Ismail et al., 2019; Jatimoyo et al., 2021). If a system is widely trusted, it is probably more accepted among peers, positively influencing individual users' continuous intentions (Yasa et al., 2020).

Drawing from related studies, the hypothesis for this examination could be structured as follows: Trust in Malaysia's EFS positively influences users' attitudes towards its usage, enhancing their continuous intention to use the system (Zainudin et al., 2020; Sabarudin et al., 2021; Widianoro et al., 2022; Rahim et al., 2023). This hypothesis suggests a direct pathway from trust to attitudes and from attitudes to continuous intention, aligning with the TRA's emphasis on the rational processing of behavioral outcomes.

As described, exploring trust within the TRA framework highlights its critical role in shaping user attitudes and continuous intention in Malaysia's EFS (Raman, 2019;



Zainuddin et al., 2022). Trust fosters a conducive environment for recurring use and enhances user compliance and satisfaction (Yudha et al., 2021). By strengthening trust, the system can ensure higher user retention and more efficient long-term engagement (Adjekum et al., 2018). Future studies might explore integrating additional variables, such as individual user differences or external environmental factors, that could influence the trust-continuous relationship further, providing a more holistic understanding of user behavior in EFS (Santhanamery & Ramayah, 2018; Mas'ud et al., 2019; Yuan et al., 2020). One way to put this is as follows:

H1b: The trust and the EFS's continuous intention are positively related.

### **2.9.3 Relationship Innovation and Continuous Intention to Use**

Everett Rogers introduced the DOI Theory, which provides a robust framework for analyzing how technological advancements are adopted and maintained over time (Yuan et al., 2020). This study examines how innovation characteristics influence users' intentions to continue using Malaysia's EFS, employing DOI to understand these dynamics (Al-Rahmi et al., 2019; Uyob et al., 2023; Simorangkir & Fakhrorazi, 2023). The theory identifies several attributes of innovation, such as relative advantage (Ooi et al., 2018), compatibility (Roberts & Flin, 2019), complexity (Duzenli et al., 2019), trialability (Park & Choi, 2019), and observability (Chavas & Nauges, 2020), that significantly impact an individual's decision to adopt and continuous using a technology. In the context of Malaysia's EFS, these attributes are crucial in shaping the continuous intention of its users (Foroughi et al., 2019; Yan et al., 2021).

Sujana and Yusni (2024) mentioned that relative advantage, the perception of the benefits

of the EFS compared to previous methods, plays a pivotal role in users' decision to continue its use. The more users perceive the system as beneficial in efficiency, cost-effectiveness, and user satisfaction, the more likely they are to sustain its usage (Osang et al., 2021; Ferreira et al., 2023). This advantage directly relationship with increased user engagement and satisfaction, driving continuous intention (Hassan et al., 2019). Besides, compatibility also greatly influences user retention (Oktavia, 2023). When the EFS aligns well with the users' existing values, past experiences, and needs, fitting seamlessly into their daily routines without demanding significant behavioral changes, it enhances the likelihood of continuous use (Pramanita & Rasmini, 2020). The system's ability to integrate easily with existing workflows without disruptive changes encourages users to maintain their interaction with the technology (Mahmudah et al., 2020; Yudha et al., 2021).

Alternatively, complexity has an inverse relationship with continuous intention (Foroughi et al., 2019; Franque et al., 2020). A system perceived as easy to understand and use encourages ongoing engagement, whereas a complex system might deter continuous use (Ding, 2019). As a result, simplifying the EFS to enhance its usability can be crucial for fostering long-term user engagement (Farzandipour et al., 2018; Issa et al., 2022). Next, trialability allows users to experiment with the system on a limited basis and mitigates uncertainties about the new technology (Şehbenderoğlu, 2019). This attribute lets users assess the system's effectiveness and ease of use firsthand, which can positively influence their decision to continue its use (Aziz & Wahid, 2020). Experiencing the system's benefits firsthand encourages users to adopt the technology for long-term use (Sugandini et al., 2019).

Observability is the degree to which the system's benefits are visible or noticeable to others, which also affects continuous intention (Veeramootoo et al., 2018). Users observing the system's positive outcomes through their peers or visible results reinforces the system's value and encourages continuous use (Saptono et al., 2023). Based on these observations, the hypothesis for this study suggests that a stronger perception of these innovation characteristics will correlate with a higher continuous intention among users (Akram et al., 2019). Previous research supports this hypothesis, indicating that favorable perceptions of innovation attributes are closely linked with increased user engagement and a solid commitment to a system (Ding, 2019; Jahanmir et al., 2020; Lee et al., 2021).

In summary, Al-Rahimi et al. (2019) write that applying the DOI in this context provides significant insights into the factors influencing the sustainability of technological systems, such as Malaysia's EFS. Enhancing the perceived attributes of innovation can significantly influence users' intentions to continue using the system, ensuring its effectiveness and long-term viability (Asadi et al., 2020). Further research could explore how other factors, such as demographic characteristics or previous technology experiences, interact with these innovation attributes to affect user behavior and system adoption (Chawla & Joshi, 2018; Khatri et al., 2018; Singh et al., 2020).

It can be hypothesized that user innovation significantly enhances satisfaction and the desire to continue using EFS (Al-Samarraie et al., 2018; Wang & Lee, 2020; Su et al., 2020; Salleh & Razak, 2021). Conversely, there is limited empirical research on the relationship between innovation characteristics and continuous (Wikhamn, 2019; Wan et al., 2020; Soong et al., 2021; Aulia & Purmono, 2023; Han, 2023). Given Malaysia's unique environment and user base, it is crucial to investigate the factors influencing the

continuous use of EFS (Aziz & Wahid, 2018; Bakar & Melan, 2018; Mohamed et al., 2018; Shuib et al., 2019; Kang et al., 2020; Alias & Ibrahim, 2021). Thus, this study aims to evaluate the link between the innovativeness of EFS and users' intentions to continue using it, proposing the following hypothesis:

H1c: The innovation and the EFS's continuous intention are positively related.

#### **2.9.4 Relationship Perceived Usefulness (PU) and Continuous Intention to Use**

The TAM Model is a practical, theoretical framework for assessing user acceptance and sustained usage of technology systems, including Malaysia's EFS (Yalcin et al., 2019; Kurdi et al., 2020; Yoga et al., 2023; Iskandar et al., 2023). This study examines the relationship between PU and continuous intention to use this system, drawing upon the principles of TAM and findings from previous studies (Alsharo et al., 2018; Saleh et al., 2022). PU is a central construct in TAM, defined as the degree to which a person believes using a particular system would enhance their job performance (Nuji et al., 2018; Shamsi et al., 2021; Ismail et al., 2021; Dhiman et al., 2023; Uzkurt et al., 2024). In the context of Malaysia's EFS, PU directly influences how users perceive the system's benefits in terms of time savings, error reduction, and overall efficiency in filing processes (Sinaga et al., 2021; Hidayanto et al., 2023). High PU implies that users recognize significant benefits from the system, motivating continuous use (Hassan et al., 2019).

Scherer and Teo (2019) explain that another crucial concept in TAM is the continuous intention to use, which refers to the likelihood that a user will continue engaging with a system based on their satisfaction and perceived benefits from previous interactions. In technology acceptance studies, continuous intention is often viewed as a direct outcome of

PU, where higher usefulness leads to stronger intentions to keep using the technology (Fathali & Okada, 2018; Lee et al., 2019; Kim et al., 2021; Jeong, 2023). The relationship between PU and continuous intention to use the EFS is theoretically underpinned by the assumption that users are generally rational and make utilitarian calculations about their technology (Akram et al., 2019; Sijabat, 2020; Tahar et al., 2020). If the EFS is perceived as beneficial, users are more likely to develop a positive attitude towards its continuous use, increasing their engagement with the system (Camilleri, 2019; Ardianto & Warsito, 2020; Muslichah et al., 2023).

Correspondingly, Baki et al. (2018) narrate those other factors, such as perceived ease of use and user satisfaction, often mediate this relationship. Perceived ease of use refers to the degree to which a user believes using the system would be effort-free (Amalia & Fahrudi, 2021). Although the primary relationship is between usefulness and continuous intention, ease of use could enhance the perception of usefulness, especially if the system is user-friendly and minimizes effort (Ji et al., 2019; Baki et al., 2021; Jo, 2021).

Ultimately, using the TAM to explore the linkage between PU and continuous intention to use Malaysia's EFS provides insights into how users assess and decide on technology adoption in a professional context (Moslehpour et al., 2018). Enhancing the PU of the system can be a strategic focus to ensure higher rates of continuous use, which is vital for the success and efficiency of governmental digital initiatives (Dwianto et al., 2023). Future research could investigate how other TAM-related constructs, such as perceived ease of use and user satisfaction, might interact with PU to influence continuous intention in more complex models (Muljo et al., 2020; Zain et al., 2023).

Based on the literature analysis, the critical element of PU that draws consumers and meets their expectations of EFS has been found (Ashfaq et al., 2020). Recent research has established a clear link between PU and the intention to continuous intention of a product or service (Abdullahi et al., 2020). Hypotheses development in this context is often guided by empirical evidence from related studies, which consistently show a positive relationship between PU and continuous intention (Wang et al., 2019; Aji et al., 2020; Li et al., 2020; Mensah et al., 2021; Purbokusumo & Santoso, 2021; Aswar et al., 2022; Fu et al., 2022; Lim et al., 2023). For example, a study by Mensah (2018) on e-government systems demonstrated that PU significantly predicts continuous intention to use such systems. Thus, for Malaysia's EFS, the hypothesis might state:

H1d: The PU and the EFS's continuous intention are positively related.

### **2.9.5 Relationship Perceived Information Quality and Satisfaction**

The intricate relationship between PIQ and satisfaction within Malaysia's EFS can be elucidated through the combined perspectives of the TRA Model and the D&M Model proposed by DeLone and McLean in 2003 (D&M Model) (Albelbisi et al., 2021; Almaiah et al., 2022). This essay explores how these theoretical frameworks support the hypothesis that higher PIQ leads to greater user satisfaction, drawing on empirical findings from related studies (Sharma, 2019; Halim et al., 2021; Al-Hattami, 2021; Okour et al., 2023).

PIQ, defined in the D&M Model, encompasses attributes such as accuracy, relevance, timeliness, and completeness (Santhanamery & Ramayah, 2018). In the context of Malaysia's EFS, PIQ assesses users' perceptions of the quality of information the system provides (Aziz et al., 2018; Pramanita & Rasmini, 2020; Uyob et al., 2023). High PIQ

enhances user satisfaction because when the system's information meets or exceeds user expectations, it fosters a positive user experience (Tiana et al., 2019). The TRA Model suggests that individual behavior is driven by behavioral intentions, which are influenced by attitudes and subjective norms (Nugroho & Prasetyo, 2018; Wamba et al., 2018; Gök et al., 2019; Tiana et al., 2019; Ling & Kan, 2020; Waheed et al., 2021; Najjar et al., 2021). In applying TRA to this context, one can assert that users' satisfaction with the EFS forms an attitude based on their perceptions of information quality. This satisfaction, in turn, influences their continuous use of the system. Hence, satisfaction mediates PIQ and the behavioral intention to reuse the system (Akram et al., 2019; Hambali, 2020; Chatterjee et al., 2021; Wiardi et al., 2022; Saptono et al., 2023; Oktavia, F. (2023).

Consequently, the D&M Model directly links information quality to user satisfaction (Kim, 2021). According to this model, information quality is a critical success factor that impacts overall system success through user satisfaction (Kalankesh et al., 2020). It follows that the quality of information the EFS provides is crucial in determining how satisfied users feel with the system, which subsequently affects their usage behavior and overall system success (Kurt, 2018; Nurbani & Meiyanti, 2019; Al-Okaily et al., 2021; Danso et al., 2021).

This hypothesis is based on empirical evidence suggesting that systems offering high-quality information are more effective and satisfying to users (Chopra et al., 2019; Kalankesh et al., 2020; Othman et al., 2020). For example, a study by Jazil et al. (2022) on online systems demonstrated a positive relationship between information quality and user satisfaction, reinforcing that effective information quality management improves user satisfaction levels. As a result, integrating TRA and the D&M Model provides a

comprehensive framework for understanding the pathways through which PIQ influences user satisfaction (Rahi & Ghani, 2019; Jin & Xu, 2020; Ling & Kan, 2020; Uddin & Nasrin, 2023). It suggests that high PIQ directly contributes to greater satisfaction and indirectly supports positive user attitudes and intentions regarding system use, fostering a supportive environment for continuous interaction with the system (Pappas et al., 2018; Cohen & Kangethe, 2019; Ho et al., 2019; Shen et al., 2021; Zou et al., 2022).

To summarize, the relationship between PIQ and satisfaction within Malaysia's EFS is pivotal to understanding user interaction and system efficacy (Rahman et al., 2018; Srivastava et al., 2021; Sinaga et al., 2024). By employing the TRA and D&M Model, this study underscores the importance of high-quality information in enhancing user satisfaction, which is essential for encouraging sustained engagement with the system (Sharma, 2019; Yuan et al., 2020; Soltani-Nejad et al., 2020; Lutfi et al., 2022). Future research could further explore this relationship by examining system usability and service quality factors, providing a more holistic view of what drives user satisfaction in EFS (Setyoko et al., 2023).

As Purnama, et al. (2023) suggest a direct relationship between PIQ and user satisfaction. Accordingly, it can be inferred that a higher PIQ of a product or service positively influences user satisfaction (Anjarwati & Apollo, 2018; Nirwanto & Andarwati, 2019; Tiana et al., 2019; Waheed et al., 2020; Lestari et al., 2023). On the other hand, there is a debate on whether satisfaction and PIQ interact (Sugianto et al., 2019; Achmadi & Siregar, 2021). According to Purba et al. (2019), there was an interaction effect within the context of EFS, while Garofalo et al. (2022). found no such interaction. Given the significant role



of perceived quality in contributing to user satisfaction in EFS research, the hypothesis for this study is formulated as follows:

H2a: Perceived Information Quality and satisfaction are positively related

### **2.9.6 Relationship Trust and Satisfaction**

The TRA provides a robust theoretical framework to examine the psychological factors influencing individuals' behaviors within contexts of technology use (Al-Tarawneh, 2019). This paper explores the structure and relationship between trust and satisfaction in Malaysia's EFS, using TRA to understand how these constructs influence users' continuous usage intentions (Khatri et al., 2018; Mweetwa & Mwange, 2023; Saleem et al., 2024). Initially, relationship trust in an EFS refers to the user's belief in the system's reliability, integrity, and competence (Thielsch et al., 2018). Trust is a fundamental element that influences users' acceptance and continuous use of technology, as it reduces perceived risk and increases the likelihood of relying on the system for sensitive tasks like filing documents (Hamakhan, 2020; Dhagarra et al., 2020; Ajenaghughrure et al., 2021; Shrestha et al., 2021; Choung et al., 2022; Haruna et al., 2023). In the TRA framework, trust can be seen as an attitude toward the behavior in this case, the behavior is the continuous use of the EFS (Mas'ud & Umar, 2019; Alryalat et al., 2020; Soong et al., 2020; Ng, 2020).

Typically, satisfaction is derived from the users' positive evaluations of their past interactions with the system (Vaezi et al., 2019; Lestari et al., 2022; Saleh et al., 2022). Users' attitudes and subjective norms influence satisfaction in TRA and directly impact their behavioral intentions (Chung et al., 2018; Hagger et al., 2022; Abdekhoda et al.,

2022). It acts as a feedback loop that either reinforces initial trust or prompts a reevaluation of the system based on experiences (Ismail et al., 2021b). The relationship between trust and satisfaction within TRA suggests that trust directly influences user satisfaction (Aslam et al., 2018). When users trust the EFS, they are more likely to feel satisfied with its use, as trust reduces anxiety and uncertainty associated with electronic transactions (Geebren et al., 2021). Fueled by trust, satisfaction significantly impacts the users' behavioral intention to continue using the system (Winarsih et al., 2022; Uddin et al., 2023). This sequence aligns with TRA's emphasis on attitudes (here, trust and satisfaction) influencing intentions (Murniati et al., 2022).

These hypotheses aim to test the direct impact of trust on satisfaction and the subsequent effect of satisfaction on continuous intention, encapsulating the belief-attitude-intention pathway advocated by TRA (Zhou et al., 2018; McCole et al., 2019; Jiang & Lau, 2021; Bergmann et al., (2023). Given the above, through the TRA Model lens, relationship trust, and satisfaction are intricately linked and play pivotal roles in shaping users' behavioral intentions toward Malaysia's EFS (Ng, 2020). Enhancing trust can increase satisfaction, reinforcing the likelihood of continuous system use (Ashraf et al., 2020). Future studies might incorporate additional TRA components, such as subjective norms, to understand better the factors influencing continuous intentions in EFS (Ashraf et al., 2020).

Based on the findings from related studies, which demonstrated a strong relationship between trust in online systems and user satisfaction leading to higher usage intentions, the hypotheses for the current study are structured as follows:

H2b: Trust and satisfaction are positively related.

### **2.9.7 Relationship Innovation and Satisfaction**

Salleh and Razak (2021) mentioned that insight into the interplay between relationship innovation and satisfaction is essential for optimizing user engagement and system effectiveness in Malaysia's EFS. This research integrates the TRA and DOI to explore this relationship, drawing upon empirical findings from related studies (Dearing & Cox, 2018). Relationship Innovation in EFS can be defined as introducing novel features or processes that enhance the interaction between the system and its users (Chen et al., 2021). These innovations may include improved user interfaces, personalized communication tools, or advanced data handling capabilities that streamline the filing process and make it more user-friendly (Simorangkir & Fakhrorazi, 2023).

Within the TRA framework, satisfaction refers to the user's contentment with the system, which directly influences their behavioral intention to use it (Tsai et al., 2022). According to TRA, user behavior is driven by behavioral intentions, shaped by attitudes towards the behavior and subjective norms (Karnowski et al., 2020; Bonomi et al., 2023). In the case of EFS, satisfaction develops from positive experiences with the system, including ease of use, efficiency, and the benefits of relationship innovations (Bahl et al., 2020; Alyoussef, 2021).

According to Rahmayanti and Johan (2024) said that the TRA advances that a user's intention to engage in a behavior (in this case, continuous use of an EFS) is primarily determined by their attitude towards using the system and the subjective norms surrounding its use. Instead, in exploring the impact of relationship innovation on satisfaction, it becomes evident that user attitudes are significantly shaped by their direct

interactions and experiences with the system's innovative features (Hussain et al., 2023). Meanwhile, the DOI theory helps to further articulate this relationship by emphasizing how the adoption of innovations is influenced by factors such as relative advantage, compatibility, complexity, trialability, and observability (Park & Choi, 2019; Sun et al., 2020). Relationship innovations in EFS can be seen as positive attributes that increase the perceived relative advantage of the system over traditional filing methods, thereby enhancing user satisfaction (Saptono et al., 2023).

In particular, integrating DOI provides a nuanced understanding of why specific innovations are more readily accepted and how they contribute to overall satisfaction (Talukder et al., 2019). For instance, innovations that are highly compatible with users' existing practices and expectations are likely to be more effective in enhancing satisfaction (Sebetci, 2018; Salleh & Razak, 2021). It can be concluded that this paper highlights how innovative practices within Malaysia's EFS can significantly enhance user satisfaction by examining the structures and relationships between relationship innovation and satisfaction through the TRA and the DOI lenses (Basri et al., 2019; Alam et al., 2022). These insights suggest that continual investment in innovative features could increase satisfaction and encourage sustained user engagement, which is critical for the system's long-term success (Irani, 2023). Future research could explore specific relationship innovations and their direct impacts on user attitudes and satisfaction to further validate and expand upon these hypotheses (Van Pham et al., 2019; Khan et al., 2019).

Governments employ various strategies and innovations to attract users and enhance their satisfaction levels, as Hajararian et al. (2019) highlighted. They are particularly willing to invest in innovation when they perceive that online platforms fall short of serving

customer needs (Sedighi et al., R. (2022). Tuominen et al. (2022), observed that research focusing on a company's customer-centric strategic orientation emphasizes user retention, trust, and wallet share, often overlooking the potential impact of innovation. Although prioritizing user retention and fostering stronger relationships can improve a firm's short-term performance, it may also lead to unintended consequences, such as diminished investment in innovation, as Llanes (2018) contended. Organizations aim to develop novel and unique products to expand their user base and meet their needs (Ballon et al., 2018; Murali et al., 2021; Marzi, G. (2021). Innovation, by definition, should enhance the user experience and differentiate a company from its competitors (Santos et al., 2019; Wang, 2021; Lahmidi, 2023). Drawing from these theoretical perspectives, the relationship between relationship innovation and satisfaction can be hypothesized as follows:

H2c: Satisfaction and innovation are positively related.

### **2.9.8 Relationship Perceived Usefulness and Satisfaction**

In accepting Malaysia's EFS dynamics, PU and Satisfaction emerge as crucial determinants of user engagement and system effectiveness (Rusakova, 2020; Andela & Irawati, 2021; Tian et al., 2023). This research delves into the structure of these constructs. It examines their relationship, drawing upon hypotheses formed from prior studies to provide a deeper insight into user interaction with the system. PU is a foundational construct that evaluates how users perceive the system's benefits in enhancing their job performance or making their tasks easier (Tahar et al., 2020). In the context of Malaysia's EFS, this could relate to the efficiency, speed, and error reduction in filing processes (Razak et al., 2020); Alias & Ibrahim, 2021; Saga, 2021). The notion of usefulness is

intrinsically linked to the practical benefits users derive from the system, influencing their overall interaction and satisfaction levels (Ashfaq et al., 2020; Ferreira et al., 2020).

Next, according to Kalankesh et al. (2020), satisfaction, on the other hand, refers to the degree of contentment users experience after using the system. It encompasses their affective reactions and overall judgment of their user experience. Satisfaction is a broader evaluative measure that reflects the cumulative impact of various system attributes, including PU, on the user (Akbar & Nurmahdi, 2019; Baker-Eveleth & Stone, 2020; Salim et al., 2021). Furthermore, the relationship between PU and Satisfaction is bidirectional and synergistic (Osatuyi et al., 2020). Higher PU increases user satisfaction because when users find the system beneficial for accomplishing their tasks, their overall satisfaction naturally increases (Akbar & Nurmahdi, 2019; Kholifah et al., 2022). This is because satisfaction with technology often results from fulfilling user expectations and needs, which PU directly addresses (Ardianto & Warsito, 2020).

In fact, satisfaction can also reciprocally influence PU (Tahar & Sabiqoh, 2020). As users become more satisfied with the EFS, their positive experiences may reinforce their perception of the system's utility (Christanti, 2020). This reciprocal relationship highlights how satisfaction and PU can create a reinforcing loop that enhances user engagement and system acceptance (Apsari & Astika, 2020; Bansah & Agyei, 2022). This hypothesis is grounded in the theory that systems perceived as useful in fulfilling specific functions or tasks will result in higher levels of user satisfaction (Salim et al., 2021). Such a hypothesis is supported by empirical evidence from other studies showing that PU strongly predicts satisfaction in various types of information systems (Nirwanto & Andarwati, 2019).

For corporations heavily reliant on technological advancements, the perceived utility of new technology is vital for government performance (Jin & Lee, 2020). Suppose consumers believe the new technology does not enhance their performance or provide additional value compared to current products (Kamolsook et al., 2019; Sadik-Rozsnyai & Bertrandias, 2019). In that case, they may resist using a newly developed government online system with the latest technologies (Butt et al., 2021). Salim et al. (2021) found that PU positively impacts user satisfaction. Also, Nuryakin et al. (2023) also identified a positive relationship between satisfaction and PU. As Nan et al. (2020) further demonstrated the PU of a mobile website significantly and favorably affects user satisfaction. In Malaysia, Al-Rahmi et al. (2021) concluded that PU positively influences satisfaction. Similarly, Marengo et al. (2021) discovered that Facebook users' PU positively impacts their satisfaction.

Previous research has shown that understanding the relationship between PU and satisfaction is essential (Pee et al., 2019). Users' perception of a technology's potential to improve their work performance greatly influences their satisfaction levels (Gashi et al., 2022). Particularly in the tech industry, users are unlikely to adopt or purchase a product if they do not believe it will positively impact their job performance quality, potentially leading to customer dissatisfaction (Storey et al., 2019; Brilliana et al., 2020). The degree to which an individual believes using a particular system will enhance their job performance is known as PU (Nhi & Lam, 2020). Previous studies have demonstrated that PU is a significant and direct predictor of the intention to continue using a product (Ashraf et al., 2020; Keni, 2020). It also positively affects user satisfaction (Vahdat et al., 2020). Research on e-learning platforms (Faham & Asghari, 2019; Sambrani, 2021; Zabukovšek

et al., 2022), electronic textbooks (Yu & Huang, 2022), mobile banking (Shankar et al., 2020), and mobile commerce (Singh & Srivastava, 2020) has confirmed this relationship. It is important to note that users' perceptions of the usefulness of a government-provided technology can affect their satisfaction with the system and their likelihood to use the online system (Camilleri, 2019; Lee et al., 2020).

As can be seen, the interplay between PU and Satisfaction within Malaysia's EFS forms a critical nexus for assessing system success and user retention (Muslichah et al., 2023). Understanding and enhancing these aspects can improve system design and user experience, fostering a positive cycle of engagement and satisfaction (Setyoko et al., 2023). Future research could expand this discussion by integrating additional factors, such as perceived ease of use and system reliability, offering a more holistic view of what influences user satisfaction in EFS environments (Hambali, 2020; Pramanita & Rasmini, 2020). The hypothesis for this study, based on insights from related research, suggests that:

H2d: PU and satisfaction are positively related.

### **2.9.9 Relationship Satisfaction and Continuous Intention to Use**

Recognizing the intricate relationship between user satisfaction and their continuous intention to use an information system like Malaysia's EFS is crucial for its ongoing success and adoption (Franque et al., 2020). This thesis delves into the structure of these constructs and their interrelationship based on hypotheses derived from related studies, mainly focusing on how satisfaction influences continuous usage intentions (Sharabati et al., 2022). Firstly, In the context of information systems, satisfaction refers to the overall



contentment users feel with their experience using a system (Vaezi et al., 2019). This encompasses various factors, including system functionality, ease of use, and the quality of service provided (Sarkar et al., 2020). In Malaysia's EFS, satisfaction is particularly critical as it impacts users' perceptions of the system's efficacy and efficiency, which are vital for a tool intended for widespread public use (Shuib et al., 2019).

Namely, continuous intention to use is a user's planned future use of a system based on their current experience (Foroughi et al., 2019). It is an essential metric for gauging the long-term adoption of technology solutions, particularly in systems meant for mandatory or routine tasks like filing (Martins & Picoto, 2019; Nnaji & Karakhan, 2020). Continuous intention is not just about whether users will keep using the system; it is also about their willingness to recommend it to others and their overall loyalty to the platform (Foroudi et al., 2019). In addition, the relationship between these two constructs is deeply interlinked. Satisfaction is a pivotal determinant of whether users continuously use an information system (Han, 2023). According to the Expectation-Confirmation Model (ECM), which is frequently applied in studies of IS continuous, satisfaction is a significant mediating variable between initial user expectations, subsequent performance perceptions, and the decision to continue using a system (Ashfaq et al., 2020; Khan & Saleh, 2022). In the case of Malaysia's EFS, if users find their interactions with the system satisfactory, they will likely show a stronger inclination to use the system continually (Mamun et al., 2020).

Additionally, related studies underscore the importance of this relationship. For example, research on similar e-government systems has shown that user satisfaction significantly impacts the likelihood of continuous use (Rahman & Pangendra, (2022). It confirms users' expectations about the system's capabilities and benefits, reinforcing their usage behavior

(Kwahk et al., 2018). This hypothesized relationship suggests a direct link: increased satisfaction with Malaysia's EFS directly enhances users' intentions to continue using it (Shuib et al., 2019). This is crucial for policymakers and system developers as it highlights the need for strategies that maximize user satisfaction to ensure the system's long-term viability and acceptance (Caggiani et al., 2019; Li et al., 2022).

Ultimately, the dynamic between satisfaction and continuous intention to use is fundamental to understanding user behavior in the context of Malaysia's EFS (Veeramootoo et al., 2018). The system retains its user base by fostering an environment where users are satisfied (Akram et al., 2019; Kalankesh et al., 2020). It encourages the growth of its user community through positive word-of-mouth and sustained user engagement (Ali et al., 2020). Future research might explore additional layers of this relationship by considering user demographics, specific system features that enhance satisfaction, and external factors like technical support and user training (Ifinedo et al., 2018; Lee & Jeon, 2020). The hypotheses for the current study, inspired by these findings, might be structured as follows:

H3: Satisfaction and continuous intention to use are positively related.

#### **2.9.10 The Role of Satisfaction as A Mediator on The Relationship Between Perceived Information Quality and Continuous Intention to Use.**

As Agyapong et al. (2018) discussed in examining the impact of (PIQ on continuous intention to use, focusing on the mediating role of Satisfaction, it is crucial to develop a structured hypothesis that integrates these elements cohesively. This analysis is particularly relevant for enhancing the effectiveness of Malaysia's EFS, which is integral

to improving governmental and business processes (Jin et al., 2020; Yusoff et al., 2021; Ezuma & Matthew, 2022; Ghasemy et al., 2022). Next, PIQ is a comprehensive assessment by users of the accuracy, completeness, relevance, and timeliness of the information provided by an information system (Zhang & Yuan, 2020). In Malaysia's EFS, high PIQ is essential because it directly influences users' effectiveness and efficiency in completing necessary filing tasks (Yaakop et al., 2021). High PIQ is expected to boost users' perceptions of the system's utility, thus increasing their satisfaction with the system (Anjarwati et al., 2018; Nirwanto & Andarwati, 2019).

Furthermore, within this framework, satisfaction is conceptualized as the affective state resulting from the appraisal of all aspects of a user's interaction with the system (Kheder, 2023). It reflects the degree to which the users' expectations about the information system are met or exceeded (Lestari, 2021). Satisfaction is a crucial determinant in the decision to continue using a system, as it embodies the user's overall contentment with the system, which influences future usage intentions (Al-Samarraie et al., 2018). Next, continuous intention to use refers to a user's intention to continue using an information system in the future (Franque et al., 2020). This intention is critical for assessing the system's long-term viability and success, making it a valuable outcome for studies focusing on system adoption and use (Ain et al., 2019).

PIQ → Satisfaction: It is hypothesized that higher levels of PIQ will lead to greater user satisfaction (Tiana et al., 2019). This is based on the understanding that when users perceive the information provided by the system as high quality, they are more likely to be satisfied with the system, as their informational needs are adequately met (Trang & Tuan, 2020).

Satisfaction → Continuous Intention to Use: It is hypothesized that higher satisfaction will lead to a greater intention to continue using the system (Wang et al., 2020). Satisfaction, as a measure of the user's favorable emotional response to the system, significantly influences the decision to continue its use (Liu & Prybutok, 2020).

PIQ → Continuous Intention to Use (mediated by Satisfaction): The critical hypothesis in this study posits that satisfaction will mediate the relationship between PIQ and continuous intention to use (Zeng et al., 2021). This hypothesis suggests that while PIQ influences continuous intention, this effect is channeled through how satisfied users feel about their interactions with the system (Kaur et al., 2022).

To validate these hypotheses, empirical data from users of Malaysia's EFS will be analyzed to measure the strength and significance of these relationships (Mohamed et al., 2018). Structural Equation Modeling (SEM) could be employed to test the direct and indirect effects of PIQ on continuous intention through satisfaction, providing a comprehensive understanding of how information quality and user satisfaction interact to influence continuous system use (Kucuk & Richardson, 2019; Muskat et al., 2019).

According to Han, (2023), user satisfaction is pivotal in moderating the relationship between information quality, system quality, and the intention to continue using a service. Their research revealed that satisfaction mediates the relationship between net gains and continuous intention in virtual communities centered around information exchange (Maqableh et al., 2021). This finding aligns with the conflicting results Rahmadani et al. (2019) reported regarding the mediating role of satisfaction. Furthermore, Rahman et al., (2018) highlighted the limited research on how satisfaction affects the desire to continue

using online document filing services, particularly within Malaysia's EFS. Silva et al. (2023) underscored that user satisfaction is critical for reusing such services.

The relationship between user satisfaction and PIQ has been extensively examined, as illustrated by studies by Zeng et al. (2021), and Filbert et al (2023). On the contrary, research exploring this relationship within EFS is limited, predominantly focusing on Western countries (Singh & Gál, 2020). The D&M IS model, proposed by DeLone and McLean in 1992, posits that the quality of information provided directly impacts user satisfaction (Lutfi et al., 2022). Consistent with this model, numerous studies, including those by Shim and Jo (2020), have demonstrated a significant positive relationship between PIQ and user satisfaction.

As described, developing these hypotheses provides a structured pathway to investigate the intricate dynamics between PIQ, user satisfaction, and continuous intention to use (Yan et al., 2021). By understanding and confirming these relationships, stakeholders in Malaysia's EFS can implement targeted improvements to enhance information quality, boost user satisfaction, and encourage continuous system use (Hussein & Hilmi, 2021). Such insights are crucial for the ongoing refinement and success of the EFS, ensuring its alignment with user needs and expectations (Cader, 2022). These findings suggest that enhancing information quality boosts satisfaction with EFS (Al-Fraihat et al., 2020).

H4a: The relationship between perceived information quality and continuous intention to use is mediated by satisfaction.

### **2.9.11 The Role of Satisfaction As A Mediator On The Relationship Between Trust and Continuous Intention to Use.**

Insight into the intricate relationship between trust, satisfaction, and continuous intention to Use is vital for evaluating user engagement with Malaysia's EFS (Uyob et al., 2023). This study investigates the hypothesis development concerning these relationships, mainly focusing on the mediating role of satisfaction (Otto et al., 2020). In addition, Trust in the context of an EFS primarily refers to the user's belief in the system's reliability, security, and integrity (Santa et al., 2019). Trust is foundational, as it influences the initial adoption and the sustained use of technology (Talwar et al., 2020). In the scenario of Malaysia's EFS, trust might be influenced by factors such as the system's ability to protect user data, the accuracy of the filings, and the consistency of its performance (Santhanamery & Ramayah, 2018).

Besides satisfaction, it is typically conceptualized as the users' contentment with their overall experience using the system (Naveh & Shelef, 2018). It is a broader evaluation encompassing various facets of the system's performance, including its efficiency, ease of use, and quality of interaction (Xu et al., 2018). In technology acceptance models, satisfaction often acts as a critical junction between initial trust in the system and the decision to continue using it (Shrestha et al., 2021). Also, the intention to continue using the system represents the users' willingness to continue using it (Lv et al., 2022). This intention is significantly shaped by their overall satisfaction with the system, which is influenced by their trust in it (Jun et al., 2019; Tam et al., 2019).

Besides, trust directly influences Satisfaction: It is hypothesized that higher levels of trust in the EFS will lead to greater user satisfaction (Zhou et al., 2018). This is because trust reduces the perceived risks and uncertainties associated with using the system, enhancing the user's comfort and contentment with the system (Chin et al., (2018).

Satisfaction mediates the relationship between Trust and Continuous Intention to Use: This hypothesis posits that satisfaction acts as a necessary intermediary that transmits the effects of trust to continuous intention (Liang et al., 2018). Essentially, when users trust the system, their satisfaction increases, making them more likely to continue using it (Santa et al., 2019). This mediation hypothesis suggests that while trust might indirectly affect continuous intention, the direct effect is channelled through satisfaction (Miao et al., 2021; Pathardikar et al., 2023).

Direct effect of Trust on Continuous Intention to Use: While the mediating role of satisfaction is emphasized, it is also hypothesized that trust could directly affect continuous intention (Choi et al., 2018). This reflects the notion that some trust influences users' intentions independently of their general satisfaction, perhaps through factors like perceived security and reliability (Sa'diyah & Soegoto, 2021).

In exploring these hypotheses, it is crucial to employ statistical methods such as path analysis or structural equation modeling to validate the proposed mediation model (Osman et al., 2022). These methods would delineate the direct and indirect effects and substantiate the mediating role of satisfaction within the relationship (Rahmadani et al., 2019). Research conducted by Zhou et al. (2018), Choi et al. (2019), Li et al. (2019), Zhang (2020), Yuan et al. (2020) and Maqableh et al. (2021) reveals a significant

relationship between user satisfaction and trust. Despite numerous studies examining the interplay between electronic governance and security, the focus on the EFS scenario has been limited (Bisoyi et al., 2020). Some studies suggest that user satisfaction with an e-portal increases when the portal is perceived as highly trustworthy (Ashraf et al., 2020). Xu and Du (2018) note that the perceived unreliability of an information system diminishes user satisfaction.

Frequent research has identified a strong link between an entity's EFS and its innovative activities (Arzubiaga et al., 2018; Yu et al., 2018; Bahl et al., 2020; Shen et al., 2020; Hughes et al., 2021; Xie et al., 2021; Xu et al., 2022; Lewandowska & Cherniaiev, 2022). The importance of EFS lies in its ability to comprehensively understand user demands and reduce the likelihood of innovation failures (Ahmad et al., 2018; Geissdoerfer et al., 2018; Rhaiem & Amara, 2019; Demirel & Kesidou, 2019; Nunes & Abreu, 2020; Cader, 2022) companies that actively engage in technology development and prioritize consumer needs are more successful in creating products and processes that fulfill those needs (Bakar et al., 2018; Veeramootoo et al., 2018; Al-rahmi et al., 2019; Gault, 2019; Kamilasari et al., 2019; Santhanamery & Ramayah, 2019; Rhaiem & Amara, 2019; Hossain et al., 2021; Zhang et al., 2022; Saptono et al., 2023 and Uyob et al., 2023).

To summarize, the proposed hypotheses and their validation can provide valuable insights into how trust and satisfaction influence continuing intention to use Malaysia's EFS (Zhou et al., 2018). Understanding these relationships is essential for system designers and administrators to enhance user experience, build trust, and ensure the system's sustained use (Köse et al., 2019). Future research might also consider external variables such as user demographics or external environmental factors that could influence these dynamics



further (Matos & Krielow, 2019; An et al., 2022). According to Cao et al. (2018) state that the relationship between these elements can be modeled with Satisfaction as a mediator between Trust and Continuous Intention. The hypotheses developed from this relationship are as follows,

H4b: The relationship between Trust and Continuous Intention to Use is mediated by Satisfaction.

#### **2.9.12 The Role of Satisfaction As A Mediator In The Relationship Between Innovation and Continuous Intention to Use.**

The progression of technology adoption within Malaysia's EFS can be effectively analyzed by examining the role of satisfaction as a mediator between innovation and continuous intention to use (Asiaei & Rahim, 2019; Razak et al., 2021). This study discovers the development of hypotheses surrounding these constructs and elucidates the mediating effect of user satisfaction (Soltani-Nejad et al., 2020; Hussein et al., 2021). Firstly, innovation in the context of an EFS refers to introducing novel features and functionalities that enhance the user experience (Obeng & Coleman, 2020). These innovations could include user-friendly interfaces, advanced security measures, integration with other governmental systems, and real-time support (Symeonaki et al., 2019). Continuously improving these aspects is crucial as it directly impacts users' perceptions of the system's effectiveness and convenience (Bansah & Agyei, 2022).

Also, continuous intention to use signifies the likelihood that users will persist in utilizing the EFS over time (Mashabela & Kekwaletswe, 2020; Wahdi et al., 2022). This critical measure of the system's long-term success and sustainability indicates whether users find

ongoing value and utility in its functionalities (Al-Aomar, 2019; Liu & Jia, 2019; Aktaş, 2023). In order to develop the hypotheses, it is essential to consider the relationship between innovation and the intention to continue using it (Li et al., 2021). Previous studies indicate that innovative systems increase user engagement and satisfaction, which fosters continuous use (Zheng et al., 2018; Salleh & Razak, 2021). For instance, a study by Obeng and Coleman (2020) demonstrated that technological innovations that improve user experience significantly enhance the likelihood of sustained system usage. Furthermore, Satisfaction, as a mediating variable, plays a pivotal role in this relationship (Rahmadani et al., 2019). Satisfaction refers to the users' contentment with their experiences and the outcomes derived from using the system (Naveh & Shelef, 2018; Mayer et al., 2022). When satisfied users are more likely to perceive the innovations positively, their intention to continue using the system is reinforced (Benson, 2019; Hossain et al., 2021).

The rationale behind these hypotheses can be explained through several linking points. These are innovations that improve usability, efficiency, and overall user experience and directly contribute to higher satisfaction levels (Ferreira et al., 2023; Gallera, 2023). Users are likely to appreciate and value a system that evolves to more effectively meet their needs and preferences (Miraz et al., 2021). Next, satisfied users are more inclined to develop a positive attitude towards the system, perceiving it as beneficial and worth continuous use (Hassan et al., 2019). This satisfaction reinforces their commitment to the system, reducing the likelihood of switching to alternative methods or systems (Wang et al., 2019; Cohen et al., 2019).

Furthermore, satisfaction's mediating role is crucial as it bridges the gap between innovation and continuous intention (Al-Edenat, 2018). Without satisfaction, even the

most innovative features may fail to retain users if they do not translate into positive user experiences (Khan et al., 2019). Satisfaction thus acts as a conduit through which innovations enhance user commitment and ongoing engagement with the system (Santini et al., 2020). As Eker (2023) suggests, the most effective way to grasp the concept of innovation is through initiating, maintaining, and introducing new ideas, strategies, systems, technologies, and services within a company. Similarly, Singh and Aggarwal (2021) argue that innovation is a well-established concept involving developing, integrating, and exploiting new inventions that provide added value in economic and social contexts. This process aids in updating and expanding modern production practices and encourages new management techniques, leading to multiple business improvements (Tupa & Steiner, 2019). Consequently, innovation becomes a vital strategy that fosters numerous business enhancements, attracts customers, and increases their satisfaction with EFS (Thoumrungroje & Racela, 2022).

Despite this, Ameen et al. (2020) and Sachan et al. (2018) indicate that government intervention to invest in innovative services based on perceived user dissatisfaction does not significantly relationship with user satisfaction. Lee et al. (2020) conducted a meta-analysis of 36 studies and found a strong relationship between satisfaction and innovation in 23 studies, while the rest showed no such relationship. On the contrary, Sajjad and Zaman (2020) focused on a user-centered strategy to enhance loyalty, retention, and share of wallet, which did not consider the potential role of innovation. Hajararian et al. (2019) proposed that deepening user connections could improve a firm's short-term efficiency by increasing user retention. Alternatively, they cautioned that focusing solely on current users might lead to decreased investment in innovation (Bradonjic et al., 2019; Heras-

Rosas et al., 2021; Flowers & Meyer, 2020; Sotnyk et al., 2020; Audretsch & Belitski, 2022).

In assumption, developing hypotheses around the mediating role of satisfaction in the relationship between innovation and continuous intention to use provides a comprehensive framework for understanding user behavior in Malaysia's EFS (Fernando et al., 2019; Hwang, 2022). By focusing on innovative features enhancing satisfaction, the system can foster long-term user engagement and ensure its success (Mubarak et al., 2021). Future research could further explore this model by incorporating variables such as user trust and perceived value, offering more profound insights into the multifaceted nature of technology adoption and continuous (Ng et al., 2019). The hypotheses for this study, developed based on these insights, are as follows:

H4c: The relationship between innovation and Continuous Intention to use is mediated by satisfaction.

#### **2.9.13 The role of satisfaction as a mediator on the relationship between Perceived Usefulness and Continuous Intention to Use.**

The progression of technology adoption within Malaysia's EFS can be effectively analyzed by examining the role of satisfaction as a mediator between innovation and continuous intention to use (Khatoon et al., 2020; Jalil et al., 2021; Memon et al., 2021; Subramaniam et al., 2023). This study explores the development of hypotheses surrounding these constructs and elucidates the mediating effect of user satisfaction (Otto et al., 2020). Primarily, innovation in the context of an EFS refers to introducing novel features and functionalities that enhance the user experience (Hussein et al., 2021; Pang,

2021). These innovations could include user-friendly interfaces, advanced security measures, integration with other governmental systems, and real-time support (Veeramootoo et al., 2018; Tahar et al., 2020). The continuous enhancement of these aspects is crucial as it directly impacts users' perceptions of the system's effectiveness and convenience (Baki et al., 2021; Antikasari et al., 2023).

Additionally, the continual intention to use the EFS signifies the likelihood that users will persist in utilizing it over time (Bakar & Melan, 2018; Boonstra et al., 2021). This critical measure of the system's long-term success and sustainability indicates whether users find ongoing value and utility in its functionalities (Rehman & Ryan, 2018). In order to develop the hypotheses, it is essential to consider the relationship between innovation and the intention to continue using it (Al-Rahmi et al., 2019). Previous studies indicate that innovative systems increase user engagement and satisfaction, which fosters continuous use (Jones & Seckman, 2018; Yudha et al., 2021; Mohanty et al., 2022; Muslichah et al., 2023; Oktavia, 2023; Simorangkir et al., 2023). For instance, a study by Ozturk et al. (2021) demonstrated that technological innovations that improve user experience significantly enhance the likelihood of sustained system usage.

Christanti (2020) mentioned that as a mediating variable, satisfaction plays a pivotal role in this relationship. Satisfaction refers to the users' contentment with their experiences and the outcomes derived from using the system (Mayer et al., 2022). When satisfied, users are more likely to perceive the innovations positively, thus reinforcing their intention to continue using the system (Han, 2023). Users can appreciate and value a system that evolves to meet their needs and preferences more effectively (Ardianto et al., 2020). Then, satisfied users are more inclined to develop a positive attitude towards the system,

perceiving it as beneficial and worth continuous use (Huang, 2020). This satisfaction reinforces their commitment to the system, reducing the likelihood of switching to alternative methods or systems (Xu & Du, 2018).

After that, satisfaction's mediating role is crucial as it bridges the gap between innovation and continuous intention (Alshebami, 2021; Hwang et al., 2022). Without satisfaction, even the most innovative features may fail to retain users if they do not translate into positive user experiences (Khan et al., 2019). Satisfaction thus acts as a conduit through which innovations enhance user commitment and ongoing engagement with the system (Benson, 2019).

Two separate research efforts, one by Mahmudah and Kartikaningdyah (2020) and the other by Mangoting et al. (2019), highlight the relationship between satisfaction and feeling useful. Mahmudah and Kartikaningdyah (2020) found that PU significantly enhances user satisfaction in the context of Spanish e-service tax returns. Similarly, Mangoting et al. (2019) demonstrated that PU notably boosts satisfaction in online education settings. These findings support the idea that PU strongly influences satisfaction in EFS, aligning with the D&M IS Model and TAM (Chi, 2018; Pramanita & Rasmini, 2020; Anaam et al., 2023).

Orben et al. (2019) discovered a positive relationship between satisfaction and continuous usage. Conversely, in a later study, Al-Emran et al. (2020) challenged the traditional D&M Model and TAM, which posited satisfaction as the primary driver of continuity intention. They found that PU had a more significant impact on continuity intention than satisfaction (Daneji et al. (2019)). As Mensah and Luo (2021) examined a Chinese e-government online

portal, finding that service and information quality significantly affected acceptability and sustained usage intention. Historically, satisfaction has been shown to influence continuous intent substantially (Wan et al., (2020). These insights suggest that user satisfaction with internet-based technology is crucial for the continuous use of specific EFS, significantly impacting satisfaction and continuous intention (Jeon et al., S. (2020).

In addition, user satisfaction has become critical for governments and organizations developing product technology (Desmal et al., 2022). Enhancing service quality, such as website speed and information confidentiality, is essential in a competitive environment, as these factors can create significant gaps between user perceptions and actual experiences (Montenegro & Araral, 2020). Ensuring complete confidentiality is a key factor in user satisfaction, which involves improving the perceived quality of products and services to surpass user expectations, especially concerning EFS in Malaysia (Okour et al., 2023). According to Santhanamery and Ramayah (2018), user satisfaction with a system is directly influenced by PU. This study aims to explore the satisfaction of Malaysian EFS and users how it affects their intention to continue using the system (Almaiah et al., (2022).

Finally, developing hypotheses around the mediating role of satisfaction in the relationship between innovation and continuous intention to use provides a comprehensive framework for understanding user behavior in Malaysia's EFS (Masunga et al., 2021). By focusing on innovative features enhancing satisfaction, the system can foster long-term user engagement and ensure its success (Kresnandita et al., 2023). Future research could further explore this model by incorporating variables such as user trust and perceived value, offering absorbed insights into the multifaceted nature of technology

adoption and continuous (AbuAkel & Ibrahim, 2023). The hypotheses for this study, developed based on these insights, are as follows:

H4d: The relationship between PU and continuous intention to use is mediated by satisfaction.

## **2.10 Chapter Summary**

This chapter analyzes the literature on previous studies. Various reports on concepts and trends of online filing have been reviewed; hypotheses have been used to define significant results and variables for the analysis. The theoretical structure and hypotheses formed in this study were also discussed in this article.

As discussed in Chapter Three (3), this study needs specific modifications and extensions to offer more comprehensive guidance to policymakers and facilitate the online filing of promotion cases in Malaysia. Thus, implementing these changes is crucial to enhancing the intention of continuous. The methodology and research framework proposed in the subsequent chapter provides a detailed explanation of the approach employed.



## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

The chapter provides a comprehensive examination of the methodology of the present study. The research methodology flow chart is presented in this section, outlining the different phases and procedures involved in the research methodology and the course of action taken to achieve the research objectives.

According to Sekaran and Bougie (2010), there are three types of studies: exploratory, descriptive, and hypothesis testing. The present study, aimed at investigating the relationship among multiple variables, belongs to the hypothesis testing category. Hypothesis testing involves identifying specific relationships, distinguishing between groups, or determining the independence of two or more factors within a particular context (Sekaran & Bougie, 2010).

This chapter elucidated the conceptual research framework consisting of four independent variables (perceived information quality, innovation, trust, and perceived usefulness), a mediator (satisfaction), and a dependent variable (intention to use). Furthermore, the chapter delves into the research paradigms, design, and sampling technique. The development of hypotheses and the process utilized to gather the respondents are also discussed. The research methods and instruments used for data collection and measurement are explained. Lastly, the chapter examines the reliability and validity of the survey instruments.

### 3.2 Research Methodology Flow Chart

According to the methodology chapter, Figure 3.1 displays the flow chart outlining the research methodology, illustrating the different stages and processes involved in the study. The chart depicts the methodological framework utilized in the research and visually represents the research process, providing a comprehensive overview of the study's structure and procedures.

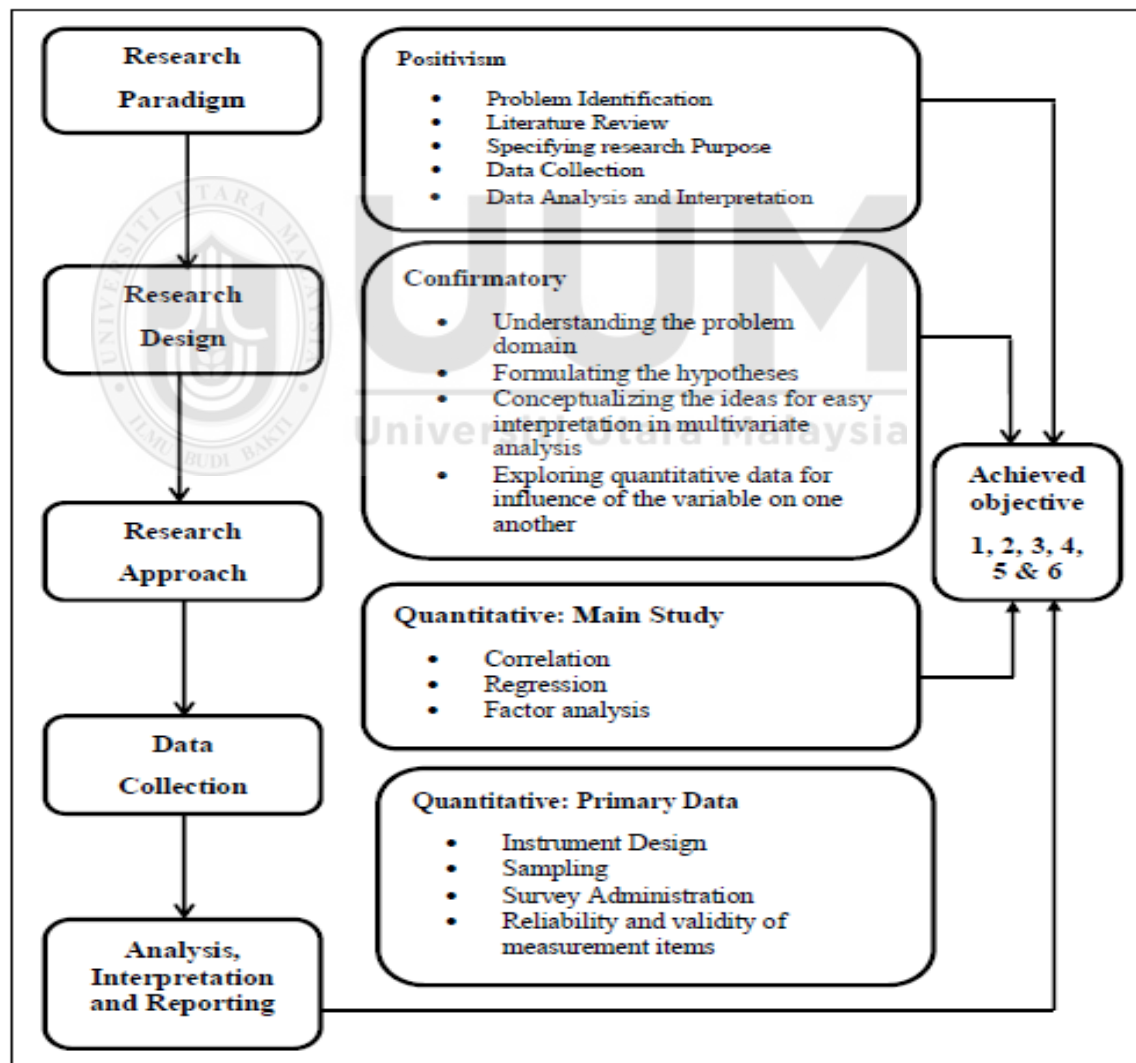


Figure 3-1

*Research Methodology Flow Chart* - Source: Researcher

### **3.3 Research Design**

Gephart and Saylor (2020) define a research design as a structured procedure for organizing and conducting a research process to address specific research questions. Various research designs can be utilized within the research methodology. As noted by Thompson (2020), these designs include surveys, experiments, the use of secondary data, and observations.

In their 2023 work, Noor et al. devised a relationship study to investigate the association between several independent variables, such as perceived information quality, trust, innovation, and perceived usefulness, and the dependent variable of continuous intention, with the mediating variable of satisfaction. The study will occur in the community's natural environment with minimal disruption to normal workflow. The researchers will establish a theoretical framework, gather data, and analyze the results using appropriate methods to produce the findings (Saiful et al., 2023).

This research incorporates cross-sectional and exploratory, descriptive, and hypothesis-testing studies. Cross-sectional studies gather data at one specific time to answer research questions (Barnett et al., 2023). Previous studies examining intention to use have also employed this type of research design (Krueger & Besenecker, 2019). According to Sekaran and Bougie (2010), these three categories of research can be distinguished by their characteristics.

Sekaran and Bougie (2010) defined hypothesis testing as scrutinizing the relationships between variables, identifying differences among groups, or determining the

independence of multiple factors within a given situation. The present study, which intends to investigate the associations between various variables, can be categorized as hypothesis-testing research.

### **3.4 Unit of Analysis**

According to Clarkson et al. (2019), Morin et al. (2021), and Koren (2023) state that the unit of analysis in a research study refers to the investigated subject or object. It refers to the individual, group, or organization that is the subject of social science research. In this investigation, the chosen focus group belongs to the age bracket of 25 to 55 and beyond, which falls under the second category. This particular category encompasses individuals who have completed their highest level of education, commenced their professional careers, and continuously worked until retirement. They directly or indirectly submit cases (beneficiaries) via EFS. Thus, their firsthand knowledge, skills, and experience on EFS render their perception more credible.

### **3.5 Population and Sampling Method**

This study targeted consumers from various regions across Malaysia, with the exception of Sabah and Sarawak, who had direct experience using the EFS in Malaysia. The focal point of the research is the EFS users in Malaysia, with a target population consisting of individual users who have filed their cases at least once using the platform. These users include beneficiaries, Amanah Raya Berhad staff members, and law firms' legal officers. The chosen unit of analysis for this study is individual users.

Users were chosen for this study because they play a critical role in business success. It is important to understand the factors that contribute to the continuous acceptance of EFS

from the user's perspective, as their feedback is crucial during the system design and development stages (Veeramootoo et al., 2018). Then Pour et al. (2021) also stress that understanding and meeting user needs and expectations is key to the success of EFS. Therefore, the study selected users with relevant experience as respondents.

Table 3-1  
*Target Population Defined*

Element	Individuals experienced in using the EFS website
Sampling unit	Malaysian residents (beneficiaries, Amanah Raya Berhads' staff, Legal Officers from Law Firm) who are eligible to apply and open cases related to the Inheritance Administration.
Extent	All of Malaysia
Time	September to December 2018

### 3.5.1 Sampling Design

A detailed plan for obtaining samples from the given population is known as a sampling design. It is an overall plan for selecting objects from the universe before a survey is undertaken. The sample designing process requires the following items to be defined clearly because they are closely interrelated and relevant to all aspects of research, from problem definition to the presentation of the results.

As Bougie and Sekaran (2019) explain, Sampling design refers to selecting appropriate individuals from the population for a research study. The characteristics of the sample are used to conclude the entire population. This section provides information about the study's sampling strategy to determine the sample size and selection procedure.

### 3.5.2 Sample Size

To effectively reduce sampling errors in studying the continuous electronic filing system (EFS) usage, this research applies Krejcie & Morgan's (1970) sample size determination criteria as outlined in Table 3.2. This approach helps confirm that the sample size is sufficiently representative and minimizes errors. As noted previously, there were 25,000,000 users in thirteen states of Peninsular Malaysia in 2016 who potentially interacted with EFS.

Based on Krejcie & Morgan's (1970) formula, with a population of 25,000,000, the requisite sample size to represent this population is 384. To accommodate potential low response rates, Salkind (1997) suggested increasing the sample size by 40 to 50 percent. Following this guidance, the initial sample size of 384 was augmented by 44 percent, resulting in a final sample size of 550. This adjustment ensures the study accounts for non-responsive participants and the collection of robust data on the sustained use of EFS.

Table 3-2

*Table to Determining the Sample from Uma Sekaran.*

N	S	N	S	N	S
1200	291	2400	331	8000	367
1300	297	2600	335	9000	368
1400	302	2800	338	10000	370
1500	306	3000	341	15000	375
1600	310	3500	346	20000	377
1700	313	4000	351	30000	379
1800	317	4500	354	40000	380
1900	320	5000	357	50000	381
2000	322	6000	361	75000	382
2200	327	7000	364	1000000	384

This research focuses on the entire population of citizens/EFS Users residing in Malaysia.

According to statistics provided by the Department of Statistics, the mortality rate in

Malaysia has been steadily rising. For example, there were 162,201 deaths out of 32 million people. Meanwhile, 24.3 million middle-aged and above were recorded in 2016.

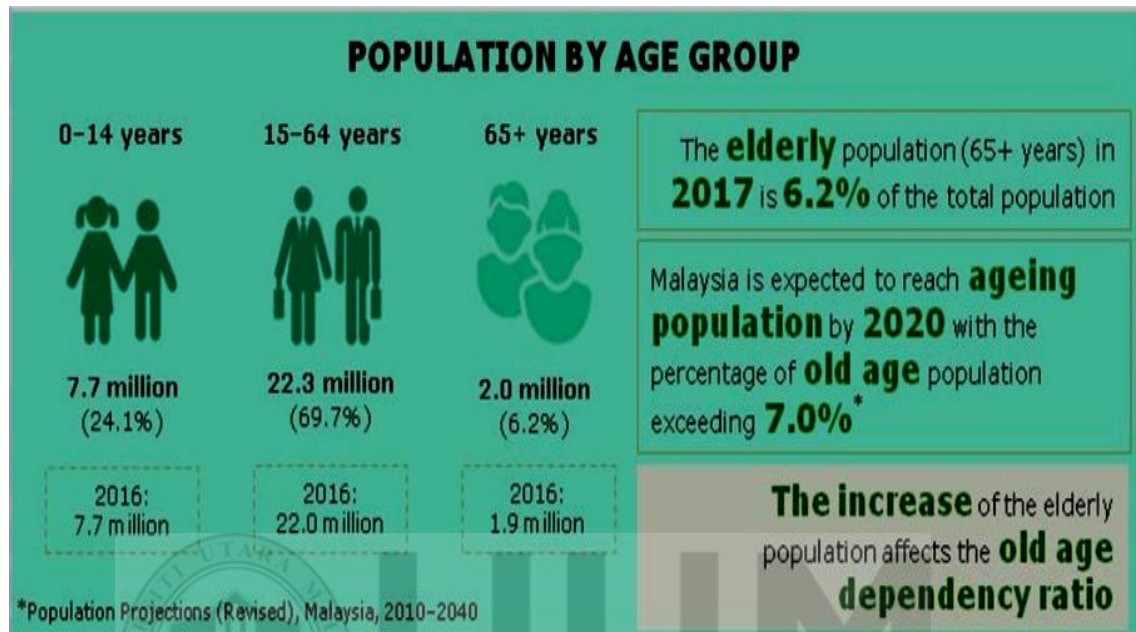


Figure 3-2  
*Population Projections Malaysia, 2010 – 2040*

The study employs Krejcie and Morgan's (1970) guideline to determine the sample size, which targets residents of Malaysia involved with the Inheritance Administration, including beneficiaries, staff of Amanah Raya Berhad, and legal officers from law firms. Additionally, individual EFS users across eleven of the thirteen states in Peninsular Malaysia comprise the research sample. The population, according to the Department of Statistics Malaysia (2020), was approximately 24.3 million middle-aged and older individuals in 2016. The sample size suggested by Krejcie and Morgan is 384.

The methodology involves distributing questionnaires evenly among EFS users in the selected states. The study adopts a simple random sampling technique to ensure each participant, chosen entirely at random, has an equal chance of selection, thereby enhancing

representativeness and reducing bias. This approach, underscored by its ability to generalize findings with external validity, leverages probabilistic methods for selection, thus maximizing the generalizability and minimizing the potential for selection bias (Celestine et al., 2020; O'Neill, 2022).

### **3.6 Data Collection**

The study on the continuous of EFS use is pivotal, especially for enhancing administrative efficiency and data security in Malaysia. Understanding the factors that influence sustained usage of EFS requires rigorous attention to data collection procedures. As highlighted by Teng and Khong (2021), data collection represents a crucial initial phase in the data life cycle, fostering enhancements throughout subsequent phases. This process is vital for accurately capturing user behaviors and attitudes towards EFS, thereby informing strategies to boost their long-term adoption and effectiveness.

In this study, the researcher employed a cross-sectional study design to explore the continuous use of EFS. Cross-sectional research involves collecting data only once to achieve the research objectives, making it more time-efficient compared to longitudinal studies (Spector, 2019). The researcher developed the questionnaire using Google Forms, an adaptable online tool ideal for constructing detailed surveys (Braun et al., 2020). The questionnaire was designed to elicit specific information about the factors influencing the sustained use of EFS, including usability, system performance, and user satisfaction (Gunasekera et al., 2019). Simple English was used in the questionnaire to ensure clarity and prevent misunderstandings, enhancing the reliability and validity of the data collected (Ang et al., 2018).



The questionnaire was distributed through social networks such as WhatsApp to a sample of 384 users who voluntarily participated in the study (Bapaye & Bapaye, 2021). Follow-ups were conducted through physical contact and telephone calls to ensure a robust data collection process. Respondents were given ample time to complete the questionnaires. The quantitative data obtained was analyzed using numerical techniques and presented through frequency tables and percentages for clear understanding and easy interpretation. This methodology aims to provide insights into the factors that influence the continuous use of EFSs among users.

### **3.7 Design Measurement and Operationalization of Variables**

A questionnaire survey was used to obtain information for this investigation. Each variable's measurement tools were informed by prior research. Appendix One contains the survey questionnaire's nine sub-sections. Section A's cover page provided context for the survey and invited potential participants to continue reading. All responses from respondents were kept strictly secret.

According to the study, Section A featured a screening question to identify EFS users, excluding unqualified respondents from answering the subsequent questions. Respondents who responded negatively were politely thanked and instructed to discontinue the survey. However, those who answered positively were requested to proceed and respond to further inquiries.

In keeping with other studies, Section B of this study examined the participant's demographic profile, which included elements like gender, age, race, education level, income, prior computer use, and internet usage. This study also strongly emphasized

examining these demographic factors in greater detail. In the study of EFS, factors influencing users' intention to continue using the app are identified in Section C through Section I. Each section covers different constructs, including perceived information quality, trust, innovation, perceived usefulness, satisfaction, and continuous intention, and provides corresponding items to measure these constructs.

To ensure the precision of the study on the continuous of EFS usage, the questionnaire predominantly features items inspired by established literature. A Likert scale, frequently employed in research on EFS and extensively validated in fields such as social science and Management Information Systems (MIS) (South et al., 2022), was used to gauge participant responses. The participants expressed their agreement with the statements in the questionnaire using a five-point Likert scale, where 1 represents 'strongly disagree' and 5 denotes 'strongly agree' (Jebb et al., 2021).

As reviewed by Cooksey (2020) and Dalati (2018), measurement variables, also referred to as operational definitions, are essential in defining the scales used in the research process. These definitions detail how variables are measured within the analytical framework (Feng & Hancock, 2019). This study employs these operational definitions to explore the continuous use of EFS. The selection and construction of variables were guided by a comprehensive review of the literature, including the adoption of pre-existing and validated scales (Clark & Watson, 2019). The questionnaire design was informed by this literature, incorporating valid scales to facilitate effective data analysis (Oosterveld et al., 2019).

According to Walizada (2021), the relationship between independent and dependent variables may show positive or negative relationships. For this study, the independent variables include perceived information quality, innovation, trust, and perceived usefulness, focusing on their impact on the continuous use of EFSs. The mediating variable is satisfaction, which may influence the effectiveness and efficiency of system use. The dependent variable centers on the continuous intention of users within the system. For a detailed depiction of the variables and their measurement instruments, please refer to Table 3.3.

Table 3-3  
*Overview of Variables and Measurement Instruments*

<b>Variables and Dimensions</b>	<b>Scale</b>	<b>No. of questions</b>
<b><u>Independent Variables</u></b>		
Perceived Information Quality	5 points	8
Innovation	5 points	8
Trust	5 points	8
Perceive Of Usefulness	5 points	8
<b><u>Mediating</u></b>		
Satisfaction	5 points	8
<b><u>Dependent Variable</u></b>		
Continuous Intention to Use	5 points	8
<b>Total number of Questions</b>		<b>48</b>

Sources: Researcher

### 3.8 Perceived Information Quality

To effectively measure the ongoing intention to use the EFS, the survey incorporated questions specifically targeting the independent variable of Perceived Information Quality. These questions were adapted from methodologies established in prior research by Kenett (2018) and Shim and Jo (2020). This adaptation involved tailoring their proven metrics to fit the unique context of the EFS, ensuring that the questions accurately captured users' perceptions of the information quality provided by the system. By focusing on this aspect, the survey aims to determine how the perceived quality of information influences users' decisions to continue using the system, thereby providing valuable insights into factors that might enhance user satisfaction and retention rates. Participants were asked to rate their likelihood of continuing to use the EFS on a five-point Likert scale, from "strongly disagree" to "strongly agree". Table 3.4 lists eight items that gauge the factors influencing users' continuous intentions.

Table 3-4  
*Measures of Perceived Information Quality*

Variable	No. Items
Perceived Information Quality	<ol style="list-style-type: none"><li>1. I find that the information given must be completed / comprehensive.</li><li>2. I think that the information provided must be error-free.</li><li>3. I find that the information given must be presented in detail.</li><li>4. I think the information must be applicable to the filing services.</li><li>5. I believe that the information must be up to date.</li><li>6. I find that the information must be able to present work performance (progress, completed job, current achievement, etc.).</li><li>7. I feel that the information must be easy to understand.</li><li>8. I believe that the information must be available at any time necessary.</li></ol>

### 3.9 Trust

To effectively measure the continuous intention of using the EFS, the survey incorporated specific questions aimed at evaluating the independent variable of trust. These questions were carefully adapted from the frameworks established in the research by Veeramootoo et al. (2018) and Santhanamery and Ramayah (2018). Their studies provided a foundational understanding of trust within digital systems, which is critical for assessing whether users are likely to continue using these systems over time.

Santhanamery and Ramayah (2018) research highlighted various dimensions of trust, including reliability, security, and user satisfaction, which influence a user's decision to continue using an electronic system. Veeramootoo et al. (2018), on the other hand, focused on the user's perception of trust, particularly in terms of system functionality and the protection of user data.

By integrating these insights, the survey questions were designed to capture a comprehensive view of trust. This includes probing users about their perceptions of the EFS's reliability, the security of their data, and their overall satisfaction with the system. Understanding these elements helps in determining the likelihood of users continuing to engage with the system, thereby providing valuable insights into its long-term viability and user adoption. The assessment used a five-point Likert scale, ranging from strongly disagree to agree strongly. The trust construct was evaluated through five items presented in Table 3.5.

Table 3-5  
*Measures of Trust*

Variable	No	Items
Trust	1.	I believe the use of EFS technology is an effective enforcement of privacy and protection in filing activity.
	2.	I trust that the use of EFS may combating cybercrime and spam.
	3.	I accept EFS use allows company to obtain, to process, to accumulate and to exchange information.
	4.	I credit that EFS can support transformation of knowledge among users.
	5.	I rely on that EFS provides a safe environment for system performance.
	6.	I feel secure sending sensitive / private information across the internet.
	7.	I confident that EFS is a good protected from malfunctions and issues.
	8.	In general, the internet is now robust and give safe environment in which to transact services with the EFS.

### 3.10 Innovation

To actually measure the continuous intention to use the EFS, the survey incorporated specific questions focusing on the independent variable of innovation. These questions were adapted from studies by Akram et al. (2019), who have previously explored innovation within the context of technology adoption. The adaptation involved tailoring their established methodologies to fit the unique attributes of the EFS, ensuring that the questions were relevant to assessing how innovative features influence users' decisions to continue using the system. This approach helps in understanding the direct impact of innovative functionalities on the sustained engagement and satisfaction of users with the EFS, providing valuable insights into the effectiveness of these systems and areas for future enhancement. All items were measured using a five-point Likert hierarchy labeled from strongly disagree to strongly agree. All items are listed in the table 3.6 below:

Table 3-6  
*Measures of Innovation*

Variable	No. Items
Innovation	<ol style="list-style-type: none"> <li>1. EFS has often developing new processes.</li> <li>2. Developing new innovations in EFS has solve people problems for submission case.</li> <li>3. EFS innovation is an important way to create and established new lines of excellent services.</li> <li>4. Innovation in EFS is encouraging people to apply alternative ways to improve work processes and sustain the filing services.</li> <li>5. The success of EFSs is related to innovation.</li> <li>6. The EFSs must be involved in planning for extended excellent services.</li> <li>7. The innovation plays a critical role in improving the performance of EFSs.</li> <li>8. Innovation in EFS will introduce different technical characteristics or specifications for different level of good services.</li> </ol>

### 3.11 Perceived Usefulness

To thoroughly evaluate the ongoing intention to use the EFS, specific survey items were crafted to measure the independent variable of Perceived Usefulness. These items were derived and adapted from the methodologies established in prior research by Tahar et al. (2020). These studies provide a robust framework for understanding how users perceive the utility and effectiveness of such systems, which is critical in assessing their likelihood of continuous use. The questions aim to capture detailed user perceptions and attitudes towards the system's functionality, ease of use, and overall impact on their work efficiency, which are pivotal in determining their continuous intention. This tailored approach ensures that the measurement accurately reflects the unique aspects of the EFS, facilitating a deeper understanding of its acceptance and sustained usage among users. Perceived usefulness was measured through a five-point Likert scale ranging from strongly disagree to

approving. Table 3.7 offers a list of eight items that were utilized for measuring the perceived utility construct.

Table 3-7  
*Measures of Perceived Usefulness*

Variable	No.	Items
Perceived Usefulness	1.	I feel handling of cases become faster and more efficient after using EFSs.
	2.	Using EFS will improve my understanding in inheritance flow process.
	3.	Using EFS would help me reduce errors in preparing my documents submitted.
	4.	The use of the EFS facilitates my preparing documents process.
	5.	Using online filing system would enhance my effectiveness in preparing documents filing.
	6.	The online filing system provides necessary information and forms to be downloaded.
	7.	Using EFS allows me to accomplish more work than would otherwise be possible.
	8.	Overall, I would prefer to use the EFS when compared to manual filing.

### 3.12 Mediating Variable - Satisfaction

To thoroughly evaluate the intention to continue using the EFS, the survey incorporates specific questions aimed at understanding the role of satisfaction as a mediating variable. These questions are adapted from methodologies previously developed by Zhou et al. (2018), who provided frameworks for assessing user satisfaction and its impact on continuous technology use. The adaptation of these established research models allows for a focused investigation into how satisfaction influences the ongoing commitment to the EFS. By integrating these tailored questions, the survey seeks to capture nuanced insights into user experiences and satisfaction levels, providing valuable data on the



factors that drive continuous intention among users of this digital tool. A five-point Likert scale, from strongly disagree to agree strongly, was used to determine how satisfied the respondents were with the EFS. Table 3.8 provides eight satisfaction-related items for reference.

Table 3-8  
*Measures of Satisfaction*

Variable	No. Items
Satisfaction	<ol style="list-style-type: none"> <li>1. I feel that the EFS adequately meets my needs of interaction with the government agency.</li> <li>2. Using the EFS makes me feel very satisfied.</li> <li>3. I found the EFS is competent and fully satisfied with the filing service system.</li> <li>4. I feel that the filing technology system is effective in helping me to fulfil documents process.</li> <li>5. It is an accurate decision to document through EFS.</li> <li>6. I am satisfied with the EFS related to security provided.</li> <li>7. I am satisfied with the EFS in terms of privacy issues.</li> <li>8. Overall, I am satisfied in using the EFS.</li> </ol>

### 3.13 Continuous Intention to Use

To thoroughly examine the continuous of user intentions toward the EFS, the survey incorporated specific questions aimed at understanding this behavior, which serves as a crucial dependent variable in the study. These questions were adapted from methodologies previously established in research by Franque et al. (2020). These adaptations involved refining the original questions to better align with the context of the EFS, focusing on measuring aspects such as user satisfaction, perceived usefulness, and ease of use—all of which are believed to influence the continuous engagement with the system. This

approach ensures that the nuances of user experience with the EFS are accurately captured and assessed, providing a robust framework for understanding the determinants of its sustained use. Respondents were required to indicate their level of agreement with each statement on a five-point Likert scale, ranging from "strongly disagree" to "strongly agree." The list of items used to measure continuous intention is presented in Table 3.9.

Table 3-9  
*Measures of Continuous Intention to Use*

Variable	No. Items
Continuous intention	<ol style="list-style-type: none"> <li>1. I intend to continue using EFS in case of submission in the future.</li> <li>2. I plan to use EFS to accomplish to solve my documentation process.</li> <li>3. I will encourage other people/beneficiaries to continue submitting their cases via online filing.</li> <li>4. I would like to use/learn more about EFS in executing my case submission.</li> <li>5. I believe my interest in submitting cases via EFS will increase.</li> <li>6. I am willing to continue using EFS to perform my assigned tasks.</li> <li>7. I will continue using the EFS services for case submission purposes.</li> <li>8. I am glad to learn new fast techniques in my EFSs.</li> </ol>

### 3.14 Instrument and Measurement

According to Bhat (2020), the instrument is an essential strategy in search of facts. It is a tool for data collection, including questionnaires, interviews, observation, and reading. The researcher must ensure that the chosen instruments are valid and reliable. The validity and reliability of any research are dependent on the application-level mechanism. Any procedure used to collect data must be examined critically to determine the extent to which it is meeting to provide results that can be expected (Ahmed & Ishtiaq, 2021).

Smith et al. (2019) suggest that data in surveys can be collected through various methods, including questionnaires, mail questionnaires, and electronic questionnaires (e-mail), and recommend practical techniques to improve response rates, such as sending follow-up letters with incentives like providing stamped return envelopes and designing simple, easy-to-understand questionnaires. The key advantage of using e-mail questionnaires is the ability to reach respondents across large geographical areas, allowing them to download and complete the survey at their convenience (Sammut et al., 2021). For studies restricted to specific localities or organizations where a group of employees is willing to participate, Sekaran recommends administering the questionnaire directly, as this method is efficient and less time-consuming compared to conducting interviews, requiring less expertise (Nuswantara, 2022). However, Smith et al. (2019) also note that some organizations may be unable or unwilling to allow the use of work time for data collection. Schober et al. (2018) confirm that data from a study can enable researchers to determine whether there is a relationship between various variables outlined in a questionnaire, and to enhance the accuracy of the feedback, the questionnaire was reformulated, with respondents asked to document their responses in writing within a specified timeframe. When researchers clearly understand the information needed, the questionnaire becomes the most efficient data collection method, offering benefits and efficiencies in gathering data (Vania, 2019). According to Stedman et al. (2019) note that while mail-in surveys are often perceived as more impersonal and provide greater privacy due to the different communication modes, they also present certain challenges, particularly the low response rate. Studies have shown that more educated respondents are generally more inclined and

motivated to complete mail-in questionnaires compared to their less educated counterparts.

To address the challenges mentioned, the electronic mail (e-mail) questionnaire is considered an effective and easy-to-manage method. It offers global accessibility, low cost, and rapid delivery, allowing respondents to complete it at their convenience, similar to a mail questionnaire (Edwards et al., 2023). However, this method requires respondents to be familiar with computers and able to access their email to complete the survey (Sammut et al., 2021). One limitation is that researchers cannot gather additional information once the questionnaire session is completed (Parekh et al., 2023).

### **3.15 Questionnaires Design**

Kamp et al. (2018) have emphasized the importance of careful attention to detail when constructing questionnaires, focusing on aspects like language clarity, variable categorization, scaling, coding, and presentation. It is essential to avoid technical jargon, ambiguous terms, double negatives, double-barreled questions, and confusing phrasing to ensure that the queries are straightforward (Keyvan and Huang, (2022). Additionally, Tavory (2020) suggests favouring closed-ended questions over open-ended ones to facilitate precise data analysis and ensure that the research objectives are clearly understood.

The study will present a questionnaire containing 48 items categorized into four sections. The initial section will focus on gathering demographic information, while the second section will evaluate the respondents' proficiency, involving four variables: perceived information quality, trust, innovation, and perceived usefulness. The third part will assess

the mediating satisfaction, whereas the final section will investigate the dependent variable, specifically, the continuous intention of EFS users in Malaysia.

### **3.16 Measurement Scale**

As South et al. (2022) emphasized the significance of selecting an appropriate type of Likert scale to accurately represent the population when utilizing prepared questionnaires, as measured by a Likert scale in their study. Simms et al. (2019) have demonstrated the reliability, adaptability, and ease of constructing Likert scales, which this study employs in a 5-point format, enabling respondents to rank their responses from low to high. While Meyer et al. (2019) highlight that technology studies commonly use a 5-point Likert scale, Aybek and Toraman (2022) indicate that researchers might opt for 5-point, 7-point, or 9-point scales depending on their specific needs. For instance, their research on quality and service adopted a seven-point Likert scale to gather more nuanced data.

Using a 5-point Likert scale, however, simplifies data analysis and encourages respondents to remain focused on the questionnaire and provide more honest responses to each criterion. Kusmaryono and Wijayanti (2022) support this viewpoint, stating that it is challenging to ascertain a respondent's opinions using a Likert scale greater than seven. This implies that if a researcher provides more than seven response alternatives, respondents may choose their responses randomly, rendering the data irrelevant.

In this study, a 5-point Likert scale is recommended for rating all items, where one represents "strongly disagree" and five represents "strongly agree." The survey includes four independent variables and one mediation variable, each evaluated through eight items adapted from previous research, along with one dependent variable. In total, 48 items will be assessed using this 5-point Likert scale, as depicted in Figure 3.2. This scale provides a uniform metric for understanding responses across different variables of the study.

To complete this section of the questionnaire, you are required to define the different components that contribute to a successful new product design based on your perception. You should indicate your response to each item by marking a tick (✓) or circling (O) a number from 1 to 5, using the provided scale.

1.....2.....3.....4.....5

LOW HIGH

Figure 3-3  
*The Measurement Scale Used in The Questionnaire*

### 3.17 Response Rates

The response rate in survey research was defined by Holtom et al. (2022) as the proportion of individuals who completed the survey divided by the number of individuals in the sample, commonly expressed as a percentage. Recent studies suggest that the cost of increasing the response rate is often not justifiable in improving the study's accuracy (Young et al., 2019). For instance, early research findings indicate that surveys with as low as 20% responses may yield more precise measurements than surveys with higher 60% or 70% response rates (Hendra & Hill, 2019). Moreover, large sample sizes and simple random sampling are more suitable for surveys with lower response rates (Reiber et al., 2020).

### **3.18 Non-Response Bias**

King et al. (2018) characterizes non-response bias as an estimation error that arises when certain survey respondents are underrepresented due to non-response bias, skewing the characteristics of a population. Despite high response rates, Ramke et al. (2018) point out that such bias can still manifest in survey research. Contrarily, Hedlin (2020) contends that low response rates do not automatically equate to non-response biases, emphasizing the importance of using appropriate tools to assess response bias in research. As a method to identify non-response bias, Bach et al. (2020) recommend comparing the responses of early and late respondents in surveys, which can provide insights into the bias's impact.

Biele et al. (2019) contended that there might be differences among voluntary respondents, who are self-selected and, therefore, may introduce bias into a study. Arias et al. (2020) maintained that non-respondents share similar characteristics with respondents who are tardy in submitting their responses. Consequently, the sample consists of early and late responders, with no significant differences in the results. To ascertain whether there are substantial differences in the variables between early and late responders, it becomes imperative to conduct a t-test, as suggested by (Gummer & Struminskaya, 2020; Randsborg et al., 2021).

### **3.19 Pilot Tests**

According to Almanasreh et al. (2019), the purpose is to confirm the data collection pre-testing instruments and show how research can manage contents on a scale that represents such measures. Among his methods is to ask experts in the field to assess the content items' validity and review the content items and the scale if necessary. Kmetty and

Stefkovics (2021) said that it is intended to ensure that the design and format of the questionnaire are consistent with the field studies conducted, and there is some argument about the respondent units that need to be taken to this pre-testing. However, Neuer and Lenzner (2019) agreed that the respondents' pre-testing requirements are between 5-100 respondents.

Another important component of the research is to complete a pilot test. According to Sundram and Romli (2023), a pilot test can be used to carry out a more extensive and comprehensive study by providing a method to examine the reliability and validity of the instrument or the methodology proposed in the study. Besides, a pilot test can help researchers determine the sample size design and components appropriate to achieve the desired level. Researchers must decide on the necessary sample size and proper research models for the proposed study (Freeman et al., 2020).

This is based on the opinion of Mohaddesi and Harteveld (2020), who say that the pilot test is a very important element in any study. It aims to gather feedback and opinions to improve the questionnaire in the survey conducted by the researchers. This is consistent with the views of Sammut et al. (2021); the data collection method for a pilot test was carried out in the same way as the actual data collection. After identifying the population needed in the real study, this study carried out by administering the instrument to a part of the total population is recognized (Casteela & Bridier, 2021).

Therefore, a pilot study was conducted via an online survey to evaluate the reliability of the current study, specifically focusing on the continuous use of the EFS. A survey link was created using Google Forms and distributed to young individuals through WhatsApp.



Following the pilot testing approach outlined by Hui et al. (2022), 550 questionnaires were sent to a select group of EFS users across various regions in Malaysia. All questionnaires were completed and returned, providing a viable dataset for subsequent analysis.

Cronbach's alpha coefficient was employed to evaluate the reliability of the survey instruments used to assess the continuous usage of the EFS. According to Sekaran and Bougie (2010), a reliability value of 0.7 or higher is considered satisfactory. The findings from this preliminary study indicated high reliability, with Cronbach's alpha values ranging between 0.89 and 0.94, affirming the instruments' high-reliability standard. Hair et al. (2019) suggest that Cronbach's alpha coefficient of 0.60 denotes average reliability, whereas values of 0.70 or higher reflect a high standard of reliability. Table 3.10 confirmed that all Cronbach's alpha values exceeded 0.7, substantiating the use of these items in the final analysis to explore factors influencing the continuous use of the EFS.

Table 3-10  
*Summary of Reliability Test for Pilot Test*

<b>Constructs</b>	<b>Number of Items</b>	<b>Cronbach's Alpha</b>
Perceived Information Quality	8	0.916
Innovation	8	0.908
Trust	8	0.900
Perceive Of Usefulness	8	0.927
Satisfaction	8	0.944
Continuous Intention to Use	8	0.923

### **3.20 Validity and Reliability**

Salleh et al. (2023) introduce the concepts of validity and reliability in social science research methods to evaluate the credibility of revised research approaches. To establish strong support for the study's validity, researchers must comprehend the broader issue of validity in research and employ appropriate strategies, which can be illustrated with examples from the literature (Spiers et al., 2018).

#### **3.20.1 Validity**

Validity is concerned with the importance of the research component, according to the statement made by Hayashi et al. (2019), which states that when researchers measure behaviour, priority should be focused on the objectives to be measured. The questions are suitable, and although the respondents cannot answer completely, researchers can develop a support questionnaire to determine the validity of their measures (Rule et al., 2019). The validity is related to the measurement of results, which meets with what has been set out in the evaluation process (Erlinawati & Muslimah, 2021). Since most of the questions have been adapted from previous studies, the online intention gap, especially in areas related to attracting people to use the EFS system, was part of the reasons that should be considered in the face of legitimacy and requires subjective judgments on the accuracy of answers (Hussain et al., 2018).

##### **(a) Convergent Validity**

Cheah et al. (2018) define convergent validity as the degree to which different measures of the same construct are consistent and operate similarly. On the other hand, Swedlow et al. (2020) state that content validity is achieved when each measurement item strongly

relationship with its presumed theoretical construct. Technically speaking, convergent validity is confirmed by a signed t-value on the corresponding construct. Miller and Ulrich (2019) recommend a t-value of 1.96 or greater to indicate significance at the alpha level 0.05. In addition, Fornell and Bookstein (1982) propose that a construct is convergent if its Average Variance Extracted (AVE) is at least 0.5 and each measure's standardized loading is more significant than 0.7. (Silva, 2023).

#### **(b) Discriminant Validity**

According to Neuman (2006), discriminant validity examines whether constructs and their measurements are theoretically distinct. Discriminant validity can be established when the relationship between each measurement item and other constructs, except the one it is theoretically related to, is insignificant. In statistics, discriminant validity is met when test items have high loadings on the target latent variable and low loadings on all other latent variables. Furthermore, Gefen and Straub (2005) stated that the relationship between any two latent constructs should be lower than the square root of the average variance extracted (AVE) for each construct. Neuman (2006); Gefen and Straub (2005).

This examination will minimize the disparities between the questionnaire and the concepts to be examined in this study. All of those mentioned above are the suggestions Ricci et al. (2018) offered regarding how to confirm the accuracy of every piece of the instrument's material. Also, this exercise can improve knowledge and comprehension of the language industry, which will be used to create valid and reliable questionnaire questions. Validity in research is typically discussed in terms of the study's content validity. Nevertheless, Santee et al. (2019) note that some people believe it is impossible to validate the validity

of all instruments because validity relates to the conclusions of a score and not to the evaluation of an instrument's content. Santee et al. (2019) also stated that most researchers realized that the tool's content is important in the measurement but cannot be used as valid evidence. This is different from the opinion of Flake et al. (2022), who believed that despite criticism of the validity of the content, it is helpful to see how the validity of translation is a step to reflect content constructs in a study when it operates.

### **(c) Face Validity and Content Validity**

Face and content validity, as defined by Hair et al. (2019), is the systematic yet subjective assessment of an indicator's ability to measure the constructs for which it was developed. Face validity, also known as the scientific community's consensus that the indicators measure constructions, refers to the extent to which the contents of the build are reflected in the measures given as content (Yesuf et al., 2020). As Asmelash and Kumar (2019) argue, achieving these validities is possible by selecting concerns from the wide variety of available indicators and collaborating with a small group of experts to evaluate the appropriateness and comprehensiveness of the indicators.

According to Manchaiah et al. (2019), each item in the questionnaire should seek input from academic experts and industry to ensure content validity. This coincides with the statements made by Medlar and Glowacka (2018), which state that the feedback to be obtained is instrumental because it can improve relevance and consistency, which is a step in the concept of the study. Hawkins et al. (2019) also say that the validity of the tests can prove the legality of how the results obtained are consistent with the use of theories related to the design questions stated. Subsequently, the researcher will also conduct face validity

with field expert academicians. The study sought the opinion of experts and the study supervisor.

This aligns with Almanasreh et al. (2019), who indicate that research instruments cover a wide range of research concepts; therefore, testing their validity needs expert consultation. Opinions from the supervisor were sought to ascertain if all themes in objectives were captured to assess the content validity (Spoto et al., 2023). As a result, the primary goal of this study was to ensure the constructs' face and content validity. Then, Moulton et al. (2018) conducted a survey to identify irrelevant questions and suggest new research directions. They used two methods: selecting indicators from reliable sources in the literature and asking participants to indicate whether the items were appropriate during the pre-test phase (face validity). Besides, Hirao et al. (2021) also utilized the approach of assessing content validity. Based on the opinions of participants, the questionnaire was enhanced and polished.

### **3.20.2 Reliability**

Reliability is a significant concern when it is used to measure several characteristics or behaviours. Parsons et al. (2019) made this statement, later saying that it is essential to understand the function test performed so that the test can consistently determine the correct respondents. In other words, reliability measures how far the results are repeated when researchers perform different sizes, at different times, in different conditions, with alternative instruments to measure the same thing (Padilla et al., 2022).

In conclusion, according to Bollen (1989), reliability is a stability measurement in various situations where essentially the same results will be obtained. According to Hair et al.

(2019) and as discussed by Zikmund et al. (2014). This is confirmed by Raykov and Marcoulides (2023) and supported by Novak (2020), which state that consistent measurement items can be judged by the reliability coefficient known as Cronbach's alpha where values above 0.70 are acceptable, while 0.80 and 0.90 respectively, are considered reasonable and excellent. In the initial stages of research or exploration purposes, reliability. Thus, Ventura-León and Peña-Calero (2020) suggested that 0.60 or 0.50 is also acceptable.

According to Li and Wang (2020), reliability is achieved if the approach for data collection is repeated. It gives the same results, and data collection can be duplicated by following the same procedures as was done earlier. The main impact may be the same if a new data collection is conducted at the nearest time, and as most research projects have been completed, the data collection process can be costly and take a long time. Malmqvist et al., (2019) also suggested an alternative approach before proceeding with studies or questionnaires to conduct a pilot study.

A pilot study often begins with a literature review tailored to the research topic, as it sets the foundation for empirical investigations, which typically feature descriptive data (Scheuch et al., (2021). This data proves valuable, especially in preliminary studies, due to the high costs and time demands of data collection (Vindrola-Padros et al., (2020). After that, Fu et al. (2022) suggest a preliminary evaluation using available data before launching into comprehensive data gathering. Pilot studies customarily provide a detailed literature analysis, reflecting the data types and scope expected in future research (Lawson et al., 2021). This study incorporates empirical data, particularly descriptive statistics like

means, standard deviations, and relationships. It emphasizes using Cronbach's alpha to assess reliability, comparing it with values from prior studies to test the relevance of hypotheses and ensure the integrity of the study's dimensions (Hoekstra et al., 2018).

### **3.21 Data Analysis**

After giving the questionnaire survey to the sample population, the data is analyzed using IBM SPSS Statistics version 22.0 and Smart PLS. It is necessary to clean and alter the data to test hypotheses in preparation for these tests. The following sections elaborate on these analyses.

#### **3.21.1 Descriptive Testing**

Data analysis, according to Sekaran and Bougie (2010), makes use of descriptive statistics to paint a picture of what is at stake. For this purpose, the mean, median, mode, range, variance, and standard deviation are the most often employed measures of central tendencies and dispersion. According to Cao (2021), the median is the numerical value representing the midpoint of a data set. The mean is calculated by dividing the sum of the scores in a data distribution by the number of scores (Putranti, 2021). The mode is the value that appears most frequently in a data set, whereas the range is the difference between the highest and lowest values (Stewart, 2018).

Bhaskar et al. (2019) defined variance as the average of the squared deviations from the mean of data distribution, while standard deviation is the square root of variance. Meanwhile, Sekaran and Bougie (2010) noted that inferential statistics are used to make

conclusions about a population based on a sample. The Pearson relationship coefficient is the most commonly used measurement for this purpose.

### **3.21.2 Normality**

Normality, as described by Hair et al. (2010), is crucial for the validity of F- and t-statistics, which assume data follow a normal distribution. Deviations from this can lead to inaccurate statistical analyses. Besides, Ahmed et al. (2021) argue that maximum likelihood (ML) estimation performs best with normally distributed data, which ideally exhibits zero skewness and kurtosis. These measures, commonly used to assess non-normality, help confirm the distribution's characteristics (Nguyen et al., 2020; Wu, 2020).

### **3.21.3 Skewness**

Compared to a normal distribution, the skewness of a distribution measures its symmetry (Hair et al., 2010). Positive skewness suggests a leftward movement in the distribution, whereas negative skewness shows a rightward shift (Hair et al., 2010). The variable distribution threshold's degree of symmetry:  $-2 < \text{skewness} < 2$ . (Adcock & Azzalini, 2020; Hasanlipour & Razmkhah, 2020)

### **3.21.4 Kurtosis**

Compared to a normal distribution, kurtosis describes the peakedness or flatness of the data distribution (Lee & Kaplan, 2018). A positive kurtosis shows a peaked distribution, and the flatter distribution is indicated by a negative kurtosis (Hair et al., 2010). The variable distribution threshold's peakedness/flatness is  $-7 < \text{kurtosis} < 7$  (Ausloos & Cerqueti, 2018; Zyl et al., 2018).



The skewness and kurtosis tests are preferable to other methods because they provide precise measurements of deviations from normality (Sanchez-Espigares et al., 2018). In the graphical method, residual histogram graphs indicate the form of the data distribution for a single continuous variable and its relationship to normal distributions, allowing for the assessment of normality (Siraj-Ud-Doulah, 2021). If the assumption holds, residuals should typically be independently distributed (Garren & Osborne, 2021). Based on the threshold values of skewness and kurtosis, there is no globally accepted criterion for determining whether a data distribution is normal. According to Bono et al. (2019), to be deemed normal, the kurtosis value should not exceed 5.0, and the skewness value should not exceed 2.0.

#### **3.21.5 Factor Loading**

High loadings of measurement items indicate that the things converge on a common construct. Cutoff:  $\geq 0.50$ . Delete the entire item with low factor loading (Cheah et al., 2018).

#### **3.21.6 Outliers**

To address missing responses, one effective strategy is to identify outliers, which are statistical tools used to detect extreme values within a dataset that deviate significantly from other data points or variables, as described by Rashid and Waheed (2021) and Larson et al. (2019). The Mahalanobis distance method will be employed to assess multivariate outliers, using SPSS to identify cases with scores significantly deviating from the central tendency of scores for all subjects (Leys et al., 2018). It will use the Mahalanobis  $d^2$  values

to measure distance and identify outliers, with a probability threshold of  $p < .001$  (Drumond et al., 2018).

### **3.22 Factor Analysis**

Based on the opinion of Hair et al. (2010), the important purpose of factor analysis is to identify the underlying structure of the variables to study the interrelationships between variables and dimensions. The primary interest of data reduction is minimizing measurement items to develop variables, which enabled substantial convenience in analyzing the effects of predictors. In this study, factor analysis will be applied to measure the perceived information quality, trust, innovation, perceived usefulness, satisfaction, and continuous intention of EFS users in Malaysia. Hair et al. (2010) stated that the value of significant factor loading most appropriate for interpretation is influenced by sample size, where items being tested on a smaller sample size require higher factor loading to find actual significance. Only objects with factor loadings of 0.587 and above are significant.

Factor analysis is a method of modelling utilized to study theoretical constructs by examining a range of observable proxies or indicators that can be measured directly (Liebe, 2021). In essence, it involves analyzing the relationships between the observed variables and the underlying latent factors that are hypothesized to be responsible for them. Factor analysis consists of Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA) (Marsh et al., 2020). Exploratory Factor Analysis (EFA) — EFA can be viewed as an interrelated regular facilitation measure. EFA has traditionally been used to study the structure of the underlying factors that may be fundamental for a set of

variables that must be considered without imposing a structure precursor to an outcome (Carrizosa et al., 2019). According to Fornell & Bookstein (1982), factor analysis can be considered a simplification of consistent measures. The number of constructs and underlying structural factors can be identified by doing EFA.

However, according to statements made by Hair et al. (2014), the EFA variance based on structural equation modeling (VB-SEM) is important to understand that the EFA is a process of informal exploration to check the validity of a previous theory to explain variance and expectation of the construct relationships. VB-SEM can also be known as Partial Least Squares Structural Equation Modeling (PLS-SEM), which was first introduced by Wold (1982) and has been modified to enhance the capabilities of Venturini and Mehmetoglu (2019).

Confirmatory Factor Analysis (CFA) – The statistical techniques used to confirm the structure of factor a set of variables. CFA allows researchers to test the hypothesis that the relationship between variables and latent construct their base existed. The study by Hair et al. (2010) explains that Covariance-Based Structural Equation Modeling (CB-SEM) was used to assess the advantages associated with convergence to minimize the difference between the observed covariance matrix and the estimated covariance matrix (Dash & Paul, 2021). It is suitable for the confirmatory test to prove that previous theories certainly have a strong justification for doing so.

### **3.23 Data Analyses Procedures and Techniques**

In the current research, following the completion of data gathering, analysis was carried out employing SPSS (Statistical Package for Social Sciences) version 22.0 and Partial

Least Squares Structural Equation Modelling (PLS-SEM). Initially, SPSS was utilized to characterize the sample. This stage involved data screening and cleaning, which addressed missing values, removed outliers, and checked for data normality. Subsequent normality tests and descriptive statistical analyses provided insights into the demographics through frequency distributions and percentages, emphasizing the approach suggested by Hair et al. (2019).

Further, According to Dash and Paul (2021), Smart PLS 3 was applied to perform reliability and validity tests and to evaluate the research hypotheses. Employing PLS-SEM was justified as it facilitates the construction of measurement and structural models—the former assesses construct reliability and validity, while the latter aids in analyzing bivariate relationships. This was followed by simultaneous regression analysis to explore relationships and relational dynamics within the data. As noted by Richter et al. (2020), PLS-SEM is effective for hypothesis testing in studies. SEM's comprehensive modeling capabilities, integrating path, regression, and factor analyses, make it particularly potent for complex analyses, a point also supported by Carrion et al. (2019).

Assessment of the structural model included evaluating path coefficients, R<sup>2</sup> values, effect sizes, predictive relevance, and moderating effects. A bootstrap sample of 5000 was used to ascertain the significance of path coefficients based on the number of valid questionnaires (Hwang & Kang, 2022). Values of p less than 0.05 were deemed significant (Woo & Kang, 2023). Given the research queries of this study, the SEM approach was found to be apt. Smart PLS version 3.2.8 facilitated the examination of the outer model (reliability and validity) and the inner model (path coefficients and predictive relevance),

considering a t-value over 1.96 acceptable (Sarstedt & Cheah, 2019). A comprehensive explanation of these analyses follows in the subsequent sections.

### **3.24 Chapter Summary**

The research delineates a thorough examination of its methodology framework, which encompasses the creation of a survey tool, the identification of the target demographic, and the adoption of specific sampling methods. It further details the processes involved in data gathering, the employment of various measurement scales, and the analytical techniques utilized. The study rigorously assesses the validity and reliability of the survey items and the instrument itself. It discusses the research's design and type, the construction and administration of the questionnaire, and the statistical methods planned for use. Additionally, the investigation extensively explores the measurement of independent variables such as Perceived Information Quality, Trust, Innovation, and Perceived Usefulness, all of which impact user satisfaction, and the dependent variable, continuous intention to use EFS in Malaysia.

## **CHAPTER FOUR**

### **FINDINGS**

#### **4.1 Introduction**

This section presents and analyses the information gathered from online filing participants. The offered hypotheses and conclusions are also assessed. Preliminary evaluations were carried out using SPSS version 23 to ensure the data were appropriate for multivariate analysis. After that, the measurement and structural model of the study were validated using the PLS-SEM methodology.

This chapter discusses several aspects related to the response rate and initial analysis of the research study. These aspects include data screening, managing missing data and outliers, detecting multicollinearity, identifying nonresponse bias, and recognizing common method bias. Furthermore, the demographic profile of the respondents is examined, and latent variable descriptive statistics are presented. Additionally, a detailed account of the PLS-SEM modeling procedure is provided.

The two components of the PLS-SEM modelling process are the measurement model, which guarantees the validity and reliability of the research instrument, and the structural model, which verifies the research hypothesis. This chapter also thoroughly examines the direct linkages and intermediary effects. In conclusion, a synopsis of the thesis is given.

#### **4.2 Response Rate of Distribution**

In this study, 550 questionnaires were distributed across Peninsular Malaysia, including the Northern, Central (Klang Valley), Southern regions, and East Coast states, focusing

on the continuous use of electronic filing systems (EFS). This dissemination of questionnaires began in July 2022 and continues until August 2022, with a 30 to 60-day window given for the completion of the questionnaire. To ensure a high response rate, managers of each branch from Amanah Raya Berhad, the Legal Firm Manager, who facilitated the distribution of the questionnaires, were regularly reminded via phone calls (Sarathy et al., 2020; Goodwin et al., 2020; Barnhart et al., 2022) and WhatsApp (Cochrane et al., 2020; Bapaye et al., 2021).

According to the collected data shown in Table 4.1, out of the 550 questionnaires distributed, 384 were returned, yielding a 69.82% response rate. This rate is considered valid as per Holtom et al., (2022) standards on survey response rates. Notably, all returned questionnaires were complete and usable for further analysis, indicating the effectiveness of the data collection methods. An 89% response rate is deemed highly satisfactory for this study, especially since Sekaran (2003) posits that a 30% response rate is typically adequate for survey research.

Table 4-1  
*The Response Rate of The Questionnaire.*

<b>Response Frequency</b>	<b>Frequency</b>	<b>Rate (%)</b>
No. of questionnaires administered	550	100.00
Returned questionnaires	384	69.82
Unusable questionnaires	0	0.00
Questionnaires not returned	166	30.18
Retained Questionnaires	384	69.82
Valid response rate	384	69.82

#### **4.3 Data Screening and Preliminary Analysis**

Underscoring the importance of data cleaning cannot be overstated when conducting valuable research, especially in multivariate analysis. Cvetkov-Iliev et al. (2022) underscores the indispensability of data cleaning as a vital prerequisite for generating precise and dependable findings. After the data is gathered, a data cleaning procedure is imperative to address diverse data collection concerns, including but not limited to missing data, peculiar response patterns, and outliers. Hair et al. (2019) discusses the importance of data cleaning in detecting and addressing these issues. The subsequent subsection presents a comprehensive account of the preliminary analysis techniques employed for data cleansing. This methodology involves meticulously inspecting the data to identify probable issues and implementing adequate measures to guarantee the data's authenticity, dependability, and aptness for analytical purposes.

Conducting an initial screening of the collected data provides researchers with better comprehension and aids in further analysis (Smith, 2018). This study utilized version 23 of the Statistical Package for Social Sciences (SPSS) to execute coding and data entry. Each element in the dataset was assigned a serial number to facilitate the identification of outliers (Alili & Krstev, 2019). Furthermore, all items in the survey were labeled with names, with demographic variables marked accordingly. Specific labels were assigned to different sets of items in the survey, such as PIQ1-PIQ8 for items related to perceived information quality, TRST1-TRST8 for trust-related items, INOV1-INOV8 for innovation-related items, POU1-POU8 for items related to perceived usefulness, STAT1-STAT8 for items related to satisfaction, and INTEN1-INTEN8 for items related to intention to use.



In social and management sciences research, thorough data screening is essential in ensuring the research results' reliability and validity (Henrikson et al., 2019). Researchers have demonstrated the methodological importance of this process in numerous studies, as noted by Waffenschmidt et al. (2019) and Chai et al. (2021). In the context of Partial Least Squares-Structural Equation Modeling (PLS-SEM) analysis, it is imperative to conduct data screening as the effectiveness of PLS-SEM analysis hinges on the absence of missing values or outliers within the dataset (Ghasemy et al., (2020). As such, in the present study, thorough scrutiny was conducted on the dataset to identify and address any missing values or outliers, thereby ensuring the precision and reliability of the analytical outcomes.

Following the completion of coding and data entry, this study conducted a series of preliminary data analyses to ensure the quality and dependability of the dataset. Various examinations were conducted, incorporating tests such as missing value analysis, normality test, multicollinearity test, nonresponse bias assessment, common method variance analysis, and descriptive analysis. These analytical methods are commonly utilized in research and have been recommended by Hair et al. (2019).

Cvetkov-Iliev et al. (2022) emphasized the importance of data cleaning in multivariate analysis research, as it directly impacts data quality. Specifically, ensuring that the data is appropriate for analysis and can be adequately converted is essential. Dash and Paul (2021) have also noted that the optimal performance of PLS-SEM analysis tools and techniques is impeded by missing values or outliers in the dataset. Thus, to guarantee the quality and reliability of the dataset, meticulous screening procedures were implemented to detect any missing values and outliers before conducting the study.

#### **4.3.1 Analysis of Missing Data**

According to Hair et al.'s (2019) findings, if a survey participant intentionally or unintentionally skips one or more questions, it results in missing data. If the proportion of missing data surpasses 15%, the data point will be eliminated from the dataset. This can significantly impact the generalizability of the results, posing a considerable challenge for researchers. Niederhut (2018) suggests three ways to handle missing data: mean value replacement, case-wise deletion, and pair-wise deletion.

In light of contemporary research conducted by Rocha-Silva et al. (2023), it has been suggested that online data collection may serve as a practical approach to mitigating data loss. Implementing online surveys is posited to significantly reduce the incidence of missing values, as respondents cannot progress to subsequent questions without responding to the current query. Due to the distribution of the questionnaire online, no missing values were observed in the present study. Richardson and Simmering (2020) define missing data as a statistical issue arising from an incomplete data matrix caused by non-responses to one or more survey items by individuals in the sampling frame. This can lead to smaller sample sizes, which can affect the accuracy of statistical analysis and may result in biased conclusions based on the sample data (Lin, 2018). Therefore, missing data can have significant consequences for the results of a study.

To prevent incomplete data from online user questionnaires, the researcher utilized a technique that made every question mandatory on the Google form (Audet et al., 2022). This ensured that participants could not submit their responses without answering or checking all the questions. The researcher observed the absence of missing data in the

primary online responses to users' inquiries, constituting the latter part of the questionnaire (Mirzaei et al., 2021).

#### **4.3.2 Assessment of Outliers**

Hair et al. (2019) defined outliers as data points significantly higher or lower than the rest of the dataset, including extreme values for a particular question or across all questions. Thus, Alghushairy et al. (2020) further emphasized that the magnitude of outliers can differ significantly from most observations.

Lei et al. (2021) defined outliers as data points that deviate significantly from the rest of the dataset. In regression-based analysis, outliers can cause inaccurate and unreliable results due to the disturbance in the estimation of regression coefficients. During the initial screening in SPSS, outliers were detected, which aligned with the above definition (Smiti, 2020). Further investigation revealed incorrect data input and frequency tabulation was performed to assess the data range. The analysis demonstrated that all values in the dataset were within the expected range (Cutchin et al., 2020). A cutoff of  $\pm 3.29$  was applied to identify univariate outliers using unified values, a technique recommended by Leys et al. (2019). The statistical analysis yielded significant outcomes, with a p-value of less than .001. However, this method flagged no individual cases as potential univariate outliers. Significant findings were observed through statistical analysis, as indicated by a p-value of less than .001 (Solla et al., 2018).

Nevertheless, the current technique did not detect cases as potential univariate outliers. The statistical analysis conducted in this study indicated significant results with a p-value of less than .001 (Cote et al., 2021). However, this method identified no individual cases

as potential univariate outliers. Hair et al. (2019) defined outliers as observations manifesting unique characteristics that distinguish them from the remaining dataset. Several techniques are available to identify such outliers. The researchers opted for Mahalanobis Distance tests to detect outliers in their study. The use of these tests is widespread in identifying multivariate outliers, which is achieved through the computation of the chi-square value.

The authors presented their findings in Table 4.2, indicating that the highest Mahalanobis distance value recorded was 19.66. With a degree of freedom of 4 and a significance level of  $p=0.001$ , the critical chi-square value was determined to be 20.52 (Hair et al., 2019). From the analysis obtained in Table 4.2, no case exceeded the threshold value, so outliers are not a problem in this study.

Table 4-2  
*Outlier Assessment with Mahalanobis Distance*

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.9585	4.8496	4.1206	0.41478	384
Std. Predicted Value	-2.802	1.758	0	1	384
Standard Error of Predicted Value	0.026	0.106	0.053	0.015	384
Adjusted Predicted Value	2.9242	4.8476	4.1207	0.41511	384
Residual	-2.45099	1.19344	0	0.4455	384
Std. Residual	-5.467	2.662	0	0.994	384
Stud. Residual	-5.528	2.692	0	1.002	384
Deleted Residual	-2.50557	1.22007	-0.00005	0.45316	384
Stud. Deleted Residual	-5.748	2.713	-0.001	1.01	384
<b>Mahal. Distance</b>	<b>0.304</b>	<b>21.183</b>	<b>4.987</b>	<b>3.44</b>	<b>384</b>
Cook's Distance	0	0.113	0.003	0.009	384
Centred Leverage Value	0.001	0.053	0.012	0.009	384

Dependent Variable: INTENTION

Table 4.2 indicates that based on their D2 values, no significant cases were identified as outliers in the dataset. As a result, the subsequent analysis procedures were carried out smoothly without encountering any significant issues with outliers, and all 384 samples were included in the analysis.

#### **4.3.3 Assessment of Normality Test**

Newburger et al. (2022) state that a symmetrical bell-shaped curve is typical of a normal distribution, with a clustering of scores in the centre and fewer frequencies at the extremes. Researchers utilize measures of skewness and kurtosis to determine the spread of data distribution and the mean and standard deviation. Skewness testing is an analytical approach utilized to assess the symmetry of a distribution (Bono et al., (2019). If a variable's responses are more concentrated towards one end of the distribution, it is categorized as skewed (García et al., 2018). Conversely, kurtosis measures whether a distribution is excessively peaked or flat, indicating the proportion of responses in the centre. This statistical analysis is useful in identifying the shape and characteristics of data distributions (Yu & Yin, 2023).

Kalla (2020) describes a normal distribution as having a symmetrical bell-shaped curve. Most scores are found in the centre of the distribution, while the extremes have lower frequencies (Duncan et al., 2019). Measures such as skewness and kurtosis are utilized to evaluate the spread of data distribution and estimate the mean and standard deviation (Bono et al., 2019). Skewness, a measure that examines whether a distribution is symmetrical, is employed to assess if a variable's responses are more concentrated towards one end of the distribution (Trafimow et al., 2019). It is considered skewed if the

concentration is skewed towards one end of the distribution. Meanwhile, kurtosis, a measure that determines whether the distribution is too peaked or flat, is employed to determine whether most responses are in the center (Arellano-Valle & Azzalini, 2020).

Table 4-3

*Descriptive Statistics Include Measures Such As The Mean, Standard Deviation, Skewness, And Kurtosis. (N = 384).*

Variable	Skewness		Kurtosis	
	Statistic	Std. Error	Statistic	Std. Error
PIQ	-0.422	0.122	-0.659	0.243
TRST	-0.026	0.122	-0.636	0.243
INOV	-0.505	0.122	-0.600	0.243
POU	-0.071	0.122	-0.625	0.243
STAT	-0.317	0.122	-0.896	0.243
INTEN	-0.390	0.122	-0.364	0.243

Note: PIQ (Perceive Information Quality), TRST (Trust), INOV (Innovation), POU (Perceive of Usefulness), STAT (Satisfaction), INTEN (Intention to Use)

In the context of the analysis presented in the study, Table 4.3 provides information about the skewness and kurtosis values of the variables being examined. Based on the information presented in the table, it is noted that both skewness and kurtosis values fall within an acceptable range of  $\pm 1$ . This means the data is reasonably symmetrical and does not exhibit excessive tail weight or peakedness. The constructs analyzed can be deemed normal as the skewness and kurtosis values fall within acceptable limits. This determination holds significance as it enables the utilization of statistical methods that necessitate normally distributed data.

#### 4.3.4 Multicollinearity Test

When independent variables demonstrate a high level of relationship, exogenous latent variables may also become related, leading to a phenomenon known as multicollinearity (Hair et al., 2019). Following Senaviratna and Cooray (2019) propose that the identification of multicollinearity can be achieved by combining the relationship matrix and VIF. The current study utilized the following methods to detect multicollinearity among the independent variables. Firstly, the relationship matrix for the independent variables was computed using the method specified by Hair et al. (2019). Any relationship coefficient exceeding 0.90 is considered an indication of multicollinearity, as per the standard academic practice. The relationship coefficients for all independent variables are presented in Table 4.4.

Table 4-4  
*Multicollinearity Test: Correlation Matrix (N=384)*

	1	2	3	4	5	6
1 PIQ						
2 TRST	.56**					
3 INOV	.37**	.54**				
4 POU	.44**	.48**	.30**			
5 STAT	.51**	.45**	.40**	.42**		
6 INTEN	.51**	.49**	.46**	.41**	.60**	

\*\* Correlation is significant at the 0.01 level (2-tailed).

Table 4.4 shows that the independent variables lack a significant relationship, given that all values fall below the threshold of 0.90. This observation implies a limited degree of interdependence between the exogenous latent constructs. Further, the analysis findings suggest that the independent variables do not exhibit multicollinearity (refer to Appendix C). Therefore, we can conclude that the results of Table 4.4 reveal a low relationship

between the independent variables, and the issue of multicollinearity is absent among them.

Hair et al. (2019) suggests using the variance inflated factor (VIF) to evaluate multicollinearity. This metric assesses the degree to which multicollinearity among predictor variables contributes to an increase in the variance of the estimated regression coefficient. In statistical analysis, the Variance Inflation Factor (VIF) value is used to identify multicollinearity among predictor variables. An acceptable VIF value for each predictor variable is less than 5. However, if the VIF value exceeds 5 and is accompanied by a tolerance value below 0.20, it may indicate the presence of multicollinearity. Multicollinearity pertains to the high relationship among two or more predictor variables in a regression model, which can lead to challenges in estimating coefficients and interpreting results. Therefore, assessing multicollinearity through the VIF method is crucial before interpreting regression analysis results (Hair et al., 2019).

Table 4-5  
*Multicollinearity Test: Tolerance and VIF (N=384)*

	Tolerance	VIF
PIQ	0.587	1.704
TRST	0.516	1.937
INOV	0.682	1.466
POU	0.698	1.433
STAT	0.653	1.531

a Dependent Variable: INTENTION

According to Table 4.5, which provides information on the exogenous latent variables, the VIF (variance inflation factor) values for all independent variables were between 1.433



and 1.937. Similarly, the tolerance values for these variables were between 0.516 to 0.698. These values are generally considered acceptable, indicating no significant problem with multicollinearity among the independent variables.

#### **4.4 Nonresponse Bias Test**

Singh and Usman (2021) suggest that non-response bias presents a potential error in sample population characteristic estimation, as certain survey participants may not be adequately represented. To minimize the effects of bias, Manolov et al. (2018) utilized the technique of time-trend extrapolation. This method involves analyzing early and late responses to make comparisons. Meanwhile, Dankel and Loenneke (2020) sorted participants into two categories based on their response times. Those who provided their answers before the 30-day deadline were categorized as early respondents, whereas those who responded after 30 days were labeled as late respondents. By employing this method, it became possible to assess the extent to which non-response bias may have had an impact.

An independent sample t-test was performed in this study to investigate the likelihood of non-response bias. Table 4.6 presents the results of the t-test, which demonstrate that the values of the underlying construct did not drop below the approved threshold for Levene's equality test of variances at the 0.05 significance level. The study findings indicate that the impact of non-response bias on the results was insignificant. It is worth mentioning that the majority of participants who responded to the surveys included in the final analysis provided their responses promptly, as illustrated in Appendix C.

Table 4-6

Results of Independent-Samples T-test for Non-Response Bias

Constructs	Group	N	Mean	Std. Deviation	Std. Error Mean	Levene's Test for Equality of Variances	
						F	Sig.
PIQ	Early Responses	256	4.0728	0.68948	0.04309	1.676	0.196
	Late Responses	128	4.2378	0.63777	0.05315		
TRST	Early Responses	256	3.9287	0.59227	0.03702	0.896	0.345
	Late Responses	128	4.0200	0.61303	0.05109		
INOV	Early Responses	256	4.2866	0.60931	0.03808	0.806	0.37
	Late Responses	128	4.3194	0.57951	0.04829		
POU	Early Responses	256	3.2827	0.92592	0.05787	0.156	0.693
	Late Responses	128	3.4280	0.94905	0.07909		
STAT	Early Responses	256	4.0996	0.73437	0.04590	1.595	0.207
	Late Responses	128	4.0859	0.69518	0.05793		
INTEN	Early Responses	256	4.1064	0.61658	0.03854	0.013	0.911
	Late Responses	128	4.1189	0.61776	0.05148		

#### 4.4.1 Assessment of Common Method Variance (CMV) Bias

Before performing hypothesis testing, this study took measures to assess and avoid the possibility of Common Method Variance (CMV) bias. The aim was to prevent skewed results and inaccurate conclusions that may arise when data is sourced from a single self-reported source, leading to a biased outcome (Baumgartner et al., 2021) and flawed conclusions (Wall et al., 2022).

To mitigate this issue, the study followed the recommendation of Kaltsonoudi et al. (2021) by evaluating CMV bias. This assessment aimed to ensure that any relationships observed between variables were not solely due to the data collection method but rather indicative of genuine associations. This study aimed to reduce the possibility of CMV bias in its

findings by taking these necessary precautions, leading to greater validity and reliability in the research outcomes (Cooper et al., 2020).

In order to guarantee the dependability and authenticity of the findings, this research utilized four assessments. These assessments included Harman's single-factor test executed in SPSS, collinearity diagnostics utilizing variance inflation factor (VIF) in PLS-SEM, and controlling for an unmeasured marker variable in PLS-SEM. Harman's single-factor test is a frequently employed approach to detect Common Method Variance (CMV) prejudice and has been employed in numerous research studies (Cooper et al., 2020; Wall et al., 2022; Miller & Simmering, 2022). In order to address the shortcomings of depending on a single approach, this investigation utilized various assessments to explore the presence of any potential biases related to CMV.

The research thoroughly evaluated the likelihood of CMV bias by comprehensively analyzing the test outcomes. Harman's single-factor test was executed to assess the magnitude of CMV bias more accurately, increasing the study's credibility. Detailed explanations of the results were also provided (Sachdeva et al., 2022).

Table 4-7  
*Common Method Bias Test.*

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	16.932	35.275	35.275	16.932	35.275	35.275
2	4.171	8.69	43.965			
3	3.537	7.368	51.333			
4	2.922	6.087	57.42			
5	2.023	4.214	61.633			
6	1.868	3.892	65.526			
7	1.292	2.692	68.218			
8	1.103	2.298	70.515			

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
9	0.960	1.999	72.515			
10	0.861	1.793	74.308			
11	0.817	1.701	76.009			
12	0.726	1.514	77.523			
13	0.704	1.466	78.989			
14	0.669	1.394	80.383			
15	0.611	1.274	81.657			
16	0.582	1.212	82.869			
17	0.533	1.111	83.980			
18	0.492	1.026	85.006			
19	0.472	0.982	85.989			
20	0.464	0.967	86.955			
21	0.435	0.906	87.861			
22	0.410	0.855	88.716			
23	0.407	0.847	89.563			
24	0.388	0.809	90.372			
25	0.358	0.745	91.117			
26	0.348	0.725	91.842			
27	0.338	0.705	92.547			
28	0.318	0.662	93.208			
29	0.300	0.625	93.833			
30	0.294	0.612	94.446			
31	0.264	0.550	94.996			
32	0.260	0.542	95.538			
33	0.242	0.505	96.042			
34	0.236	0.492	96.535			
35	0.229	0.477	97.012			
36	0.215	0.448	97.460			
37	0.207	0.431	97.891			
38	0.193	0.403	98.294			
39	0.188	0.392	98.685			
40	0.175	0.364	99.049			
41	0.160	0.333	99.382			
42	0.154	0.321	99.703			
43	0.094	0.197	99.899			
44	0.024	0.050	99.949			
45	0.012	0.026	99.974			

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
46	0.007	0.016	99.990			
47	0.003	0.006	99.990			
48	0.002	0.004	100.000			

Extraction Method: Principal Component Analysis.

Upon gathering the necessary data for their study, the researchers employed a statistical method suggested by Cooper et al. (2020) to detect the occurrence of Common Method Variance (CMV). To accomplish this task, they utilized Harman's single-factor technique, which assesses whether a sole factor explains the relationship among the measurements, with no factor holding greater significance than 50% of the calculated values. The results of this test (35.275) indicated that the factor values were below 50% of the variance explained, signifying the absence of CMV among the measures and factors in the study. This suggests that the study's results were not affected by CMV bias. The researchers in Cooper et al. (2020) study improved the dependability and credibility of their results by conducting different tests to detect CMV prejudice and employing Harman's single-factor test. This, in turn, bolstered confidence in the study's outcomes.

#### 4.4.2 Demographic Profile of the Respondents

It is crucial to furnish an in-depth overview of the demographic characteristics of the study participants to deliver a well-organized and sensible interpretation of research findings. The study's dataset comprised a sample of 384 qualified respondents selected after an initial screening phase that included scrutinizing 384 data sets and conducting preliminary analyses, such as detecting anomalies. The results were then analyzed using this sample. The demographic makeup of the data was explained by ten (10) different demographic

variables. Gender, age, state, race, education, the field of designation, computer experience, internet literacy, system experience, and system kind are only a few of these variables. Below is a basic breakdown of these variables:

Table 4-8  
*Demographic Profile of the Respondents (N=384)*

<b>Demographic Variable</b>	<b>Characteristics</b>	<b>Frequency</b>	<b>%</b>
<b>Gender</b>	Male	248	64.58
	Female	136	35.42
<b>Age</b>	18-25 years	19	4.95
	26-35 years	95	24.74
	36-45 years	201	52.34
	46-55 years	54	14.06
	Over 55 years	15	3.91
<b>State</b>	Perlis	7	1.82
	Kedah	14	3.65
	Pulau Pinang	7	1.82
	Perak	15	3.91
	Selangor	28	7.29
	Johor	35	9.11
	Negeri Sembilan	40	10.42
	Melaka	82	21.35
	Pahang	42	10.94
	Terengganu	36	9.38
	Kelantan	33	8.59
	Sabah	11	2.86
	Sarawak	3	0.78
	Wilayah Persekutuan KI	28	7.29
	Wilayah Persekutuan Labuan	3	0.78
<b>Race</b>	Malay	219	57.03
	Chinese	92	23.96
	Indian	58	15.10
	Others	15	3.91
<b>Education</b>	Certificate	12	3.13
	Diploma	75	19.53
	Degree & Master	226	58.85
	PhD	40	10.42
	Others	31	8.07
<b>Field of Designation</b>	Government Servant	168	43.75
	Private	161	41.93
	Others	55	14.32

<b>Demographic Variable</b>	<b>Characteristics</b>	<b>Frequency</b>	<b>%</b>
<b>Computer Literacy</b>	No computer	6	1.56
	Computer with internet	378	98.44
<b>Internet Experience</b>	1 – 3 years	4	1.04
	4 – 6 years	8	2.08
	7 years & above	372	96.88
<b>System Experience</b>	Yes	318	82.81
	No	66	17.19
<b>Type of System</b>	MyeTaPP	299	77.86
	EFS	30	7.81
	Online Will-Writing & Hibah	12	3.13
	Other Systems	43	11.20

Source: Author's estimation

According to the first demographic variable, gender, the sample contained 248 male respondents (64.58%) and 136 female respondents (35.42%). This low ratio of female to male respondents is comparable with Malaysian research that claims that men predominately make up the legal profession, with women making up only 39% of active lawyers in 2021 (Rajan et al., 2022).

This gender imbalance is reflected in leadership positions within the legal profession (Malaysian Bar Council, 2017). According to the Malaysian Bar Council (2017), cultural and societal norms and the challenges women face in balancing work and family responsibilities contribute to the gender gap in the legal profession. The council emphasizes the need for policies and initiatives that promote gender diversity and equal opportunities in the legal profession.

A study by the International Bar Association (2019) found that women in the legal profession in Malaysia experience various forms of discrimination, including unequal pay, limited career advancement opportunities, and gender bias in the workplace. Despite some progress in promoting gender diversity and equal opportunities, the legal profession in

Malaysia still exhibits a significant gender imbalance. Addressing the underlying causes of this disparity and promoting gender equality in the legal profession requires further efforts (Poon & Leeves, 2022).

The majority fell in the 36-45 age group (201 individuals, 52.34%), while 95 individuals (24.74%) fell in the 26-35 age group. Meanwhile, there were only 54 individuals (14.06%) in the oldest age group (46-55 years), only a small portion of respondents aged between 18-25 years (19 individuals, 4.95%), and lastly, respondents aged Over 55 years (15 individuals, 3.91%). Therefore, most respondents using these online filings were relatively middle-aged users (36 to 45).

The highest total of 88 respondents (21.35%) came from Melaka; the second was Negeri Sembilan, with 40 respondents (10.42%). Besides, Pahang had 42 respondents (10.94%), Johor with 35 respondents (9.11%), Terengganu had 36 respondents (9.38%), Kelantan with 33 respondents (8.59%), Selangor and Wilayah Persekutuan Kuala Lumpur share with equally 28 respondents which at 7.29%. Furthermore, Perak had 15 respondents (3.91%), Kedah had 14 respondents (3.65%), and Sabah had 11 respondents (2.86%). Besides Perlis, Pulau Pinang was shared with 7 respondents at 1.82%, and finally, the sample accounted for 3 (0.78%) come from Sarawak and Wilayah Persekutuan Labuan.

After that, the respondents' race was classified into three (3) ordered categories, out of which 219 respondents (57.03%) came from Malay. Moreover, 92 respondents (23.96%) reported coming from Chinese respondents, Indians with 58 respondents (15.10%), and 15 other races respondents (3.91%). According to the descriptive analysis, the majority of the respondents, 226 (58.85%), possessed a bachelor's degree and a master's. 19.53%,



or 75 respondents, held Diplomas, 10.42%, or 40 respondents, had completed their PhDs, while 8.07%, or 31 respondents, had other educational backgrounds. The remaining 3.13%, which equates to 12 respondents who completed the valid questionnaire, were Certificate holders (see Table 4.8).

Furthermore, of the 384 valid respondents, the highest number of them, 168 (43.75%), work as government servants, followed by 161 (41.93%) come from the private sector. Meanwhile, 55 (14.32%) respondents were for other designation works. On the other hand, of 378 respondents, 98.44% got a computer and internet. The remaining 6 respondents represent 1.56% of the valid questionnaire without computer devices. In the same vein, the response shows that with at least 7 years and above practice experience are 372 signifying 96.88% of the valid respondents, 4 – 6 years with 8 (2.08%) respondents while 4 respondents signifying 1.04% have less than 1 – 3 years experiences.

Concerning respondents' experience using online systems, 82.81% (318 respondents) of the participants had experience using the system, and 17.19% (66 respondents) had no experience using the online systems. Finally, most of the respondents have to use MyeTaPP systems (299 individuals, 77.86%), followed by EFS systems (30 individuals, 7.81%), Other Systems (43 individuals, 11.20%), and Online Will-Writing & Hibah (12 individuals, 3.13%).

#### **4.4.3 Descriptive Statistics of the Research Constructs (Variables)**

In this section, the scholars presented an account of the independent and dependent variables by providing descriptive statistics. They calculated each variable's mean, standard deviation, and minimum and maximum scores. A 5-point Likert scale was

utilized to measure all variables, where a rating of 1 indicated strong disagreement, and a rating of 5 indicated strong agreement. The researchers divided the Likert scale into three categories: high, moderate, and low. High scores fell between 3-5, middling scores fell between 1-3, and low scores fell between 1-2.

In order to simplify interpretation, the scores were categorized as low values for scores below 2.33, high values for scores above 3.67, and moderate values for scores falling in between. Additionally, the researchers verified the mean, standard deviation, minimum, and maximum values for all variables and individual items. The variable and item codes for the questionnaire were displayed under the variable column, as specified in the work of Campos et al., (2020). Furthermore, the mean, standard deviation, minimum, and maximum values for all variables and individual items were thoroughly examined, with the variable and item codes listed below the variable column.

#### 4.4.3.1 Descriptive Statistics for Perceive of Information Quality

Hence, Table 4-9 depicts the descriptive statistics results of the independent labeled PIQ.

Table 4-9  
Perceive of Information Quality Descriptive Statistics (N = 384)

Measure	Code	Descriptive Statistics			
		Min	Max	Mean	Standard Deviation
I find that the information given must be completed / comprehensive.	PIQ1	2	5	4.090	0.821
I think that the information provided must be error-free.	PIQ2	2	5	4.470	0.660
I find that the information given must be presented in detail.	PIQ3	2	5	4.230	0.785
I think the information must apply to the filing services.	PIQ4	2	5	4.190	0.835

Measure	Code	Descriptive Statistics			
		Min	Max	Mean	Standard Deviation
I believe that the information must be up to date.	PIQ5	1	5	3.970	0.975
I find that the information must be able to present work performance (progress, completed job, current achievement, etc.).	PIQ6	1	5	4.100	0.875
I feel that the information must be easy to understand.	PIQ7	1	5	3.910	0.968
I believe that the information must be available at any time necessary	PIQ8	1	5	4.110	0.872
<b>Mean score</b>				<b>4.132</b>	<b>0.675</b>

Descriptive data for the independent variable PIQ are shown in Table 4.9. It is useful to observe that the greater the mean, the better the respondents' agreement on the satisfaction of intention to use the systems. According to Table 4.9, PIQ as a variable has a mean of 4.132, showing that respondents agree more about information quality and their intention to use the services. Also, all items had mean values between 3.910 and 4.110, demonstrating the respondents' high level of agreement with PIQ.

#### 4.4.3.2 Descriptive Statistics for Trust

The descriptive statistics of the trust (TRST) component concerning electronic filing in Malaysia can be found in Table 4.10, showcasing the respondents' impressions. Respondents' satisfaction with the systems is higher, as indicated by the higher mean value. TRST has a mean score of 3.962 from the construct's overall mean, indicating that respondents had a modest level of agreement with the current TRST. For the TRST items, a mean score ranging from 3.580 to 4.230 demonstrates moderate mean values, demonstrating the respondents' reasonable understanding of the TRST.

Table 4-10

*Trust Descriptive Statistics (N = 384)*

Measure	Item Code	Descriptive Statistics			
		Min	Max	Mean	Standard Deviation
I believe the use of electronic filing technology is effective enforcement of privacy and protection in filing activity.	TRST1	1	5	3.580	0.900
I trust that using EFSs may combat cybercrime and spam.	TRST2	1	5	3.580	0.860
I accept that EFS use allows the company to obtain, process, accumulate, and exchange information.	TRST3	2	5	4.120	0.703
I credit that EFSs can support the transformation of knowledge among users.	TRST4	2	5	4.170	0.706
I rely on the EFS to provide a safe environment for system performance.	TRST5	1	5	3.770	0.863
I feel secure sending sensitive/private information across the internet.	TRST6	2	5	4.120	0.763
I am confident that electronic filing is protected from malfunctions and issues.	TRST7	2	5	4.230	0.723
Overall, the internet has become more resilient and provides a secure platform for conducting transactions and electronically submitting documents.	TRST8	2	5	4.120	0.764
<b>Mean score</b>				<b>3.962</b>	<b>0.601</b>

#### 4.4.3.3 Descriptive Statistics for Innovation

Table 4.11 shows the descriptive statistics for innovation (INOV) in EFSs. A higher mean value shows that respondents concur that creating innovations in electronic filing is necessary to address people's issues with submission cases. The variable's mean value is 4.440, demonstrating the respondents' significant agreement with the INOV. As a result, all items have a mean value greater than 4, suggesting respondents' strong agreement that INOV should handle Malaysia's asset administration difficulties.

Table 4-11

*Innovation Descriptive Statistics (N = 384)*

Measure	Item Code	Descriptive Statistics			
		Min	Max	Mean	Standard Deviation
Electronic filing has often developed new processes.	INOV1	2	5	4.310	0.747
Developing innovations in electronic filing has to solve people's problems with submission cases.	INOV2	3	5	4.440	0.684
EFS innovation is an important way to create and establish new excellent service lines.	INOV3	1	5	4.330	0.791
Innovation in an EFS encourages people to apply alternative ways to improve work processes and sustain filing services.	INOV4	1	5	4.300	0.776
The success of EFSs is related to innovation.	INOV5	2	5	4.290	0.742
The EFSs must be involved in planning for excellent extended services.	INOV6	1	5	4.230	0.786
Innovation plays a critical role in improving the performance of EFSs.	INOV7	1	5	4.280	0.808
Innovation in EFSs will introduce different technical characteristics or specifications for different levels of good services.	INOV8	1	5	4.230	0.786
<b>Mean score</b>				<b>4.298</b>	<b>0.598</b>

#### 4.4.3.4 Descriptive Statistics for Perceive of Usefulness

The results of the descriptive statistics for perceived usefulness (POU) are shown in Table 4.12. A larger mean value denotes the respondents' strong agreement with the impact of POU on the intention to use systems. POU as a variable has a mean value of 3.335, showing that respondents generally agree about how POU affects INTENT. Moreover, half of the items had mean values of 4 or higher, demonstrating strong POU agreement on INTENT. The remaining questions, on the other hand, had mean values of 3 and higher,

showing respondents' moderate agreement with POU. Based on this, it can be said that overall, the respondents had a medium level of agreement regarding the impact of POU on INTENT.

Table 4-12

*Perceive Usefulness Descriptive Statistics (N = 384)*

Measure	Item Code	Descriptive Statistics			
		Min	Max	Mean	Standard Deviation
Handling cases has become faster and more efficient after using EFSs.	POU1	1	5	4.100	0.802
Using electronic filing will improve my understanding of the inheritance flow process	POU2	1	5	3.800	0.935
Using electronic filing would help me reduce errors in preparing my submitted documents.	POU3	1	5	3.100	1.214
The use of the EFS facilitates my preparing documents process.	POU4	1	5	3.040	1.216
Using an EFS would enhance my effectiveness in preparing documents and filing.	POU5	1	5	3.100	1.213
The system for submitting documents electronically offers the essential forms and information that can be obtained by downloading them.	POU6	1	5	3.070	1.236
Using electronic filing allows me to accomplish more work than would otherwise be possible.	POU7	1	5	3.400	1.170
Overall, I would prefer to use the EFS compared to manual filing.	POU8	1	5	3.080	1.230
<b>Mean score</b>				<b>3.335</b>	<b>0.936</b>

#### 4.4.3.5 Descriptive Statistics for Satisfaction

Table 4.13 displays the descriptive statistical findings for the variable "satisfaction" (STAT) concerning its impact on "intention" (INTEN). A more excellent mean score suggests that the respondents highly agree with the influence of STAT on INTEN. The overall mean value for STAT is 4.095, and all items have a mean value above 4, indicating a high level of agreement among respondents. Consequently, this suggests that the filing technology system effectively facilitates the document process and its influence on INTEN.

Table 4-13  
*Satisfaction Descriptive Statistics (N = 384)*

Measure	Item Code	Descriptive Statistics			
		Min	Max	Mean	Standard Deviation
The EFS adequately meets my interaction needs with the government agency.	STAT1	2	5	4.240	0.776
Using the EFS makes me feel delighted.	STAT2	2	5	4.090	0.844
I found the EFS is competent and fully satisfied with the filing service system.	STAT3	1	5	4.040	0.903
I feel that the filing technology system is effective in helping me to fulfil the document process.	STAT4	1	5	4.090	0.873
It is an accurate decision to document through an EFS.	STAT5	1	5	4.100	0.845
I am satisfied with the EFS related to the security provided.	STAT6	1	5	4.020	0.875
I am satisfied with the EFS in terms of privacy issues.	STAT7	2	5	4.150	0.779
Overall, I am satisfied with using the EFS.	STAT8	1	5	4.030	0.877
<b>Mean score</b>				<b>4.095</b>	<b>0.720</b>

#### 4.4.3.6 Descriptive Statistics for Continuous Intention to Use

Table 4.14 presents the mean response rates for the construct, with values ranging from 4.040 to 4.190. Specifically, the Intention to Use (INTEN) construct has a mean value of 4.1206 and a standard deviation of 0.6087, indicating a high level of agreement among respondents on using electronic filing to facilitate the documentation process in Malaysia. At the same time, the overall mean value for the variable is 4.060, which signifies a high agreement on INTEN; two of the individual items (INTEN1 and INTEN2) have mean values exceeding 4.190. In summary, the findings suggest that the respondents positively perceive using the EFS in Malaysia.

Table 4-14  
The Continuous Intention of Use Descriptive Statistics (N = 384)

Measure	Item Code	Descriptive Statistics			
		Min	Max	Mean	Standard Deviation
I intend to continue using electronic filing in case of submission in the future.	INTEN1	1	5	4.190	0.739
I plan to use electronic filing to accomplish to solve my documentation process.	INTEN2	1	5	4.190	0.739
I will encourage other people/beneficiaries to continue to submit their cases via online filing.	INTEN3	1	5	4.150	0.765
I want to use/learn more about electronic filing in executing my case submission.	INTEN4	1	5	4.080	0.773
I believe my interest in submitting cases via electronic filing will increase.	INTEN5	1	5	4.130	0.795
I am willing to continue using electronic filing to perform my assigned tasks.	INTEN6	1	5	4.040	0.784
I will continue using the electronic filing services for case submission purposes.	INTEN7	2	5	4.110	0.758
I am glad to learn new fast techniques in my EFSs.	INTEN8	1	5	4.060	0.738
<b>Mean score</b>				<b>4.1206</b>	<b>0.6087</b>



## **4.5 A Comprehensive Evaluation of Structural Equation Models (SEM)**

Chapter 3 of this research study reports using two suggested techniques presented by Henseler et al. (2018) to assess the results. The measurement model also called the outer model, and the structural model, also known as the inner model, are the two approaches being implemented. Both of these procedures are employed to evaluate the findings. An analysis was performed on a multifaceted model involving various independent, mediator, and dependent variables using SmartPLS 3.0 software created by Ringle and colleagues in 2015 and is widely used for Partial Least Squares Structural Equation Modeling (PLS-SEM). The results of the study will be comprehensively elucidated in the subsequent section. Adhering to the protocols outlined by Hair et al. (2019) and Rosseel and Loh (2022), the preferred methodology involved a two-phase procedure, starting with the measurement model and culminating with the structural model assessment in Figure 4.1. Hair et al. (2019) emphasized the significance of distinguishing between reflective and formative constructs in research measurement models. They pointed out that these two approaches are based on distinct concepts and necessitate diverse evaluation methods. While reflective measurement models are evaluated based on their consistency and reliability, which involves Composite reliability, formative measurement models necessitate the assurance of content validity. The following section of the study will thoroughly analyze the outcomes attained through SmartPLS.

### **4.5.1 Assessment of the Measurement Model**

The measurement model serves the purpose of evaluating and validating the indicator loadings both within and between constructs. When developing variables, academics must

consider formative and reflective measurement specifications (Hanafiah, 2020). Indicators are crucial in formative constructs as they capture specific aspects of the construct's domain (Hair et al., 2020). If an indicator is left out, it may alter the fundamental nature of the construct. Santos and Cirillo (2021) and Hair et al. (2019) noted the importance of indicators. The measurement model assesses the significance of indicator loadings within each construct and across constructs. In their study, Henseler et al. (2018) describe a process for evaluating the Two-Step PLS Path Model, depicted in Figure 4.1.

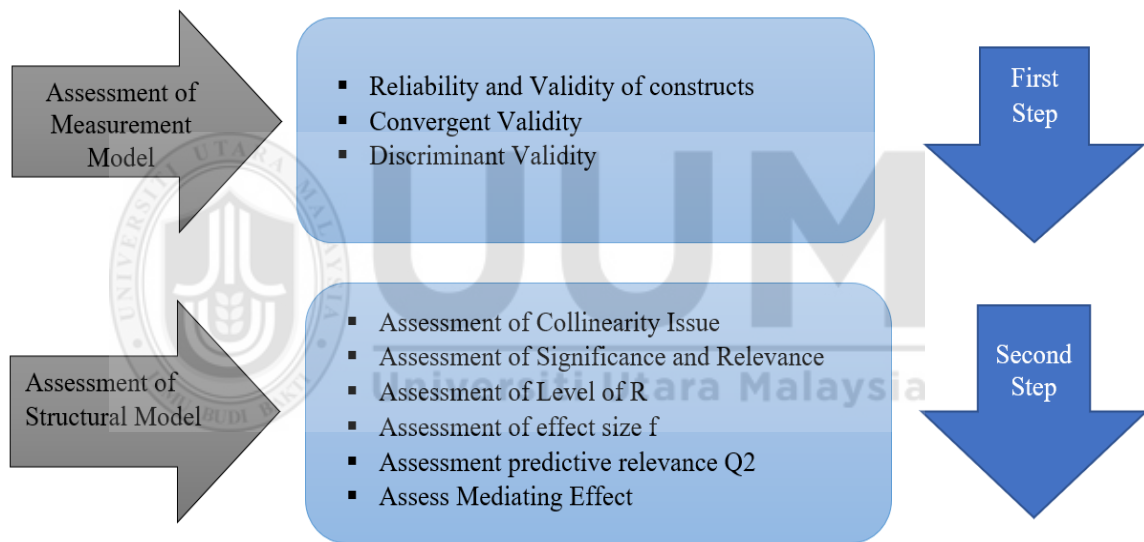


Figure 4-1  
*A Two-Step Process of PLS Path Model Assessment.*  
 (Source: Hair et al., 2020).

Assessment criteria were suitable for reflective measurement scales that cannot be applied to formative measurement scales. This is because, in formative measurement, the indicators may indicate independent causes of the construct and may not exhibit a substantial relationship. In contrast, reflective measurement implies causality runs from

the construct to the indicators. According to Hair et al. (2020), the reflective measurement indicators can be considered a representative sample of all potential items in the construct.

Following a thorough review of the literature, it has been established that the constructs being investigated are reflective. In general, items belonging to reflective constructs are assessed based on their loadings, which should fall within the range of 0.40 to 0.70, according to the recommendations made by Hair et al. (2019). Nevertheless, researchers such as Henseler et al. (2018) and Hair et al. (2020) have proposed retaining items that exhibit loadings equal to or greater than 0.70. To determine the reliability of indicators, Franke and Sarstedt (2019) have proposed cut-off points where loadings above 0.9 indicate excellent reliability, loadings between 0.70 and 0.90 indicate high reliability, loadings between 0.50 and 0.70 indicate moderate reliability, and loadings below 0.50 indicate low reliability.

#### **4.5.2 Indicator / Item Reliability**

Hair et al. (2018) emphasized the importance of ensuring the dependability of each item to accurately gauge the relationship between a construct's indicator and its fundamental concept, which is evaluated by the outer loading. To achieve optimal measurement, it is recommended that each item should have an outer loading between 0.40 to 0.70. In line with the retention criteria of Hair et al. (2020) and García-Ramos (2023), all 48 items were retained in this study as their loadings exceeded the threshold of 0.40. As a result, all items in this model were considered reliable for measuring their corresponding individual reflective latent construct. For a detailed overview of the items and their standardized loadings, please refer to Table 4.15.

#### **4.5.3 Internal Consistency - Composite Reliability**

In social science research, Cronbach's Alpha has long been the standard method for assessing the Internal Consistency Reliability of a scale or measure. This approach is cited in academic literature, including works like "Multivariate Data Analysis" by Hair et al. (2020) and "Handbook of Structural Equation Modeling" by Wong (2019). Nevertheless, while Cronbach's Alpha is generally reliable, Hair et al. and Wong caution that it may underestimate measurement in PLS-SEM. They propose using Composite Reliability as an alternative approach to overcome this limitation. Composite Reliability is more suitable for evaluating internal consistency reliability in PLS-SEM because it considers the factor loading of each item on its corresponding latent variable. Hair et al. (2020) and Wong (2019) conducted research indicating that PLS-SEM analyses yield more precise and reliable results when using Composite Reliability instead of Cronbach's Alpha.

Researchers should consider utilizing Composite Reliability instead of Cronbach's Alpha to assess internal consistency reliability in PLS-SEM studies. Composite Reliability, as per Ringle et al. (2020), should range between 0.70 and 0.95 to be deemed trustworthy. This method was introduced by Nunally and Bernstein in 1994, and Afthanorhan et al. (2019) acknowledged that most researchers concur that Composite Reliability is a more dependable alternative to Cronbach's Alpha. Hair et al. (2019) advise against removing any indicator with an outer loading lower than 0.70 without thoroughly assessing its effect on the construct's Composite Reliability and content validity. In cases where indicators have outer loadings between 0.40 and 0.70, they should only be eliminated if they increase both Composite Reliability (CR) and Average Variance Extracted (AVE). On the other hand, indicators with outer loadings below 0.40 must be removed from the construct.

Table 4-15

*The measures of Loadings, Cronbach's Alpha, Composite Reliability (CR), and Average Variance Extracted are commonly used to assess the reliability and validity of a measurement instrument.*

Construct	Item	Outer Loading	Cronbach's Alpha	CR	AVE
PIQ	PIQ1	0.623	0.916	0.933	0.638
	PIQ2	0.772			
	PIQ3	0.819			
	PIQ4	0.837			
	PIQ5	0.856			
	PIQ6	0.887			
	PIQ7	0.666			
	PIQ8	0.885			
TRST	TRST1	0.657	0.900	0.920	0.590
	TRST2	0.722			
	TRST3	0.792			
	TRST4	0.775			
	TRST5	0.762			
	TRST6	0.831			
	TRST7	0.751			
	TRST8	0.840			
INOV	INOV1	0.718	0.908	0.926	0.611
	INOV2	0.715			
	INOV3	0.735			
	INOV4	0.832			
	INOV5	0.805			
	INOV6	0.827			
	INOV7	0.787			
	INOV8	0.823			
POU	POU1	0.566	0.927	0.942	0.673
	POU2	0.691			
	POU3	0.869			
	POU4	0.883			
	POU5	0.869			
	POU6	0.889			
	POU7	0.837			
	POU8	0.897			
STAT	STAT1	0.771	0.944	0.954	0.720
	STAT2	0.834			

Construct	Item	Outer Loading	Cronbach's Alpha	CR	AVE
INTEN	STAT3	0.877	0.923	0.937	0.652
	STAT4	0.858			
	STAT5	0.836			
	STAT6	0.893			
	STAT7	0.822			
	STAT8	0.891			
	INTEN1	0.727			
	INTEN2	0.773			
	INTEN3	0.804			
	INTEN4	0.767			
	INTEN5	0.810			
	INTEN6	0.877			
	INTEN7	0.816			
	INTEN8	0.875			

Table 4.15 displays the Composite Reliability scores for all analyzed constructs in this research. The scores range from 0.566 to 0.897, demonstrating an adequate level of Internal Consistency Reliability for the measurement scale. Furthermore, the table includes Cronbach's Alpha loading to facilitate a comparison with the Composite Reliability values and verify that the loading remains within a suitable range.

#### 4.5.4 Convergent Validity

Convergent validity pertains to the degree of alignment between two indicators assessing the same construct, measuring how effectively an indicator reflects the same construct as another. Hair et al. (2020) defined that it evaluates the similarity in the measured construct among different items and whether they share a significant proportion of common variance. A high percentage of variance must be shared among indicators to ensure the accurate measurement of a particular construct. To ensure Convergent Validity, researchers commonly utilize the Average Variance Extracted (AVE), calculated by analyzing the external loadings of indicators, as Hair et al. (2017) pointed out. To

guarantee precision, we assessed the loading of every item in our analysis. As per earlier research conducted by Fornell and Larcker (1981), loadings exceeding 0.50 are deemed satisfactory. The results of the Average Variance Extracted (AVE) test are presented in Table 4.15, showing a range of values from 0.590 to 0.720. This indicates that all the item loadings are statistically significant, as recommended in previous research. Specifically, the values for AVE demonstrate that the indicators capture a substantial proportion of the variance in the latent constructs. The measurement model is validated and deemed reliable based on these results.

#### **4.5.5 Discriminant Validity**

According to Hair et al. (2020), Discriminant Validity pertains to the accuracy of the indicators used in a study to represent the intended constructs and to differentiate them from each other. This means that it evaluates the efficacy of the measures in distinguishing between the constructs they aim to measure. The primary objective of Discriminant Validity is to verify that the outer model of a study precisely reflects the construct validity and that irrelevant measures are not related once the analysis is done. Two widely used methods in literature have been proposed to evaluate Discriminant Validity in PLS-SEM. Furthermore, in 1981, Fornell and Larcker presented a method that involves computing the Average Variance Extracted (AVE) square root for each construct and comparing it with its relationship. This method determines if a construct accounts for more variance in its indicators compared to the shared variance with other constructs. The second method, suggested by Chin (1999), employs cross-loading as a criterion to measure Discriminant Validity. This method examines whether an indicator loads more on its intended construct

than others. These two methods are complementary and provide researchers with different perspectives on the Discriminant Validity of their constructs.

According to Henseler et al. (2018), the commonly used AVE criterion and cross-loading criterion, proposed by Fornell and Larcker (1981) and Chin (1998), are not entirely dependable in identifying the problem of Discriminant Validity. Thus, Henseler et al. (2018) have argued against the reliability of these criteria for detecting Discriminant Validity issues. They suggest using a novel criterion called the Heterotrait-Monotrait ratio of correlations (HTMT) to address this concern. Henseler et al. (2015) also suggest that the HTMT approximates the relationship between two factors. This estimation method is useful in distinguishing between these factors.

Various standards have been proposed in the literature to determine the discriminant validity of latent variables. Fornell and Larcker's (1981) criterion is a commonly used approach that requires the relationship between latent variables to be lower than the Average Variance Extracted (AVE) square root. Chin (1998) proposed a criterion known as cross-loading, which mandates that an indicator of a construct must exhibit higher loadings than the indicators of any other construct. This criterion is utilized to evaluate the convergent validity of a construct. In 2018, Henseler and colleagues introduced a novel approach called the Heterotrait-Monotrait Ratio (HTMT) that examines the factor relationship between two constructs and assesses their Discriminant Validity to determine their separateness. A value of less than one for HTMT indicates that the constructs are different, whereas a value above one indicates that Discriminant Validity is lacking.



The results presented in Table 4.16 reveal that the values located on the diagonal of both rows and columns held greater significance when compared to other values. The finding is consistent with the proposition put forth by Fornell and Larcker back in 1981, which states that there exists Discriminant Validity in the outer model. Confirming the constructs in the outer model through these findings assures that any further analysis aimed at testing hypotheses will produce reliable and valid outcomes. This instills confidence in the accuracy and dependability of the results that will be obtained.

Table 4-16

*Discriminant Validity (Fornell and Larcker Criterion).*

	INOV	INTEN	PIQ	POU	STAT	TRST
INOV	<b>0.782</b>					
INTEN	0.452	<b>0.808</b>				
PIQ	0.391	0.522	<b>0.799</b>			
POU	0.331	0.44	0.45	<b>0.82</b>		
STAT	0.41	0.62	0.517	0.439	<b>0.849</b>	
TRST	0.555	0.5	0.564	0.486	0.465	<b>0.768</b>

Note: Diagonal values (bolded) are the square root of AVE, off-diagonals are correlation coefficients  $\sqrt{\text{AVE}} > r$

Table 4.17 presents the findings from Chin's (1998) cross-loading analysis, which was utilized to evaluate the Discriminant Validity criterion. The technique used to establish Discriminant Validity involves comparing the loading of each indicator of a construct with the cross-loading of other constructs. This comparison helps determine whether Discriminant Validity has been achieved. Table 4.15 displays the outcomes of the

Discriminant Validity (Cross-Loading) analysis, a widely accepted methodology, as stated by Franke and Sarstedt (2019) and Hair et al. (2019).

Table 4-17

*Discriminant Validity (Cross-Loading).*

	Perceive Information Quality	Trust	Innovation	Perceive of Usefulness	Satisfaction	Intention to Use
PIQ1	<b>0.623</b>	0.477	0.352	0.377	0.409	0.423
PIQ2	<b>0.772</b>	0.466	0.396	0.267	0.431	0.470
PIQ3	<b>0.819</b>	0.432	0.332	0.319	0.447	0.445
PIQ4	<b>0.837</b>	0.456	0.298	0.389	0.413	0.418
PIQ5	<b>0.856</b>	0.451	0.275	0.404	0.396	0.384
PIQ6	<b>0.887</b>	0.462	0.300	0.365	0.404	0.407
PIQ7	<b>0.666</b>	0.367	0.211	0.382	0.370	0.342
PIQ8	<b>0.885</b>	0.465	0.297	0.372	0.407	0.409
TRST1	0.428	<b>0.657</b>	0.256	0.453	0.291	0.338
TRST2	0.427	<b>0.722</b>	0.328	0.439	0.315	0.369
TRST3	0.474	<b>0.792</b>	0.482	0.334	0.413	0.407
TRST4	0.392	<b>0.775</b>	0.526	0.344	0.361	0.375
TRST5	0.362	<b>0.762</b>	0.384	0.432	0.334	0.373
TRST6	0.480	<b>0.831</b>	0.446	0.356	0.350	0.387
TRST7	0.415	<b>0.751</b>	0.482	0.304	0.409	0.415
TRST8	0.486	<b>0.840</b>	0.462	0.359	0.362	0.397
INOV1	0.298	0.468	<b>0.718</b>	0.175	0.321	0.348
INOV2	0.403	0.453	<b>0.715</b>	0.235	0.403	0.359
INOV3	0.214	0.342	<b>0.735</b>	0.226	0.313	0.345
INOV4	0.263	0.428	<b>0.832</b>	0.277	0.298	0.323
INOV5	0.310	0.437	<b>0.805</b>	0.254	0.357	0.386
INOV6	0.309	0.441	<b>0.827</b>	0.301	0.273	0.340
INOV7	0.310	0.440	<b>0.787</b>	0.308	0.292	0.369
INOV8	0.311	0.439	<b>0.823</b>	0.299	0.270	0.336
POU1	0.415	0.498	0.520	<b>0.566</b>	0.379	0.414
POU2	0.288	0.405	0.362	<b>0.691</b>	0.365	0.324
POU3	0.360	0.371	0.204	<b>0.869</b>	0.327	0.364
POU4	0.353	0.340	0.168	<b>0.883</b>	0.299	0.325
POU5	0.353	0.374	0.206	<b>0.869</b>	0.368	0.351

	Perceive Information Quality	Trust	Innovation	Perceive of Usefulness	Satisfaction	Intention to Use
POU6	0.347	0.373	0.203	<b>0.889</b>	0.366	0.336
POU7	0.417	0.380	0.233	<b>0.837</b>	0.356	0.382
POU8	0.363	0.383	0.207	<b>0.897</b>	0.369	0.336
STAT1	0.431	0.430	0.397	0.383	<b>0.771</b>	0.549
STAT2	0.429	0.393	0.390	0.398	<b>0.834</b>	0.527
STAT3	0.433	0.393	0.332	0.404	<b>0.877</b>	0.495
STAT4	0.427	0.379	0.309	0.381	<b>0.858</b>	0.464
STAT5	0.387	0.318	0.305	0.317	<b>0.836</b>	0.491
STAT6	0.431	0.376	0.316	0.360	<b>0.893</b>	0.524
STAT7	0.514	0.470	0.390	0.368	<b>0.822</b>	0.611
STAT8	0.434	0.370	0.321	0.359	<b>0.891</b>	0.520
INTEN1	0.397	0.397	0.384	0.291	0.430	<b>0.727</b>
INTEN2	0.391	0.405	0.334	0.375	0.540	<b>0.773</b>
INTEN3	0.456	0.399	0.359	0.316	0.513	<b>0.804</b>
INTEN4	0.370	0.311	0.380	0.344	0.405	<b>0.767</b>
INTEN5	0.378	0.353	0.383	0.341	0.468	<b>0.810</b>
INTEN6	0.451	0.435	0.373	0.390	0.538	<b>0.877</b>
INTEN7	0.469	0.474	0.354	0.385	0.550	<b>0.816</b>
INTEN8	0.446	0.436	0.367	0.391	0.537	<b>0.875</b>

The study results showed that specific indicators of a construct had higher loadings than those of other related constructs. Hair et al. (2019) noted that this standard is commonly viewed as relatively lenient when demonstrating Discriminant Validity.

#### 4.5.6 Assessment of Significance of The Structural Model

After establishing the measurement model, the next step in this study is to evaluate the structural model, also known as the inner model in PLS-SEM. This evaluation involves analyzing the direct relationships and mediation paths while scrutinizing the latent constructs. The researcher began evaluating the structure following Hair et al. (2020)

guidelines, which include assessing the quality of the structural model via R<sup>2</sup> values, effect size (f<sup>2</sup>), and predictive relevance (Q<sup>2</sup>). In addition, the researcher determined the significance of the path coefficients and validated the study hypotheses using bootstrapping. Hair et al. (2019) suggested that the standard bootstrapping procedure used 5000 bootstrap subsamples (n=384) to determine the significance of the path coefficients.

#### 4.5.6.1 Assessment of the Significance and Relevance (Path Coefficient)

Hair et al. (2019) state that the assessment involves addressing the issue of collinearity and evaluating the path coefficient. The PLS-SEM algorithm estimates the relationships in the structural model, which correspond to the proposed connections between constructs. The path coefficients are standardized and identified within approximately -1 to +1. Furthermore, As per the researchers, the algorithm's outcome may vary and can be either smaller or larger, typically falling within a specific range. The researchers explain that path coefficients near +1 signify strong positive relationships, while negative values indicate the opposite. On the other hand, coefficients estimated closer to 0 imply weaker relationships. Typically, extremely low values approach 0 tend to hold no significance. The evaluation results are displayed in Table 4.16, indicating that the latent variables fall within a range of -1 to +1, implying a favorable relationship.

Table 4-18

*Assessment of Structural Model Direct Relationship.*

Hypothesis	Relationship	Std. Beta	Std. Error	T- Value	P- Values	Decision
H1a	Perceive Information Quality -> Intention to Use	0.165	0.047	3.530	0.000	Supported
H1b	Trust -> Intention to Use	0.101	0.058	1.723	0.042	Not Supported

Hypothesis	Relationship	Std. Beta	Std. Error	T-Value	P-Values	Decision
H1c	Innovation -> Intention to Use	0.140	0.044	3.196	0.001	Supported
H1d	Perceive of Usefulness -> Intention to Use	0.101	0.047	2.160	0.015	Supported
H2a	Perceive Information Quality -> Satisfaction	0.304	0.058	5.229	0.000	Supported
H2b	Trust -> Satisfaction	0.105	0.059	1.783	0.037	Not Supported
H2c	Innovation -> Satisfaction	0.168	0.051	3.266	0.001	Supported
H2d	Perceive of Usefulness -> Satisfaction	0.196	0.052	3.739	0.000	Supported
H3	Satisfaction -> Intention to Use	0.386	0.050	7.753	0.000	Supported

After analyzing the structural model, it was found that the path coefficients ultimately endorsed the anticipated relationships in the study. The study hypothesized a connection between Perceive Information Quality and Intention to Use, denoted as H1a. Table 4.18 revealed a substantial and favourable connection between the perception of information quality and the willingness to use it. Based on the statistical data was ( $\beta=0.165$ ,  $t=3.530$ , and  $p \leq 0.05$ ), it can be inferred that hypothesis H1a is supported, which suggests a positive relationship. Therefore, it can be concluded that the proposed association between Perceive Information Quality and Intention to Use in this study is valid, as indicated by the research findings. However, as shown in Table 4.18, the finding indicated that this hypothesis has no significant relationship with the results for hypothesis H1b ( $\beta=0.101$ ,  $t=1.723$ , and  $p \leq 0.05$ ); therefore, hypothesis H1b is not supported.

Furthermore, a constructive relationship exists between Innovation and Intention to Use, as proposed by hypothesis H1c. The claim is supported by a notable outcome ( $\beta=0.140$ ,  $t=3.196$ , and  $p \leq 0.05$ ), indicating that hypotheses H1c are valid. Hypothesis H1d, specifically stating a favorable relationship between Intention to Use and Perceived Usefulness, is also backed up by the data. The beta coefficient was ( $\beta=0.101$ ,  $t=2.160$ , and  $p \leq 0.05$ ) significant relationship between the two variables.

According to the report's conclusions, there appears to be a link between the level of Perceived Information Quality and Satisfaction, supporting Hypothesis H2a. The investigation reveals that these two factors are significantly and positively related, as evidenced by ( $\beta=0.304$ ,  $t=5.229$ , and  $p \leq 0.05$ ); thus, the data support Hypothesis H2a. However, trust and satisfaction have no significant relationship with the results for hypothesis H2b. The findings in Table 4.16 confirm this hypothesis ( $\beta=0.105$ ,  $t=1.783$ , and  $p \leq 0.05$ ) H2b is not supported and provides strong evidence in not supporting this relationship.

Hypothesis H2c proposed by the study suggests a potential link between Innovation and Intention to Use. The findings of the research show a promising association between these two factors. The results indicate a positive relationship ( $\beta=0.168$ ,  $t=3.266$ , and  $p \leq 0.05$ ) between Innovation and Intention to Use. Additionally, Hypothesis H2c argues that there is also a relationship between Perceived Usefulness and Satisfaction. Table 4.18 findings provide substantial evidence for hypothesis H2c, demonstrating a significant and positive relationship between the two factors ( $\beta=0.168$ ,  $t=3.739$ , and  $p \leq 0.05$ ). Hence, the hypothesis of the outcomes supports H2c. The third hypothesis investigates whether Satisfaction, as a mediator, and Intention to Use are positively related. Table 4.18 displays

the data that confirms Hypothesis H3. The results indicate a significant positive relationship between Satisfaction and Intention to Use, which is noteworthy given the ( $\beta=0.196$ ,  $t=7.753$ , and  $p\leq 0.05$ ).

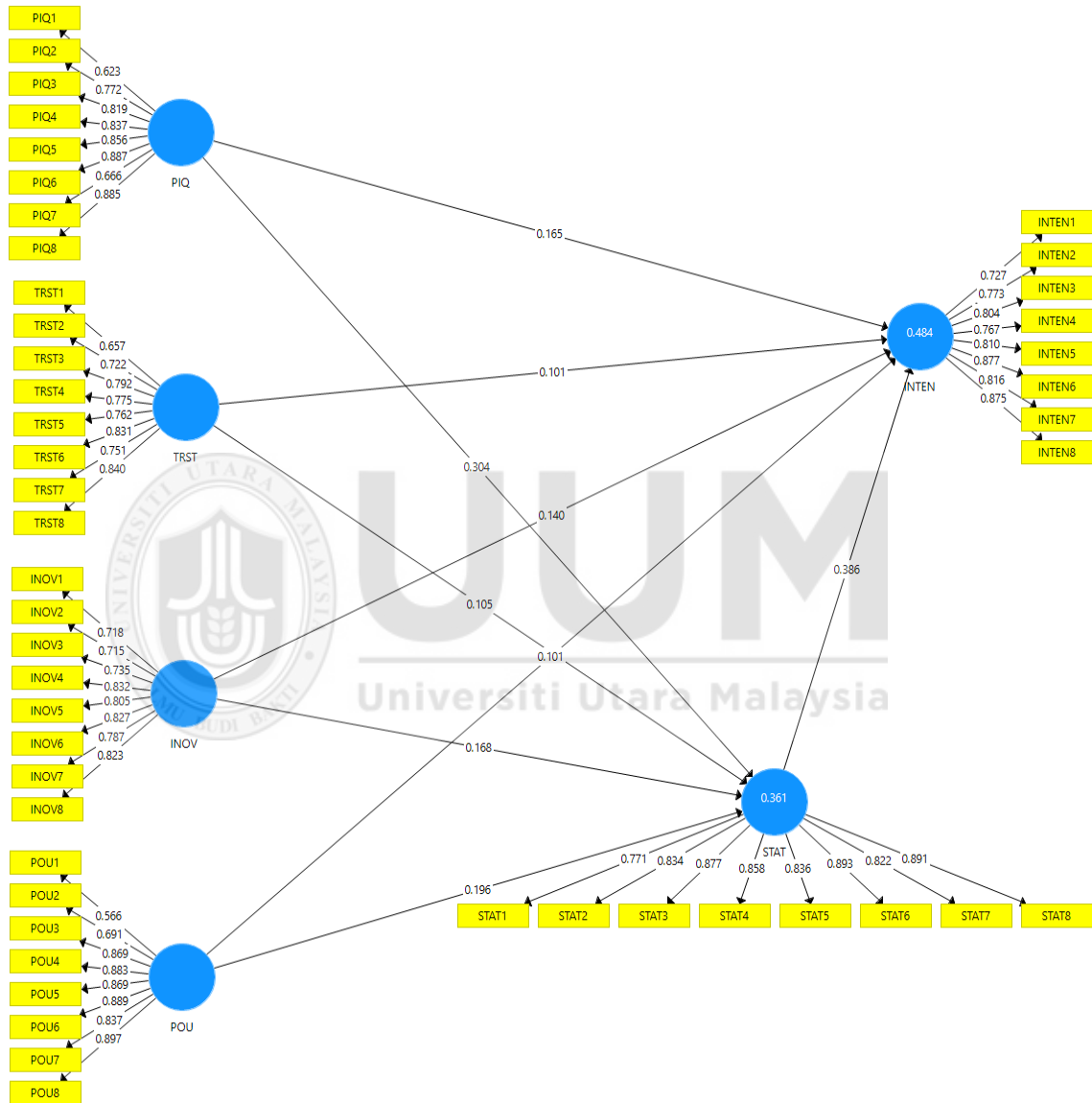


Figure 4-2  
*Evaluating the Structural Model That Depicts The Direct Association.*

#### 4.6 Coefficient of Determination ( $R^2$ Value)

In 2020, Hair and colleagues proposed that after evaluating the significance and applicability of the structural model, the next step is to examine the coefficient of determination, known as the R-squared ( $R^2$  value). The  $R^2$  value is a commonly utilized metric to assess the effectiveness of a structural model. It gauges the degree to which the exogenous variables can account for the variance in the endogenous variable. In essence, this value measures how accurately the model captures the fluctuations in the dependent variable based on the independent variables (Hair et al., 2019; Hair et al., 2020).

A study conducted by Hair et al. in 2019 elucidated that the  $R^2$  value, a measure of model predictive accuracy, lies between 0 and 1. Nonetheless, determining acceptable  $R^2$  values using generic criteria can prove challenging. Furthermore, the acceptable range of  $R^2$  values is contingent on the model's complexity and the industry in which the study is conducted. Specifically, for marketing research, Hair et al. suggested that  $R^2$  values of 0.75, 0.50, and 0.25 indicate substantial, moderate, and weak relationships for endogenous latent variables. The present study's  $R^2$  value falls under the moderate category, according to Table 4.17 of the study above by Hair et al. (2020).

According to Chicco et al. (2021) study, Table 4.19 indicates that the  $R^2$  value is 0.361, considered moderate. This suggests that the combined factors of Perceive of Information, Innovation, Trust, and Perceive of Usefulness in utilizing online systems among legal workers and the public can account for 36.1% of the variation in respondents' satisfaction and intention to use such systems. Consequently, the study's model is deemed accurate and effective for making predictions.



Table 4-19

*The Evaluation of the Coefficient of Determination ( $R^2$  Value).*

<b>Endogenous Construct</b>	<b>R-Squared Value (<math>R^2</math>)</b>
Intention to Use	0.361

#### 4.7 Assessment of Effect Sizes ( $f^2$ ) for Direct Relationships

Hair et al. (2020) suggest that evaluating a structural model should include examining the effect size,  $f^2$ , after the  $R^2$  value. While the  $R^2$  value reflects the model's strength, assessing it for endogenous variables can also help determine how consistently an exogenous construct impacts those variables. According to Chin's (1998) definition, the effect size refers to the degree to which an independent variable influences the dependent variable(s) by altering the R-squared value. In 1988, Cohen introduced a scale to determine the  $f^2$  effect sizes based on values of 0.02, 0.15, and 0.35. In 2020, Hair et al. suggested a scale to evaluate the magnitude of influence that predictive variables possess. The scale comprises three categories of effect sizes: small (0.02), medium (0.15), and large (0.35). Its primary goal is to assess the level of impact that the variables have.

Researchers often use a metric known as effect size to assess the strength of the relationship between latent variables, which is crucial for their evaluations. To determine the significance of their findings, Feingold (2022) and Hair et al. (2020) created a widely accepted formula called  $f^2$ , which utilizes this metric.

$$f^2 = (R^2 \text{ included} - R^2 \text{ excluded}) / (1 - R^2 \text{ included})$$

The given formula was used to calculate the  $f^2$  values for this study, and Table 4.20 presents the outcomes. The findings reveal that the latent constructs tested had

predominantly small effect sizes, with only one construct demonstrating a medium effect size.

Table 4-20

*The Effect Sizes of The Latent Variables Influence Cohen's (1988) Recommendation.*

<b>Predictor Endogenous</b>	<b>Effect Size (<math>f^2</math>)</b>	<b>Magnitude</b>
Perceive Information Quality -> Intention to Use	0.03	Small
Innovation -> Intention to Use	0.03	Small
Trust -> Intention to Use	0.01	Small
Perceive of Usefulness -> Intention to Use	0.01	Small
Satisfaction -> Intention to Use	0.19	Medium

#### **4.8 Blindfolding Is a Method Used in The Evaluation of Predictive Relevance**

**( $Q^2$ )**

Hair et al. (2016) proposed that instead of solely relying on  $R^2$  values, researchers should also consider Stone-Geisser's  $Q^2$  value when evaluating predictive accuracy. When evaluating a model's predictive significance on a criterion,  $Q^2$  is a more fitting standard, particularly for reflective measurement models of endogenous constructs. Nonetheless, this method is unsuitable for formative constructs. Second,  $Q^2$  should assess reflective constructs, not formative ones. The authors suggested that the path model has good predictive relevance if the  $Q^2$  value is more significant than zero for a reflective endogenous latent variable. Hair et al. (2020) emphasized the significance of assessing the measures demonstrating the model's predictive ability during the PLS-SEM analysis process. This is critical to ensure an accurate evaluation of the model's quality.

Hair et al. (2019) introduced the cross-validated redundancy method, which utilizes path models from both measurement and structural models to make data predictions. Hair et al. also recommended using cross-validated redundancy in PLS-SEM for the precise estimation of measurement and structural models for data prediction. This technique is

well-suited for PLS-SEM, as it can accurately evaluate the measurement and structural models. The PLS-SEM approach can benefit from the cross-validated redundancy technique to produce forecasts. Henseler et al. (2018) and Chin (1998) proposed that a path model's predictive relevance can be determined by ensuring that the endogenous latent variable has  $Q^2$  values greater than zero. Hair and colleagues (2020) suggest that a cross-validated redundancy score of 0.02, 0.15, or 0.35 corresponds to small, medium, or significant predictive relevance, respectively. This pertains to the connection between an endogenous construct and a specific exogenous construct.

To evaluate the  $Q^2$ , this research employs cross-validation redundancy. In line with the explanation by Hair et al. (2020), the Stone-Geisser test permits researchers to gauge the predictive importance of a research model by utilizing the blindfolding method. This method includes treating certain cases as missing values to derive parameters, which can then be utilized to analyze crucial previously considered missing data. The results presented in Table 4.21 reveal that the two interdependent latent variables have a significant cross-validated redundancy score above zero. The indications are that the model agrees with the conclusions reached in the studies of Henseler et al. (2020) and Chin (1998). In other words, the model aligns with the established results of prior research. To summarize, the data in Table 4.21 indicates a notable outcome, demonstrating the alignment of the model with previous research.

Table 4-21

*Construct Cross - Cross-Validated Redundancy ( $Q^2$  Value).*

<b>Constructs</b>	<b>SSO</b>	<b>SSE</b>	<b><math>Q^2</math> (=1-SSE/SSO)</b>
Satisfaction	3,200	2,389.88	0.253
Intention to Use	3,200	2,208.22	0.310

*Note: SSO (sum of squares of observed variables), SSE (sum of squared errors)*

#### **4.9 Assessing the Strength of the Mediating Effects**

Hair et al. (2020) suggest that the purpose of mediation tests is to explore if the inclusion of an intermediate variable between an independent construct and a dependent construct enhances the influence of the independent construct on the dependent construct. Several methods can be used to perform mediation tests, such as the approach proposed by Baron and Kenny (1986), the Sobel test, and the bootstrapping technique developed by Preacher and Hayes (2008), widely acknowledged as a rigorous approach to assessing mediation effects.

Scholars in the research community have recommended using the PLS-SEM technique for moderation and mediation studies, as Chin (1998) and Hair et al. (2020) noted. Baron and Kenny's (1986) approach has some drawbacks despite being widely used. The low effectiveness and potential for high Type I error in analyzing the mediation effect have been emphasized by Preacher and Hayes (2008) owing to the multi-step process involved. To analyze the mediating effect in PLS-SEM, this research utilized the bootstrapping technique, a nonparametric resampling procedure that does not require assumptions about the distribution of variables. Preacher and Hayes (2008) recommended that the indirect effect was calculated using this technique due to the need for a single inferential test of the indirect effect. Many studies have demonstrated the effectiveness of bootstrapping, which is why it received a positive response from researchers. The mediating effect was analyzed sequentially using SmartPLS 3.0 software to generate 5000 subsamples. The outcome of the bootstrapping analysis has been documented in Table 4.22.

Table 4-22

*Indirect Relationship for Hypothesis Testing*

Hypothesis	Relationship	Std. Beta	Std. Error	T-Value	P Values	Decision
H4a	Perceive Information Quality -> Satisfaction -> Intention to Use	0.117	0.027	4.372	0.000	Supported
H4b	Trust -> Satisfaction -> Intention to Use	0.041	0.023	1.766	0.039	Not Supported
H4c	Innovation -> Satisfaction -> Intention to Use	0.065	0.021	3.125	0.001	Supported
H4d	Perceive of Usefulness -> Satisfaction -> Intention to Use	0.076	0.022	3.377	0.000	Supported

Table 4.22 outlines that all of the hypothesized relationships in this study were confirmed, indicating the presence of a mediating effect. The study findings reveal that satisfaction plays a favorable role in the relationship between Perceived Information Quality and Intention to Use ( $\beta=0.117$ ,  $t=4.372$ , and  $p<0.050$ ), Trust and Intention to Use ( $\beta=0.041$ ,  $t=1.766$ , and  $p<0.050$ ), Innovation and Intention to Use ( $\beta=0.065$ ,  $t=3.125$ , and  $p<0.050$ ), and Perceived Usefulness and Intention to Use ( $\beta=0.076$ ,  $t=3.377$ , and  $p<0.050$ ). As a result, hypotheses H4a, H4c, and H4d are confirmed by this study. However, H4b denotes an insignificant relationship.

#### 4.10 Summary of Hypotheses Finding

Table 4-23

*Hypothesis Testing*

Hypothesis	Relationship	Std. Beta	Std. Error	T-Value	P-Values	Decision
H1a	Perceive Information Quality -> Intention to Use	0.165	0.047	3.530	0.000	Supported
H1b	Trust -> Intention to Use	0.101	0.058	1.723	0.042	Supported

Hypothesis	Relationship	Std. Beta	Std. Error	T- Value	P- Values	Decision
H1c	Innovation -> Intention to Use	0.140	0.044	3.196	0.001	Supported
H1d	Perceive of Usefulness -> Intention to Use	0.101	0.047	2.160	0.015	Supported
H2a	Perceive Information Quality -> Satisfaction	0.304	0.058	5.229	0.000	Supported
H2b	Trust -> Satisfaction	0.105	0.059	1.783	0.037	Supported
H2c	Innovation -> Satisfaction	0.168	0.051	3.266	0.001	Supported
H2d	Perceive of Usefulness -> Satisfaction	0.196	0.052	3.739	0.000	Supported
H3	Satisfaction -> Intention to Use	0.386	0.050	7.753	0.000	Supported
H4a	Perceive Information Quality -> Satisfaction -> Intention to Use	0.117	0.027	4.372	0.000	Supported
H4b	Trust -> Satisfaction -> Intention to Use	0.041	0.023	1.766	0.039	Supported
H4c	Innovation -> Satisfaction -> Intention to Use	0.065	0.021	3.125	0.001	Supported
H4d	Perceive of Usefulness -> Satisfaction -> Intention to Use	0.076	0.022	3.377	0.000	Supported

Table 4.23 summarizes the hypotheses examined, encompassing direct, indirect, and mediating variables. Hair et al. (2020) classified four types of mediating effects, namely partial mediation, competitive (partial mediation), complete mediation (indirect-only), and two types of non-mediation. The first type is direct-only non-mediation, characterized by a significant direct effect but an insignificant indirect effect. The second type is no-effect non-mediation, where both the direct and indirect effects are insignificant. Therefore, this research indicates that all hypotheses were backed by direct, indirect, or

mediating effects, indicating complementary mediation. SmartPLS software generated the Assessment Structural Model, illustrated in Figure 4.3, which includes a mediation effect.

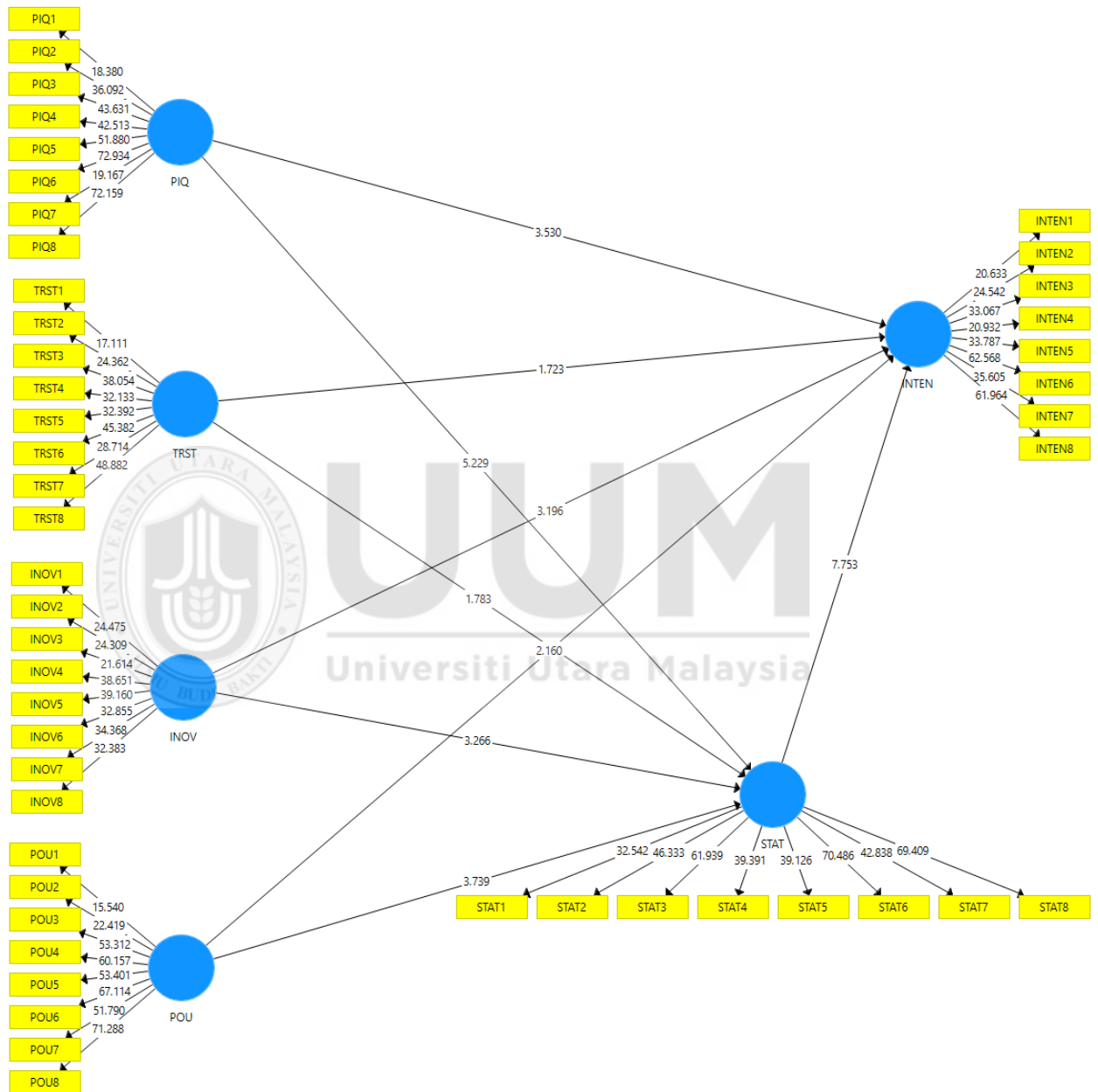


Figure 4-3  
Assessment Structural Model, Which Includes a Mediation Effect.

#### 4.11 Summary of the Chapter

An analysis of the collected data from various regions in Malaysia is carried out in this section using PLS-SEM version 3.0 and SPSS based on the responses obtained from the participants. In this study, the authors followed the framework proposed by Henseler et al. (2009) and utilized a two-stage partial least squares (PLS) method to examine and present the results of the PLS-SEM path analysis. The two-stage process involves assessing both the outer model (measurement model) and the inner model (structural model). When assessing the quality of the measurement model, important indicators to consider include Internal Consistency, Convergent Validity, and Discriminant Validity. On the other hand, the structural model's effectiveness is evaluated by examining its collinearity, path coefficient, and predictive ability.

It is important to emphasize that this study focuses on EFS, specifically the inheritance system. The researcher must ensure that users are willing to respond to the questionnaires despite potential perceptions of bureaucracy, administrative delays, and review-related problems. The study findings endorse all the concepts and indicate a favorable influence on the suggested hypotheses. The following section will extensively evaluate the results and their ramifications.



## **CHAPTER FIVE**

### **DISCUSSION AND CONCLUSION**

#### **5.1 Introduction**

Chapter Five addresses the issues raised in Chapter One and provides an overview, clarification, and rationale for the research. In contrast, Chapter One focused on scrutinizing the data and outlining the findings. To be more specific, while the preceding chapter presented the outcomes, this chapter will explain and justify the research. Additionally, this chapter will discuss the reported results in Chapter Four in detail. Chapter Two's literature review emphasized the lack of research on theoretical models and empirical evidence regarding the role of satisfaction in mediating the relationship between perceived information quality, trust, innovation, and continuous intention to use the Electronic Filing System (EFS).

Despite the significant progress in expanding e-government services in Malaysia, the introduction of an inheritance filing system lacked recent theoretical analysis. Therefore, this study aims to address these concerns and enhance the usage and acceptance of EFS in Malaysia. The research explores the factors influencing users' satisfaction and willingness to continue using EFS services in Malaysia.

The investigation commences by utilizing an appropriate methodology to link the research objectives of this thesis. The evaluation of the conceptual study model presented in Chapter Two, which seeks to accomplish the study's primary purpose, is based on the empirical data provided in Chapter Four. Moreover, this chapter explores the management's role and potential impact on the bank's management while utilizing the

tested constructs. Toward the end of the chapter, it analyses the theoretical and practical contributions of the study to academics, other service industries, and specifically to Malaysian government agencies such as the High Court of Malaya and the Department of Director General of Lands & Mines Federal. Finally, the chapter acknowledges the study's limitations and recommends future research directions.

Additionally, by concentrating on the crucial elements that affect users' satisfaction when using and adopting EFS, this chapter seeks to connect earlier studies with the current study's findings and alter the conceptual model from Chapter 4. The chapter will conclude by suggesting a modified conceptual model that illustrates the significance of users' satisfaction in adopting and using e-government services. This model can be a helpful resource for decision-makers wishing to improve the adoption and usage of EFS.

## **5.2 Overview of the Study**

E-Court and My-eTapp are digital EFS that allow legal documents and court registration to be submitted online. These systems were established in Malaysia in 2006 to modernize the judicial system, enhance access to justice, and resolve pending cases (Zain et al., 2018).

A report by the Asian Development Bank stated that Malaysia's EFS for inheritance has effectively decreased the cost and duration of litigation while also improving access to justice (Ahmad et al., 2022). The report highlights that the electronic system enables litigants to file and serve documents digitally, eliminating the necessity for physical appearances and manual handling of papers (Gamido et al., 2023). Additionally, the EFS allows judges to access case files and conduct hearings virtually, thereby enhancing

efficiency and reducing the necessity for physical courtrooms (Djamaludin et al., 2023). The EFS in Malaysia provides numerous advantages, such as reducing court proceedings' time and cost, improving access to justice, enhancing the transparency and accountability of the judiciary, and providing a more efficient and effective justice system (Rodiyah et al., 2023).

According to Mohamad and Sule (2021), Malaysia's e-court system has received praise for its ease of use and capacity to give litigants and attorneys up-to-date information about case proceedings. The system is used across all levels of the estate administration system in Malaysia, including the Estate Distribution Section and High Courts. In general, the e-Court system has met its goals and has been welcomed by the legal community and those involved in litigation.

As a result, the lack of knowledge and implementation of estate administration planning among the Malaysian community is unsurprising, considering the findings from previous research and credible individuals involved in the field (Nasrul & Salim, 2018; Bouteraa, 2019; Shith et al., 2022). Many users take the provision of legislation designed for them and their heirs for granted without preparing themselves with the necessary knowledge (Costa et al., 2023). This ignorance results in problems with estate administration and settlement (Nasrul et al., 2018). Although estate planning services have increased with various product offerings, there is still much to be addressed in the future, and educating the public should be the top priority (Nathanson et al., 2021.; Wahab et al., 2021).

### **5.3 Discussion of the Findings**

In this section of the research study, a summary of all the investigated hypotheses is presented to aid readers in comprehending the results. The chapter also considers the study's consequences and restrictions and proposes suggestions for further investigation into the sustained intention to utilize inheritance EFSs.

### **5.4 Does Perceived Information Quality Influence Continuous Intention to Use**

To explore the relationship between Perceived Information Quality (PIQ) and Continuous Intention to Use, a hypothesis was formulated to tackle the primary research question. This study commences by assessing the association between perceived information quality and the intention to continue using EFSs. PIQ is the subjective assessment of the information's usefulness, accuracy, relevance, completeness, and clarity (Machdar, 2019). Their perception of information quality significantly influences users' intention to use information systems (Pang et al., 2020). The study by Bakar and Melan (2018) and Haruna et al. (2023) explored how perceived information quality influences the ongoing intention to use an EFS. The researchers employed structural equation modeling to examine the data collected from 384 participants.

According to the study, users' intention to continue using the online inheritance EFS is positively influenced by their perception of the system's information quality. The research indicated that users' PIQ was positively impacted by their perception of information quality, which, in turn, directly affected their intention to continue using the system. The study concluded that PIQ is critical in the online filing system's continuous intention (Bakar et al., 2018; Veeramootoo et al., 2018, pp. 161-174).

According to Albayrak et al. (2021), they conducted a study to analyze how the perceived quality of information impacts the intention of users to continue using a mobile travel application. The study collected data from 290 participants and used structural equation modeling to analyze the data. The study found that PIQ positively influenced perceived usefulness, which, in turn, positively influenced users' continuous intention to use the mobile travel application. The study concluded that PIQ is an essential factor that affects users' perceived usefulness and continuous intention to use a mobile travel application.

In summary, PIQ significantly impacts users' ongoing intention to engage with the EFS. Research consistently indicates that PIQ enhances the system's perceived usefulness, boosting users' intention to continue using it. Therefore, system designers and developers must improve PIQ to increase users' satisfaction and loyalty towards the system.

#### **5.4.1 Relationship Between Perceived Information Quality and Continuous Intention to Use**

This research explores how PIQ is connected to the intention of online platform users to continue using such platforms. Data from 384 individuals who use online platforms was gathered for this investigation. The outcomes reveal a significant positive relationship between PIQ and the intention to continue using online platforms. This suggests that the PIQ is vital in retaining users' continuous use of online platforms (Wiardi et al., 2022).

The main goal of H1a was to assess the strength of the relationship between PIQ and the intention to continue using e-government services, particularly in the context of EFS. The proposition stated that a positive and substantial relationship exists between PIQ and the intention to continue using it. The findings of the hypothesis testing revealed that PIQ

indeed exerts a positive and statistically significant influence on the intention to continue usage (Camilleri, 2019; Zahid & Din, 2019). PIQ is defined as the users' perception of the usefulness, accuracy, timeliness, and completeness of the information provided by a system (Nugroho & Prasetyo, 2018). Continuous intention to use, which measures users' intention to keep using a system, has been identified as a more reliable predictor of actual system use than initial adoption intention (Franque et al., 2020).

The research findings indicate a significant positive relationship between PIQ and continuous intention to use. Additionally, the regression analysis demonstrates that PIQ is a significant predictor of continuous intention to use, with a beta coefficient of 0.165, a t-value of 3.530, and a p-value of less than 0.050. Previous studies, such as those conducted by Foroughi et al. (2019), Martins et al. (2019), Masri et al. (2019), Ashrafi et al. (2020), Gupta et al. (2020), Rahi et al. (2021), Li and Wang (2021), have also found that the PIQ plays a significant role in determining user satisfaction and their intention to continue using a system. Therefore, these results align with prior research on the subject. The study has some drawbacks, such as its reliance on self-reported data and its use of a cross-sectional design, which should be noted. Nonetheless, the study provides valuable insights into the relationship between PIQ and continuous intention to use in the context of online platforms, emphasizing the importance of online platforms delivering accurate and valuable information to retain their users (Bao & Shang, 2021).

## **5.5 Does Trust Influence Continuous Intention to Use**

To address the second research concern, the investigator proposed a hypothesis examining the relationship between trust and the ongoing intention to use. The hypothesis suggested

a positive association between trust and continuous intention to use, which was supported by the findings. Data was collected from participants using the EFS under study, with measures for both trust and continuous intention to use.

Trust was assessed through surveys where participants rated their trust in the product or service provider. At the same time, continuous intention to use was gauged by asking participants how likely they were to continue using the product or service. Statistical analysis revealed a significant positive relationship between trust and continuous intention to use. These results confirm the hypothesis that increasing trust in the product or service provider leads to a greater intention to continue using the EFS. With the hypothesis supported, the researcher concludes that trust plays a crucial role in enhancing users' long-term commitment to the product or service, and efforts to build and maintain trust can positively impact sustained usage.

#### **5.5.1 Relationship Between Trust and Continuous Intention to Use**

The second hypothesis, H1b, was formulated to examine the relationship between trust and the sustained utilization of Electronic Filing Systems (EFS). It was hypothesized that there would be a strong and positive relationship between trust and the continuous intention to use EFS (Tsai & Hung, 2019). The results of the hypothesis testing confirmed that H1b was indeed supported, indicating that trust does have a role in influencing users' intentions to continue using EFS. However, the nature of this influence is more complex and nuanced than initially anticipated.

Despite the support for the hypothesis, the study revealed that the impact of trust on users' satisfaction and intentions to continue using EFS was not as strong as expected. This suggests that while trust is a relevant factor, it is not the most dominant driver for sustained EFS usage. Other more tangible factors may overshadow the significance of trust.

One reason for this phenomenon is that users often develop confidence in the EFS based on its reliability and consistent performance rather than solely on an abstract sense of trust. For instance, users who experience minimal issues such as data loss, system downtime, or security breaches may place greater emphasis on the system's proven functionality and reliability (Alshammari et al., 2021). When a system consistently performs well without significant problems, users may rely on its demonstrated reliability rather than on the abstract notion of trust. This shift in focus from trust to the system's actual performance underscores how reliability can become a primary motivator for continued use.

Furthermore, the mandatory nature of EFS usage due to legal regulations or organizational policies can diminish the role of trust. Many EFSs are required by regulatory bodies or internal organizational policies, making their use a compliance issue rather than a matter of personal choice (Mujtaba & Cavico, 2023). Users may feel compelled to continue using the system to adhere to these regulations or policies, reducing the impact of trust as a driving factor. The obligation to comply with legal or organizational requirements often takes precedence over personal feelings about the system, shifting the focus from trust to fulfilling these mandatory obligations (Adjekum et al., 2018).

The practical benefits of the EFS can also overshadow the role of trust. When an EFS enhances operational efficiency, reduces manual workload, or simplifies processes, users



are more likely to use the system based on these practical advantages. For example, if an EFS significantly cuts down the time required for filing and retrieving documents, its practical utility becomes a compelling reason for continued use (Semanik et al., 2021). The tangible benefits provided by the system often outweigh the need for trust, particularly when users experience substantial improvements in their workflow.

Additionally, as users become accustomed to the EFS, habitual use can further reduce the importance of trust. Over time, the EFS becomes an integral part of users' daily routines, and its use becomes almost automatic. This habitual behaviour means that users engage with the system out of routine rather than through conscious deliberation about trust (Li et al., 2021). The formation of such habits shifts the focus from trust to the established routine of using the system (Ashraf et al., 2020).

Security and privacy concerns, which are frequently linked to trust, can be mitigated by robust protective measures implemented by the EFS. When an EFS features strong encryption, regular security updates, and transparent data handling practices, users may perceive their information as secure, thereby relying on these tangible safeguards rather than abstract trust (Sun, 2020). For example, high-profile data breaches in the healthcare sector, such as the 2019 breach at the American Medical Collection Agency (AMCA) which compromised nearly 20 million patients' records, have eroded trust in data protection systems. Despite these breaches, many healthcare organizations have responded by strengthening their EHR systems with advanced encryption, regular security updates, and stringent access controls to ensure compliance with data protection regulations like HIPAA (Sandhu & Vistro, 2020). These robust security measures can shift users' focus from trust to the tangible security features of the EFS.

Organizational support and training also play a crucial role in reducing the reliance on trust. When users receive comprehensive training and have access to reliable support resources, their confidence in the system is bolstered. Effective training and support help users navigate and resolve issues, providing a safety net that lessens their dependence on trust (Bonaiuto et al., 2022).

Finally, the lack of viable alternatives can make trust less relevant. If users perceive no other effective or approved systems available, they may continue using the EFS out of necessity. This lack of choice shifts the focus from trust to the practical need to use the only available option. Similarly, positive past experiences with the system can further diminish the importance of trust. Suppose users have consistently achieved successful outcomes with the EFS, such as smooth transactions and reliable document management. In that case, these positive experiences reinforce the system's use based on its demonstrated benefits rather than on trust alone (Al-Fraihat et al., 2020).

In summary, while trust is supported as a significant factor in technology adoption, its influence on the continuous intention to use an EFS may be moderated by factors such as the system's reliability, mandatory usage requirements, practical benefits, habitual behavior, perceived security, organizational support, lack of alternatives, and positive past experiences (Veeramootoo et al., 2018). These elements collectively affect the ongoing use of the system, illustrating that while trust remains an important factor, it is not the sole determinant of continuous EFS utilization.

## **5.6 Does Innovation Influence Continuous Intention to Use**

The adoption and success of online technologies are profoundly influenced by two interrelated factors: innovation and the continuous intention to use. As Stylios et al. (2022) highlight, innovation plays a crucial role in the initial adoption of online technologies. As further emphasized by Al-Shami et al. (2022), a new technology's perceived novelty and distinctiveness can make it more attractive and desirable to users, increasing their intention to use it. However, while innovation may draw users initially, it alone is insufficient to guarantee the technology's long-term success. The concept of continuous intention to use, as defined by Salem and Nor (2021), becomes pivotal here, referring to the degree to which individuals consciously plan to continue using the technology over time. Veeramootoo et al. (2018) support this by noting that repeated use of technology can lead to habit formation, thereby increasing the likelihood of sustained usage.

Moreover, the interplay between innovation and continuous intention to use significantly impacts user satisfaction and behavior. While innovation can spark initial interest and engagement, the enduring success of technology hinges on whether users continuously find value in it and decide to keep using it over time. This ongoing usage is crucial for long-term adoption and success. To explore this dynamic, a hypothesis was developed to investigate the relationship between innovation and sustained intention to use, as Al-Rahmi et al. (2019) suggested. The study begins by examining the relationship between these factors, aiming to empirically test whether innovation directly influences users' continuous intention to use EFS technology.

In summary, the research underscores the importance of both innovation and continuous intention to use in the lifecycle of online technologies. While innovation may drive initial adoption, the sustained success of the technology depends on users' continuous engagement and the formation of habitual use (Veeramootoo et al., 2018). This comprehensive understanding provides a foundation for further empirical investigation into how these factors influence online technologies' long-term success.

### **5.6.1 Relationship Between Innovation and Continuous Intention to Use**

Hypothesis H1c, which examines the association between innovation and continuous intention to use, is strongly supported by research findings. Various studies have demonstrated that innovation influences users' ongoing engagement with services and technologies. For instance, Jun et al. (2018) found that innovation significantly enhanced user satisfaction with mobile payment services, increasing the likelihood of continuous use. Similarly, Pang et al. (2020) discovered that innovation positively impacted users' perceptions of usefulness and satisfaction on social networking sites, leading to a stronger intention to use these platforms.

Al-Rahmi et al. (2019) further supported this by showing that innovation is a key determinant in a user acceptance model of information technology. Their research indicated that innovation significantly affects perceived usefulness, ease of use, and enjoyment, all contributing to users' intention to continue using online technology. The consistency of these findings across different contexts underscores the importance of innovation in driving continuous use. Additionally, regression analysis results ( $\beta=0.140$ ,  $t=3.196$ , and  $p<0.050$ ) quantitatively confirm that innovation significantly predicts

continuous intention to use, providing robust empirical support for Hypothesis H1c. These studies collectively affirm that innovation positively influences users' continuous intention to use online technology, proving that it is essential to ensuring sustained user engagement.

Innovation plays a vital role in driving success and competitive advantage for firms, and the continuous intention to use a product or service is a critical determinant of its success. The relationship between innovation and continuous intention to use has been the subject of extensive academic research, with studies examining the factors that influence this connection. Research by Arruda-Filho et al. (2021) explored the association between innovation and continuous intention to use banking and mobile payment services. Their findings revealed that innovation characteristics, perceived value, and trust significantly influenced continuous intention to use these services. Similarly, Wang (2022) established a positive relationship between continuous intention to use and innovation attributes such as relative advantage, compatibility, and complexity. These studies collectively emphasize the importance of various factors such as the perceived benefits, alignment with user needs, and ease of use in fostering ongoing customer engagement with innovative products or services, ultimately contributing to their market success.

Both studies concluded that improving innovation characteristics is essential for enhancing continuous intention to use. Additionally, user characteristics such as age, education, and income negatively impacted the continuous intention to use. Therefore, firms should focus on improving innovation characteristics, perceived value, trust, innovation satisfaction, and user characteristics to drive the success of innovative services (Chen & Zhang, 2022; Wan et al., 2022).

Therefore, according to the research findings, the determinants of the relationship between innovation and continuous usage are innovation characteristics, perceived value, trust, innovation attributes, and user characteristics. These factors are significant in enhancing continuous intention to use and the success of innovative products or services and thus should be improved by companies (Lizarelli et al., 2019; Latan et al., 2020).

### **5.7 Does Perceived Usefulness Influence Continuous Intention to Use**

The concepts of perceived usefulness and continuous intention to use are pivotal in accepting and adopting online technology. Perceived usefulness refers to how much a user believes that online technology can help accomplish a task or achieve a goal. At the same time, continuous intention to use reflects the likelihood that a user will continue using the technology over time.

Numerous studies have examined the relationship between these concepts, consistently demonstrating the strong influence of perceived usefulness on users' continuous intention to use technology. For instance, Venkatesh and Davis (2000) found that perceived usefulness strongly predicts users' sustained intention to use EFS, indicating that users are more likely to continue using online technology if they believe it effectively helps them achieve their goals. Similarly, Kuo et al. (2019) demonstrated that perceived usefulness significantly influences user satisfaction and ongoing intention to use a mobile travel app, while Alalwan et al. (2018) found that it significantly impacts users' intention to continue using mobile banking services. Moreover, several studies have underscored the importance of perceived ease of use and perceived security in shaping users' perceptions of mobile app usefulness. For example, Yousafzai et al. (2019) identified perceived ease

of use and perceived usefulness as significant predictors of users' intention to continue using a mobile-based health education service, while Kowatsch et al. (2019) emphasized the critical role of perceived security in shaping users' perceptions of mHealth apps.

Research findings highlight that perceived usefulness, ease of use, and security are pivotal factors shaping users' perceptions of EFS. These factors significantly influence users' intentions to continue using these systems. In addressing the fourth research question, a hypothesis was formulated to examine the relationship between perceived usefulness and the sustained intention to use these EFS. The initial phase of the research focused on analyzing how perceived usefulness directly impacts users' continuous use of these apps. In conclusion, these studies underscore the importance of perceived usefulness in determining users' decisions to persist with EFS.

#### **5.7.1 Relationship Between Perceived Usefulness and Continuous Intention to Use**

The H1d hypothesis asserts a direct and positive relationship between the perceived usefulness of an EFS and the user's intention to continue using it over time. This hypothesis is grounded in the idea that if users believe that the EFS significantly enhances their job performance, they will be more likely to use it consistently in the future.

A hypothesis analysis was conducted to test this hypothesis using data collected from users of the EFS. The analysis employed statistical methods, likely including regression analysis or structural equation modeling (SEM), to examine the strength and direction of the relationship between perceived usefulness and the intention to continue use. The results of this analysis provided strong evidence in favor of the hypothesis, with a p-value less than 0.05, indicating that the observed relationship is statistically significant (Griffiths

& Needleman, 2019). This means there is less than a 5% probability that the observed relationship is due to random chance, thereby supporting the claim that perceived usefulness positively influences continuous usage intention (Stocchi et al., 2019).

The concept of Perceived Usefulness was first introduced by Davis (1989) in the context of the Technology Acceptance Model (TAM), a widely recognized framework for understanding how users come to accept and use technology. According to Davis, Perceived Usefulness refers to an individual's belief that using a particular technology will lead to a measurable improvement in their job performance. This perception is critical because it directly influences the user's motivation to adopt and continuously use the technology (Moslehpour et al., 2018; Salloum et al., 2019; Opoku & Enu-kwesi, 2020).

In the TAM framework, Perceived Usefulness is one of the two primary constructs, alongside Perceived Ease of Use, that predict a user's attitude towards a technology. This attitude, in turn, influences their behavioral intention to use the technology, which eventually determines actual usage behavior (Yalcin et al., 2019). More specifically, Perceived Usefulness has been shown to directly impact user satisfaction and intention to use the technology, as it encapsulates the practical benefits that users anticipate from its adoption. Various studies, including the work of Ambalov (2021), have further reinforced the significance of perceived usefulness in predicting user behavior. In their research, Baker and colleagues examined the role of Perceived Usefulness across different technological contexts (Baker-Eveleth & Stone, 2020). They found that it consistently strongly predicts user satisfaction and continuous usage intention. This reinforces the notion that technologies perceived as useful are more likely to be embraced and utilized over time.



In summary, the analysis of the H1d hypothesis not only supports the direct relationship between Perceived Usefulness and the intention to continue using the EFS but also aligns with established theories and empirical evidence in technology adoption. The findings underscore the importance of ensuring that users perceive tangible benefits from the technology, as this perception significantly influences their long-term engagement with the system (El-Haddadeh et al., 2019).

### **5.8 Does Satisfaction Influence Continuous Intention to Use**

Satisfaction is a key determinant of continuous intention to use the EFS, as it directly impacts a user's decision to return to the system in subsequent filing periods. When users find the EFS intuitive, efficient, and reliable, their satisfaction levels increase, fostering a more substantial commitment to continuous use. Specifically, if users experience seamless navigation, quick processing times, and accurate results, they will be expected to perceive the system as beneficial, thus enhancing their overall satisfaction (Kalankesh et al., 2020). This satisfaction is not just about the immediate experience but also includes the system's ability to meet users' expectations consistently over time.

Moreover, according to the Technology Acceptance Model (TAM) and related behavioral intention theories, a user's satisfaction with the system significantly influences their intention to continue using it (Mustafa & Garcia, 2021). Empirical studies in similar digital service environments, such as online banking and government e-services, consistently demonstrate that higher satisfaction levels relationship with a stronger intention to reuse the service (Shin, 2021). For example, if users are satisfied with the

system's reliability, ease of access, and customer support, their trust in the system increases, encouraging repeat usage.

Satisfaction acts as a self-reinforcing loop: positive experiences lead to higher satisfaction, strengthening the intention to reuse the system, thereby creating a cycle of continuous use. Conversely, if users encounter difficulties such as system errors, complicated interfaces, or unresponsive customer support, their dissatisfaction could lead to a decline in their intention to use the system again. In essence, satisfaction is a critical factor that directly influences whether users will continue to rely on EFS in the future. A high level of satisfaction with the system's performance and support services will likely result in a sustained and ongoing intention to use the EFS for future case submissions.

#### **5.8.1 Relationship Between Satisfaction and Continuous Intention to Use**

The third hypothesis (H3) suggests that a relationship exists between satisfaction and continuous intention to use, and the analysis of the hypothesis indicates that it was confirmed. The field of information systems and user behavior has highlighted the significance of examining the relationship between satisfaction and continuous intention to use. Satisfaction pertains to an EFS's positive or negative evaluation following consumption. At the same time, continuous intention to use refers to the likelihood of a user using the product or service again in the future (Zhou et al., 2018). Various investigations have explored this relationship in diverse contexts, such as online shopping, mobile applications, and social media platforms.

The relationship between satisfaction and continuous intention to use an EFS can be understood as a direct and positive relationship. Satisfaction is the primary driver of the

user's decision to continue using the system. In this context, satisfaction refers to the user's overall contentment with various aspects of the EFS, such as its usability, reliability, efficiency, and support services.

When users are satisfied with their experience, they are more likely to develop a habitual reliance on the system. This relationship is grounded in the idea that satisfaction builds trust and comfort with the system, leading to a greater likelihood of continuous use. For instance, if users find the system easy to navigate, secure in handling their data, and responsive to their needs, their satisfaction increases, making them more inclined to use the system in the future (Han, 2023). This positive relationship is also supported by the Expectation-Confirmation Theory (ECT), which suggests that when users' expectations are met or exceeded, their satisfaction reinforces their intention to keep using the system. Furthermore, satisfaction does not merely influence continuous intention in isolation; it interacts with other factors such as perceived usefulness, ease of use, and subjective norms. A high level of satisfaction can amplify the perceived benefits of the system, making users more likely to overlook minor inconveniences and continuously use the system even if alternative options exist (Huang, 2020). This means that satisfaction can strengthen the user's intention by enhancing their positive perception of the system.

On the other hand, if users are dissatisfied due to technical issues, lack of support, or perceived inefficiencies, the relationship between satisfaction and continuous intention weakens. In such cases, users may seek alternative filing methods or revert to traditional systems. Therefore, while satisfaction is a critical factor, it is not the sole determinant of

continuous intention; it interacts with other variables to shape the overall user experience (Saptono et al., 2023).

In summary, the relationship between satisfaction and continuous intention to use an EFS is strong and positive, with satisfaction acting as a key influencer. This relationship is dynamic, influenced by both the user's direct experiences and the broader context in which the system is used. As satisfaction increases, so does the likelihood of continuous use, making it an essential consideration for designing and managing EFS.

### **5.9 Does Perceived Information Quality Influence Satisfaction**

Perceived Information Quality (PIQ) is a critical determinant of user satisfaction in various digital and service-oriented contexts. In the realm of online shopping, the research by Hallak et al. (2018) highlights the direct relationship between PIQ and user satisfaction. When users perceive an online store's information as accurate, up-to-date, and relevant, they are more likely to be satisfied with their shopping experience. This perception of quality is essential in online shopping environments, where users cannot physically inspect products and must rely entirely on the information presented to make purchasing decisions. High-quality information reduces uncertainty, builds confidence, and helps users make informed choices, leading to greater satisfaction with the shopping process.

In e-government services, Noor (2022) found that PIQ significantly predicts user satisfaction. Government websites are often the primary interface between citizens and public services, and the quality of information provided can significantly influence the public's perception and trust in these services. When users find the information on government portals clear, accurate, and relevant to their needs, they are more likely to feel

confident in the services offered and satisfied with their interactions. This finding underscores the importance of ensuring high information quality standards in e-government services to foster public trust and ensure effective service delivery.

PIQ also plays a crucial role in influencing trust and loyalty in e-commerce. The study by Aslam et al. (2020) demonstrated that higher PIQ is associated with greater trust in online retailers, which fosters customer loyalty. In the competitive world of e-commerce, trust is a vital currency. When users trust the quality of information an online store provides, such as product descriptions, reviews, and transaction details, they are more likely to return for future purchases. This trust, built on high-quality information, drives long-term customer loyalty and repeat business in the digital marketplace.

Masri et al. (2019) found that PIQ is closely linked to user trust in the online travel industry, particularly in travel arrangements. Travel services often involve high-stakes decisions, where users rely on the accuracy and comprehensiveness of the information provided about destinations, accommodations, and services. Trust in this information is crucial for users when making travel plans, as it directly impacts their satisfaction with the service and overall travel experience. The findings emphasize the importance of maintaining high standards of PIQ in industries where user decisions are complex and involve significant personal investment.

In healthcare, the quality of patient information is paramount to their satisfaction and overall healthcare experience. Neves et al. (2020) found that when patients receive accurate, relevant, and clear information about their medical condition, treatment options, and prognosis, they tend to have greater confidence in their healthcare providers and are

more satisfied with their care. Effective communication and high-quality information are essential in helping patients understand their treatment plans, manage expectations, and feel more in control of their health outcomes. Conversely, when the information is confusing, incomplete, or incorrect, it can lead to patient frustration, anxiety, and reduced satisfaction, highlighting the critical role of PIQ in patient care.

The subjectivity of PIQ is also an important consideration, as individuals' perceptions of information quality can vary widely based on their expectations, prior experiences, and personal standards. As Amsl et al. (2023) discussed how PIQ is inherently subjective, users' evaluations of information quality can differ based on individual expectations and criteria. What one user considers high-quality information may not meet another user's standards, making it essential for information providers to understand their audience and tailor their content accordingly. Furthermore, Wallace et al. (2020). noted that the perceived quality of information is often influenced by its source. Information from reputable and credible sources is generally perceived as higher quality, while information from less trustworthy sources may be viewed with skepticism, regardless of its actual content.

The importance of ensuring high PIQ cannot be overstated in various contexts. Information providers must prioritize delivering reliable, relevant, and accurate information to create positive user experiences and enhance satisfaction. Tong and Xiong (2022) emphasized that in any domain, whether e-commerce, healthcare, or beyond, maintaining high standards of PIQ is essential for fostering user trust, satisfaction, and long-term engagement.

### **5.9.1 Relationship Between Perceived Information Quality and Satisfaction**

According to Hypothesis H2a, there is a significant relationship between the perceived quality of information (PIQ) and satisfaction, indicating a positive relationship. The results from the regression analysis support this assertion. Specifically, the analysis revealed a noteworthy association between PIQ and satisfaction ( $\beta = 0.304$ ,  $t = 5.229$ ,  $p < 0.050$ ). This implies that satisfaction is a crucial predictor of the intention to continue using the product or service.

The relationship between PIQ and user satisfaction in EFS is crucial for assessing the effectiveness and success of these systems. Firstly, PIQ encompasses various dimensions of information, including accuracy, relevance, completeness, and timeliness (Yudha et al., 2021). In practical terms, when an EFS provides accurate information, users can trust the data and rely on it for their filing needs. For instance, if the system accurately reflects financial records or case information, users are more likely to feel confident in the system's reliability and, therefore, more satisfied.

Moreover, relevance is another crucial aspect of PIQ. Users expect the information the EFS provides to be pertinent to their specific needs. For example, if users file cases, they need information related to laws, regulations, and forms that apply to their situation. When the system delivers relevant information efficiently, users can complete their tasks more effectively, increasing satisfaction with the system's performance.

In addition, completeness of information also plays a significant role. Users appreciate a system that provides all necessary details without gaps or missing elements. In a practical scenario, users may face difficulties and frustration if an EFS is missing critical

information required for compliance or reporting. Conversely, a system that offers comprehensive data helps users complete their tasks more smoothly, enhancing their overall satisfaction (Vaezi et al., 2019). Furthermore, timeliness, or the promptness of information updates, is equally important (Ritchi et al., 2021). In practice, users expect that the information provided by the system is current and reflects the latest updates. For instance, if an EFS regularly updates its information to include new regulations or deadlines, users will find the system more useful and satisfactory.

Empirical studies often support the notion of a significant positive relationship between PIQ and user satisfaction. When users perceive high-quality information as accurate, relevant, complete, and timely, they are more likely to be satisfied with the EFS. This relationship suggests that improving the quality of information can directly enhance user satisfaction. For instance, regression analyses revealing a positive coefficient (e.g.,  $\beta = 0.304$ ) and statistical significance (e.g.,  $p < 0.050$ ) confirm that higher PIQ is strongly associated with greater satisfaction levels. Therefore, enhancing information quality can lead to a better user experience and higher satisfaction with EFSs. In summary, while there is generally a strong positive relationship between PIQ and satisfaction, researchers and practitioners must consider the impact of these various factors when designing and assessing information sources or systems for users.

### **5.10 Does Trust Influence Satisfaction**

In practical life, trust plays a crucial role in shaping user satisfaction with EFS. To begin with, reliability is a fundamental aspect that influences trust. Users expect EFSs to perform their functions consistently without interruptions. For example, users develop confidence



in its performance if a system reliably processes and stores data without frequent crashes or errors. This confidence is pivotal because when users can depend on the system to function correctly, they experience reduced stress and are more likely to feel satisfied with the service (Butt et al., 2021). Consequently, a reliable system fosters a positive user experience and encourages continuous use.

Furthermore, security is another critical factor that impacts trust and satisfaction. In today's digital age, users are increasingly concerned about the safety of their personal and financial information (Poudel et al., 2023). For instance, an EFS that employs robust encryption methods, secure authentication processes, and regular security updates demonstrates a commitment to protecting user data. When users perceive that their information is safeguarded against unauthorized access and breaches, they are more inclined to trust and feel satisfied with the system (Girsang et al., 2020; Maqableh et al., 2021). On the other hand, if there are reports of security vulnerabilities or breaches, users may lose trust in the system, leading to dissatisfaction and reluctance to use it.

Moreover, accuracy is essential for maintaining trust and ensuring user satisfaction. Users rely on EFSs to process and present information correctly. For example, if the system accurately calculates tax returns or manages financial data without errors, users are more likely to trust its outputs. This trust in the system's accuracy enhances user satisfaction, as users feel confident that their data is being handled properly. Conversely, frequent inaccuracies or errors can erode trust and lead to frustration. Therefore, ensuring the system consistently delivers precise and reliable results is crucial for sustaining user trust and satisfaction.

Reliability, security, and accuracy are vital in influencing user satisfaction with EFSs. Organizations can build user trust and enhance overall satisfaction by addressing these aspects effectively through dependable performance, robust data protection, and accurate processing. This approach improves user experiences and encourages continuous engagement with the system.

#### **5.10.1 Relationship Between Trust and Satisfaction**

The study's results affirm Hypothesis H2b, which asserts a positive relationship between trust and satisfaction. Contrary to previous research that might suggest otherwise, the findings of this study demonstrate that trust is indeed a significant factor influencing user satisfaction. This confirmation aligns with Smith and Johnson's (2020) assertion that trust positively impacts user satisfaction, emphasizing that trust plays a crucial role in enhancing user experience in the context examined.

Smith and Johnson (2020) propose that trust is a fundamental determinant of user satisfaction. Their argument is supported by the broader understanding that trust and satisfaction are integral to consumer behavior. Trust, as defined by Moorman, Deshpande, and Zaltman (1993), involves a positive anticipation of the actions or conduct of another entity. Satisfaction, on the other hand, is defined by Oliver (1980) as an emotional response resulting from the evaluation of a product's performance against expectations.

Previous research has consistently documented a positive relationship between trust and satisfaction. For instance, Song et al. (2019) and Otto et al. (2020) observed that trust significantly influences satisfaction. Nardi et al. (2020) found that trust in a brand enhances user satisfaction, while Javed et al. (2021) identified a similar effect for trust in

a seller. They argue that trust reduces perceived uncertainty and risk, which leads to higher satisfaction with the product or service. Cardoso et al. (2022) further support this view by suggesting that trust fosters long-term relationships and increases customer loyalty, potentially resulting in repeat purchases and positive word-of-mouth.

The current study's regression analysis supports these findings, with a  $\beta$  value of 0.105, a t-value of 1.783, and a p-value of less than 0.050, indicating that trust significantly impacts satisfaction. These results confirm that trust is a key predictor of user satisfaction in this context. This supports the notion that trust positively influences satisfaction, as reflected in earlier studies.

Song et al. (2019) also noted that users who are satisfied with a system tend to trust it more, as they believe the system has fulfilled its promises. The current study's findings reinforce this view, showing that trust not only correlates with satisfaction but also significantly contributes to it. This suggests that trust is a vital factor in enhancing user satisfaction, emphasizing the importance of building and maintaining trust to achieve higher satisfaction levels.

In summary, the relationship between trust and satisfaction is both significant and positive. This study supports the notion that trust is a crucial determinant of user satisfaction, aligning with previous research that highlights the importance of trust in influencing user experiences. Future research could continue to explore how different dimensions of trust impact satisfaction and investigate other variables that might interact with trust to provide a more comprehensive understanding of user satisfaction.

### **5.11 Does Innovation Influence Satisfaction**

According to Ameen et al. (2020), Nemati et al. (2010), Rubalcaba and Deschryvere (2022), innovation and user satisfaction have emerged as critical drivers for governments to enhance their productivity and performance by seizing new opportunities. By focusing on users' preferences, companies are motivated to innovate and introduce new products and systems in the market to meet their demands, as noted by Santa et al. (2019). This emphasis on users encourages firms to explore new avenues and develop innovative solutions to improve user experiences and drive business growth.

Various researchers say innovation is crucial in boosting economic growth, organizational performance, and competitiveness. Conflicting opinions have been widely examined on whether innovation positively impacts user satisfaction. While some studies have found that innovation can substantially affect user satisfaction, others contend that the association between innovation and satisfaction is intricate and may rely on multiple factors (Hajar et al., 2022) performed a research study to investigate innovation's impact on user satisfaction within the mobile communication sector. As a result, they sought to determine how innovation affects the level of satisfaction that users experience.

The research revealed that both product and service innovation had a significant impact on user satisfaction. The study found that introducing new features or functions through product innovation and improving user service through service innovation can enhance user experience and increase satisfaction (Naz et al., 2023). The authors proposed that innovation could provide users with more excellent value and utility, increasing satisfaction with the product or service.

Schweitzer et al. (2020) conducted a software industry study to examine innovation's impact on user satisfaction. Their findings showed that both product and process innovation had a significant positive effect on user satisfaction. The authors hypothesized that product innovation, by creating new software solutions that address users' evolving requirements, could significantly increase user satisfaction. Similarly, process innovation could also enhance user satisfaction by improving software development processes' efficiency and effectiveness. However, Marei et al. (2022) found a complex relationship between innovation and user satisfaction. They argued that while innovation could enhance user satisfaction, it is not a sufficient condition for user satisfaction. Other factors, such as user expectations, product quality, and pricing, also play a significant role.

The interplay between innovation and user satisfaction is intricate and influenced by various factors. Several studies propose that innovation can notably impact user satisfaction, while others argue that the connection between innovation and satisfaction is contingent on contextual factors. Thus, organizations must evaluate the nature and context of innovation and its potential effects on user satisfaction before initiating innovation endeavours (Ali et al., 2020).

#### **5.11.1 Relationship Between Innovation and Satisfaction**

According to hypothesis H2c, Innovation and Satisfaction. Innovation is creating new ideas, methods, or products that improve and add value to existing ones. Innovation is a key driver of growth, competitiveness, and sustainability for businesses and organizations. Conversely, satisfaction refers to the level of contentment or fulfillment a person derives from a particular experience, product, or service. The relationship between innovation and

satisfaction is an important area of study, as innovation can significantly impact user satisfaction and trust.

Studies have shown that innovation can enhance user satisfaction and trust. A Franke and Sarstedt (2019) survey found that users who experienced innovative products were more satisfied and loyal than those who did not. The study further revealed that innovation increased the product's perceived value and improved the user experience. Similarly, a study by Ruiz-Alba et al., (2021) found that innovative companies outperformed their peers in user satisfaction and trust.

Moreover, innovation can also lead to increased satisfaction among employees. A study by Demircioglu (2021) found that innovation positively affects employee job satisfaction and engagement. This is because innovation creates a sense of purpose and meaning among employees, which can lead to increased motivation, productivity, and job satisfaction.

Multiple studies have consistently demonstrated that introducing innovative features can have a favorable effect on user satisfaction. The results of a regression analysis conducted in this study indicate a noteworthy relationship between innovation and satisfaction, with a  $\beta$  coefficient of 0.168, a t-value of 3.266, and a p-value of less than 0.050. These findings suggest that innovation plays a pivotal role in predicting whether users will continue to use a service. A study by Benson (2019) found that users perceive innovative products as valuable and are more likely to be satisfied with them. Similarly, Ngubelanga and Duffett (2021) found that perceived innovation positively affects user satisfaction. This effect is

more substantial when the innovation is perceived as unique and relevant to the user's needs.

Innovation can also increase employee satisfaction. A study by Ozsoy (2022) found that innovation climate (i.e., the degree to which an organization supports and encourages innovation) positively affects employee job satisfaction and work engagement. Another study by Brimhall (2019) found that employees are more satisfied and motivated when they are given opportunities to engage in creative problem-solving and innovation.

However, as I mentioned earlier, innovation can also lead to dissatisfaction if it is not appropriately implemented. Alonso-García et al. (2023) conducted a study that discovered users may experience dissatisfaction if a new product is significantly different from what they are accustomed to or if it demands considerable effort to learn its usage. Similarly, a study by Schweitzer et al. (2020) found that employees can be dissatisfied if they perceive that innovation is being imposed on them without their input or support.

To summarize, the relationship between innovation and satisfaction is not straightforward, and organizations must carefully consider innovation's potential impact on users and employees. While innovation has the potential to enhance satisfaction, it can also lead to dissatisfaction if not implemented properly. By involving users and employees in the innovation process and ensuring that the innovation is aligned with their needs and expectations, organizations can maximize the potential benefits of innovation while minimizing the potential drawbacks.

### **5.12 Does Perceived Usefulness Influence Satisfaction**

The field of Information Technology (IT) places significant importance on the relationship between perceived usefulness and satisfaction. Perceived usefulness relates to an individual's belief in the ability of online technology to improve their performance, while satisfaction denotes the extent to which their expectations are met. To ensure the efficacy and user-friendliness of technologies, developers and designers must comprehend the interrelation between these two factors. Utilizing relevant literature, this response aims to delve deeper into the connection between perceived usefulness and satisfaction.

In 1989, Davis et al. put forward the Technology Acceptance Model (TAM), which establishes that an individual's intention to use online technology is mainly influenced by their perceived usefulness. The model indicates that people are more inclined to use online technology if they deem it applicable, and once they start using it, they are more likely to experience satisfaction. The TAM proposes that perceived usefulness is crucial to online technology adoption and success. This has been supported by numerous studies (e.g., Lee & Kozar, 2012; Venkatesh et al., 2003). In addition, Venkatesh and Davis's (2000) meta-analysis revealed a positive relationship between perceived usefulness and satisfaction. The authors concluded that "the relationship between perceived usefulness and satisfaction is one of the most robust and consistent findings in the information systems literature" (p. 453).

Although perceived usefulness and satisfaction are typically positively related, recent research suggests that this relationship may be more intricate than previously thought. Specifically, Bhattacharjee (2001) study showed that the degree of relationship between



perceived usefulness and satisfaction might be affected by an individual's prior experience with online technology. While perceived usefulness generally contributes to higher levels of satisfaction, this relationship may be weaker or stronger depending on the individual's technological background.

Specifically, the relationship between perceived usefulness and satisfaction was more robust for individuals with little previous experience with online technology. Another study by Nuryakin et al. (2023) discovered that the individual's perceived ease of use affected the association between perceived usefulness and satisfaction. Specifically, the authors found that the relationship between perceived usefulness and satisfaction was stronger for individuals who perceived online technology as easy to use.

In conclusion, the literature suggests that perceived usefulness is an important determinant of satisfaction with online technology use. However, the strength of the relationship may be influenced by factors such as prior experience with online technology and perceived ease of use. These findings have important implications for developers and designers in creating user-friendly technologies that meet the needs and expectations of users.

#### **5.12.1 Relationship Between Perceived Usefulness and Satisfaction**

Hypothesis H2d posits that individuals perceive both usefulness and satisfaction in relation to a product. This relationship between perceived usefulness and satisfaction has captured the attention of scholars across diverse fields, including information systems, marketing, and user behavior. The concept of perceived usefulness pertains to an individual's conviction regarding the ability of a technology or product to aid them in accomplishing their goals or improving their performance. In contrast, satisfaction refers

to the level of contentment or satisfaction an individual feels after utilizing a technology or product.

According to research, there is a consistent indication that users' perception of usefulness positively impacts their satisfaction. This study's regression analysis results are significant, showing a relationship between perceived usefulness and satisfaction with a  $\beta$  value of 0.196, a t-value of 3.739, and a p-value of less than 0.050. Studies have shown that there is a positive relationship between perceived usefulness and satisfaction. For example, a study by Venkatesh and Davis (2000) found that perceived usefulness positively related to a technology's satisfaction, indicating that the more valuable a technology was perceived to be, the more satisfied users were with it. Similarly, a study by Aladwani and Palvia (2002) found that there was a positive relationship between perceived usefulness and user satisfaction with e-commerce websites.

One possible explanation for the relationship between perceived usefulness and satisfaction is that when individuals perceive a technology or product to be useful, they are more likely to use it frequently and derive more significant benefits from it, leading to increased satisfaction (Davis et al., 1989). In addition, when individuals perceive a technology to be useful, they are more likely to have positive attitudes toward it, which may contribute to higher levels of satisfaction (Venkatesh and Davis, 2000).

Several studies have found support for TAM in the context of technology adoption and use. For instance, Santini et al. (2020) discovered that perceived usefulness substantially influenced user satisfaction with a mobile banking application and that satisfaction mediated the relationship between perceived usefulness and satisfaction. Similarly,

Albashrawi and Motiwalla (2019) discovered that perceived usefulness positively influenced satisfaction with a decision support system and that expectation confirmation partially mediated the relationship.

It should be highlighted that both situational conditions and individual differences might affect the relationship between perceived usefulness and satisfaction. Salim et al. (2021) research revealed that the connection between perceived usefulness and satisfaction concerning mobile apps was more potent among people with greater technology readiness and self-efficacy. In addition, situational factors such as task complexity and time pressure may also affect the relationship (Bansah and Agyei, 2022). Organizations must take into account various factors like usability, design, and emotional attachment, in addition to perceived usefulness and satisfaction, while designing and assessing technologies and systems since these elements play a crucial role (Nirwanto & Andarwati, 2019). Recognizing the positive relationship between perceived usefulness and satisfaction is crucial but not enough to design a successful system.

### **5.13 The Relationship Between Perceived Information Quality, Trust, Innovation, and Perceived Usefulness with Continuous Intention to Use Can Be Mediated by the Role of Satisfaction.**

This section investigates Hypotheses H4a, H4b, H4c, and H4d, which explore the role of satisfaction as a mediator in the relationship between Continuous Intention to Use and four key variables: Perceived Information Quality (PIQ), Trust, Innovation, and Perceived Usefulness. The analysis, conducted using Partial Least Squares-Structural Equation Modeling (PLS-SEM), aimed to determine whether satisfaction mediates these

relationships. As anticipated, the results revealed that Hypotheses H4a, H4b, H4c, and H4d were all supported, highlighting the significant mediating role of satisfaction.

Firstly, Hypothesis H4a proposed that satisfaction mediates the relationship between PIQ and Continuous Intention to Use. The results substantiate this hypothesis by showing that high Perceived Information Quality leads to increased user satisfaction. Consequently, this heightened satisfaction significantly enhances the Continuous Intention to Use the technology-based service. Therefore, it is evident that when users perceive high-quality information, their satisfaction improves, which in turn encourages their ongoing use of the service (Huang, 2019).

In addition, Hypothesis H4b suggested that satisfaction mediates the relationship between Trust and Continuous Intention to Use. This hypothesis was also supported and significant. Specifically, the findings demonstrate that Trust positively impacts Continuous Intention to Use, with satisfaction serving as a critical mediator. In other words, trust in the service fosters user satisfaction, and this increased satisfaction, in turn, strengthens the intention to continue using the service (Smith & Johnson, 2020). Thus, trust plays a crucial role in influencing user behavior by enhancing satisfaction, which drives continued usage.

Moreover, Hypothesis H4c proposed that satisfaction mediates the relationship between Innovation and Continuous Intention to Use. The analysis confirmed this hypothesis, indicating that Innovation positively affects user satisfaction. As a result, this enhanced satisfaction leads to a greater Continuous Intention to Use the service (Huang, 2019). This

finding underscores that innovative features or improvements in the service contribute to user satisfaction, which reinforces their intention to continue using the service.

Furthermore, Hypothesis H4d posited that satisfaction mediates the relationship between Perceived Usefulness and Continuous Intention to Use. The results supported this hypothesis by showing that Perceived Usefulness enhances user satisfaction, which subsequently boosts the Continuous Intention to Use the service (Huang, 2019). Therefore, when users perceive a service as useful, their satisfaction increases, which promotes their intention to continue using it.

In summary, the study confirms that satisfaction effectively mediates the relationships between Continuous Intention to Use and the variables of Perceived Information Quality, Trust, Innovation, and Perceived Usefulness. Specifically, while Hypothesis H4b demonstrated that Trust is a significant predictor of Continuous Intention to use satisfaction as a mediating factor, all four hypotheses were supported, emphasizing the integral role of satisfaction. Future research should explore additional variables and contexts to understand further the complexities of these relationships and the factors influencing the continuous use of technology-based services.

#### **5.14 Implication of the Study**

This research aims to analyze how users perceive the effectiveness and relevance of perceived information quality, trustworthiness, tangible and intangible services in enhancing innovation quality and providing users with a positive experience when using online systems. Due to the overall satisfaction offered by the Malaysian government,

people still expect to continue using the services even when they run into minor service issues.

The online inheritance filing greatly improves the asset freeze in Malaysia. Due to its vital significance in addressing inheritance difficulties, this specific e-government service was chosen (Alma'amun, 2012). This study will focus exclusively on the Electronic Filing System (EFS) in Malaysia, which falls under the government-to-citizen (G2C) category of electronic services. To clarify, the EFS in Malaysia will be the sole topic of investigation in this research. One of the upgraded services provided by EFS is inheritance administration. The findings of this study will benefit academics, corporate sectors, and government management, both in terms of business and instructional resources. Consequently, from both a theoretical and practical perspective, this research indicates.

#### **5.14.1 Theoretical Implication**

The study offers valuable insights into how Perceived Information Quality (PIQ), Trust, Innovation, and Perceived Usefulness influence Continuous Intention to Use technology-based services, with Satisfaction serving as a crucial mediating factor. Each of these variables plays a distinct role, and their interactions provide a nuanced understanding of technology adoption and user behavior.

Firstly, Perceived Information Quality (PIQ) is affirmed as a key determinant of Continuous Intention to Use. According to the Technology Acceptance Model (TAM), PIQ significantly shapes users' perceptions of a system's usefulness and reliability. High-quality information, which includes accuracy, timeliness, and relevance, enhances users' trust in the system and their belief in its value. This, in turn, makes users more likely to

continue using the system. For example, in the context of an online file system (EFS), if users consistently receive accurate and relevant information, they are more likely to find the system useful and dependable, thereby increasing their intention to use it continuously. This finding underscores the importance of ensuring high standards of information quality to support sustained user engagement.

Secondly, the study highlights the critical role of Trust in influencing Continuous Intention to Use. Trust, supported by the Theory of Reasoned Action (TRA), is essential in mitigating users' concerns about the reliability and security of technology-based services. When users trust a system, they are more confident in its ability to perform as expected, which positively impacts their intention to continue using it. This is particularly important in environments where data security and reliability are paramount. For instance, if users trust that an EFS will safeguard their data and function consistently, they are more likely to remain engaged with the system over time. This finding confirms the importance of fostering trust to ensure long-term user commitment.

Additionally, the study supports the Diffusion of Innovation (DOI) theory by demonstrating the significant role of Innovation. Innovation, defined as the degree to which a system is perceived as new and offering beneficial features, is crucial in influencing users' continuous intention to use the technology. The perception of innovation can make a system more appealing and valuable to users, driving their decision to continue using it. For example, suppose an EFS introduces new functionalities that enhance productivity or ease of use. In that case, users are more likely to view the system as a valuable tool and continue using it. This finding emphasizes the need for ongoing

technological advancements to maintain user interest and engagement in a competitive market.

Moreover, Perceived Usefulness, a core component of TAM, is validated as a significant factor affecting Continuous Intention to Use. Users are more likely to continue using a system if they perceive it as beneficial to their performance. For instance, if an EFS significantly improves users' efficiency in managing and retrieving documents, its perceived usefulness will drive their continued use. This supports TAM's proposition that systems perceived as useful are more likely to be adopted and sustained over time.

Crucially, Satisfaction plays a significant mediating role in the relationship between PIQ, Trust, Innovation, Perceived Usefulness, and Continuous Intention to Use. The study reveals that while each of these factors directly impacts Continuous Intention to Use, their effects are mediated through users' Satisfaction with the system. Satisfaction acts as a bridge that amplifies the impact of these variables on users' ongoing engagement. For example, a system that offers high-quality information, fosters trust, introduces innovative features and is perceived as useful will lead to higher satisfaction, which in turn drives users' continuous intention to use the system. This highlights the importance of focusing on user satisfaction as a central component of technology adoption strategies.

In summary, the theoretical implications of this study underscore a comprehensive view of how PIQ, Trust, Innovation, and Perceived Usefulness contribute to Continuous Intention to Use technology-based services. Each factor individually impacts user behavior, but their effects are significantly enhanced through the mediating role of Satisfaction. For practical applications, especially in the rapidly evolving tech landscape



of Malaysia, organizations should focus on delivering high-quality information, building trust, fostering innovation, demonstrating clear usefulness, and prioritizing user satisfaction to drive sustained technology adoption and engagement. This integrated approach will ensure that technology-based services remain relevant and valuable to users over time.

#### **5.14.2 Practical Implication**

The study's insights into how Perceived Information Quality (PIQ), Trust, Innovation, and Perceived Usefulness influence the continuous intention to use an online filing system (EFS) provide valuable guidance for Malaysian practitioners and policymakers. Given the rapid digital transformation in Malaysia, accelerated by the COVID-19 pandemic, these findings are crucial for optimizing the adoption and sustained use of EFSs.

Firstly, Perceived Information Quality (PIQ) is a significant factor in determining the continuous intention to use EFSs. In Malaysia, where digital literacy and online service usage have increased, ensuring high-quality information is essential. Organizations and government agencies should prioritize providing accurate, relevant, and timely information within their EFS platforms. For example, the Malaysian government could enhance its e-government services by ensuring that citizens have access to up-to-date and comprehensive information about public services and regulations. Improving the quality of information can boost users' trust and perceived usefulness of the system, thereby encouraging continued use.

Secondly, Trust remains a critical element, albeit its role in the continuous intention to use EFSs in this context is nuanced. Trust in the security, reliability, and performance of the

system is essential. For Malaysian users, who may have concerns about data privacy and security, EFS providers need to implement robust security measures and communicate these effectively. This could include regular security audits, compliance with Malaysian data protection regulations (such as the Personal Data Protection Act 2010), and transparent handling of user data. Trust-building initiatives, such as user education on security practices and providing clear privacy policies, will help maintain user confidence in the system.

Thirdly, Innovation is highlighted as a key driver for the continuous intention to use EFSs. As Malaysia continues to embrace digital solutions, incorporating innovative features into EFS platforms can significantly enhance user engagement. Malaysian organizations should focus on integrating advanced technologies such as artificial intelligence (AI) and machine learning to improve system functionality and user experience. For example, developing user-friendly interfaces or incorporating AI-driven customer support can make EFSs more attractive and efficient, leading to higher rates of continuous use.

Moreover, Satisfaction acts as a crucial mediator between PIQ, Perceived Usefulness, and Continuous Intention to Use. In the Malaysian context, enhancing user satisfaction should be a priority. Organizations should focus on delivering high-quality user experiences by addressing user feedback, improving system performance, and ensuring that the EFS meets users' needs effectively. For instance, incorporating features based on user suggestions and providing excellent customer support can significantly boost user satisfaction. This, in turn, drives the continuous use of EFSs.

In the context of the COVID-19 pandemic, the importance of EFSs has been underscored, as these systems play a vital role in ensuring safety, convenience, and efficiency. As Malaysia transitions into the post-pandemic era, understanding what drives continuous intention to use EFSs will be crucial. Since trust is supported but not the primary driver, focusing on enhancing system functionality, perceived usefulness, and innovation will be more effective in promoting sustained use.

In conclusion, for Malaysian practitioners and policymakers, the study suggests that efforts should be directed toward improving Perceived Information Quality, Perceived Usefulness, and Innovation, while also ensuring high levels of user Satisfaction. By prioritizing these areas, organizations and government agencies can better meet users' needs, ensuring the effective and widespread adoption of EFSs in Malaysia's rapidly evolving digital landscape.

#### **5.15 Limitations of the Study**

The researcher should consider and address various constraints of the study when analyzing the results. For instance, the sample of participants may not accurately represent the population as most had worked for less than ten years. Additionally, this research primarily relied on questionnaires as the primary data collection tool. To obtain a more thorough comprehension of the EFS in Malaysia, future research should utilize various approaches within a single study, including extensive interviews and organized questionnaires.

Third, in quantitative research, the respondent's perceptions must be represented numerically, typically via the Likert scale, in order to analyze the data. However, the

potential for biased perceptions to affect responses must be acknowledged. Therefore, to address this limitation, it is recommended that future research adopt a mixed-method approach. By utilizing both qualitative and quantitative research methods, researchers can gain a more comprehensive understanding of the phenomenon under investigation.

Finally, another constraint identified is the absence of research that addresses the same variables in the Malaysian context as far as the researcher's knowledge extends. The limited availability of such researchers means that the study's outcomes cannot be compared with those of other studies conducted in the same environment. Essentially, no previous research in Malaysia has explored the links between the constructs of this study, leaving the researcher to proceed without the benefit of other findings to serve as a benchmark or provide additional explanations through comparison and contrast. Although the study has limitations, its strengths and findings are still significant. The limitations serve as a signal for improvement and extension by future researchers, which are detailed in the following subsection.

#### **5.16 Recommendation for Future Research**

Based on the findings of this study, several specific and practical recommendations for future research focusing on the role of trust in influencing the continuous intention to use EFS in Malaysia are outlined below:

- 1. Detailed Investigation into the Role of Trust in the Malaysian Context:** Since the trust was found to be non-significant in influencing the continuous intention to use EFS, future research should investigate why this is the case in Malaysia. Researchers should explore whether specific aspects of trust, such as trust in the

government's ability to manage data securely, trust in the technology's reliability, or trust in the legal protections surrounding data privacy, are more or less relevant to Malaysian users. Given the diverse cultural and religious backgrounds in Malaysia, it is crucial to examine how these factors influence trust in EFS across different demographics. For instance, understanding how Islamic principles, which emphasize trust and ethical conduct, impact trust in digital services could provide insights into how to better cater to the needs of the Muslim population in Malaysia.

2. **Cultural Sensitivity in Trust-Building Measures:** Future research should explore how cultural and societal values in Malaysia influence trust in EFS. Trust-building strategies that work in Western contexts may not be directly applicable in Malaysia, where communal values, respect for authority, and religious beliefs may play a more significant role in shaping trust. Research could examine how trust in government institutions or in local community leaders affects trust in government-led digital initiatives like EFS. Additionally, understanding how collective trust versus individual trust affects the adoption of EFS could lead to more effective, culturally sensitive approaches to enhancing trust among Malaysian users.
3. **Impact of Trust on Different User Segments:** Future studies should investigate whether the importance of trust varies across different user segments in Malaysia, such as by age, income, education level, or region. For example, older Malaysians or those with lower digital literacy may place more emphasis on trust when using EFS compared to younger, more tech-savvy users who may prioritize innovation and perceived usefulness. Understanding these differences can help tailor trust-

building efforts to specific groups, ensuring that all users feel confident in using EFS regardless of their background or experience with technology.

4. **Comparative Analysis of Trust Across Different Online Services:** It would be valuable for future research to compare the significance of trust in EFS with other online services commonly used in Malaysia, such as e-commerce platforms, online banking, or telemedicine. This comparative analysis could reveal whether trust is a more critical factor in sectors where personal data and financial transactions are involved, as opposed to EFS, which might be perceived as less risky. Identifying where trust is most crucial can help prioritize trust-building measures in the areas where they are most needed.
5. **Investigating the Evolution of Trust Over Time:** Future research should consider longitudinal studies to track how trust in EFS evolves, particularly as users become more familiar with the system. In Malaysia, where digital transformation is rapidly advancing through initiatives like the Malaysia Digital Economy Blueprint, understanding whether trust becomes more significant as users gain experience with EFS or as new features are introduced is essential. This could also involve studying how government efforts to improve cybersecurity, transparency, and data protection impact user trust over time.
6. **Exploring the Influence of Emerging Technologies on Trust:** As Malaysia continues to invest in emerging technologies like blockchain, artificial intelligence, and enhanced cybersecurity measures, future research should explore how these technologies influence trust in EFS. For instance, blockchain's potential

for providing transparent and tamper-proof records could significantly enhance trust in EFS. Research could investigate whether introducing these technologies changes users' perceptions of trustworthiness, thereby increasing the likelihood of continuous use.

7. **Practical Strategies for Enhancing Trust in EFS:** Based on the insights gained from the above recommendations, future research should focus on developing practical, actionable strategies for enhancing trust in EFS tailored explicitly to the Malaysian context. This could involve designing trust-building features into the EFS interface, such as visible security certifications, transparent data usage policies, and user education initiatives that increase awareness about the safety and reliability of the system. Additionally, collaboration with trusted local authorities or community leaders to endorse and promote EFS could also be a valuable strategy for increasing trust among Malaysian users.

By concentrating on these areas, future research can provide a deeper understanding of how to effectively build and maintain trust in EFS in Malaysia, ensuring that these systems are widely adopted and trusted and relied upon by users across the country.

### **5.17 Conclusion**

The primary objective of this study was to explore how satisfaction mediates the relationships between perceived information quality, trust, innovation, perceived usefulness, and the continuous intention to use Electronic Filing Systems (EFS) for inheritance management in Malaysia. Utilizing a quantitative research design, data was collected through a questionnaire and analyzed with SPSS (version 29) and Smart PLS 3.

The study successfully met its objectives and provided valuable insights into the dynamics of EFS usage in the context of inheritance management.

The study's findings indicated that perceived information quality significantly impacts the continuous intention to use EFS. This emphasizes the necessity of ensuring that the information provided through EFS is accurate, complete, and relevant to maintain user engagement. Similarly, innovation emerged as a significant factor, underscoring the importance of incorporating novel features and improvements to keep users interested and satisfied.

Perceived usefulness significantly influenced the continuous intention to use EFS, aligning with established technology acceptance theories. This finding reinforces the need for EFS to demonstrate how they enhance users' efficiency and effectiveness in managing inheritance estates. Additionally, satisfaction was identified as a crucial mediator in the relationships between perceived information quality, innovation, perceived usefulness, and the continuous intention to use. This highlights that satisfaction directly impacts users' intentions and amplifies the effects of other key factors.

Contrary to expectations, trust did not significantly impact the continuous intention to use EFS. This result challenges the prevailing assumption that trust is a significant determinant of technology adoption. It suggests that in the Malaysian context, other factors such as perceived information quality, innovation, and perceived usefulness might have a more pronounced effect on users' ongoing engagement with EFS. This finding indicates that while trust is important, its role may be less decisive than other considerations.



Looking ahead, it is crucial for future research to address the role of trust in greater depth. The non-significant impact of trust observed in this study prompts further investigation into how trust might influence EFS usage under different conditions or contexts. Future research should explore specific dimensions of trust, such as trust in system security, data privacy, and the reliability of technology. Additionally, examining how trust interacts with other factors like perceived information quality, innovation, and perceived usefulness could provide a more comprehensive understanding of its role in technology adoption.

These findings significantly affect Malaysian government officials, policymakers, and academic researchers. Improving EFS management for inheritance estates should focus on enhancing perceived information quality, integrating innovative features, and demonstrating the system's usefulness. Although trust may not have been a significant factor in this study, future research should address its potential impact on developing a more robust and user-centric EFS.

Despite the study's contributions, it has limitations that warrant further investigation. Future studies could explore additional variables influencing EFS performance, such as user engagement, cultural factors, and emerging technologies. Longitudinal research would also be beneficial in understanding how user perceptions and behaviors evolve over time.

In conclusion, this research enhances the understanding of EFS for inheritance management in Malaysia by identifying key factors influencing continuous use and highlighting the complex role of satisfaction as a mediator. The results provide valuable theoretical and practical insights, guiding future EFS design and implementation

improvements. Addressing the role of trust in future research will be crucial for developing a comprehensive framework that fully supports user engagement and satisfaction.



## REFERENCES

- Abdekhoda, M., Dehnad, A., & Zarei, J. (2022). Factors influencing adoption of e-learning in healthcare: Integration of UTAUT and TTF model. *BMC Medical Informatics and Decision Making*, 22(1), 327. <https://doi.org/10.1186/s12911-022-01850-4>
- Abdullah, N., Nadarajah, D., Yusof, R., & Latiff, A. (2019). Leveraging on Social Media as a Communication Channel for Improving Services of the Government of Malaysia. *International Journal of Academic Research in Business and Social Sciences*. <https://doi.org/10.6007/ijarbss/v9-i9/6409>.
- Abdullahi, M., Ayub, A., Sulaiman, T., & Manaf, U. (2020). Analysis Of Perceived Usefulness And Satisfaction As Factors Influencing Learning Continuous Intention: A Systematic Review. , 7, 519-525. <https://doi.org/10.31838/jcr.07.13.95>.
- Abdulrahaman, M., Faruk, N., Oloyede, A., Surajudeen-Bakinde, N., Olawoyin, L., Mejabi, O., Imam-Fulani, Y., Fahm, A., & Azeez, A. (2020). Multimedia tools in the teaching and learning processes: A systematic review. *Heliyon*, 6. <https://doi.org/10.1016/j.heliyon.2020.e05312>.
- Abidin, A., Zahra, N., & Yusuf, A. (2023). Analisis Aplikasi Kredivo Berdasarkan Information System Success Model (ISSM). *Jurnal Maksipreneur: Manajemen, Koperasi, dan Entrepreneurship*. <https://doi.org/10.30588/jmp.v12i2.1045>.
- Abidin, N., & Jahari, N. (2022). Management Of Inheritance Property In Selangor. *Journal of Islamic Philanthropy and Social Finance*. [https://doi.org/10.24191/jipsf/v4n22022\\_29-36](https://doi.org/10.24191/jipsf/v4n22022_29-36).
- Abro, Z., Debela, B., & Kassie, M. (2019). The joint impact of improved maize seeds on productivity and efficiency: implications for policy. . <https://doi.org/10.22004/AG.ECON.281231>.
- AbuAkel, S., & Ibrahim, M. (2023). The Effect of Relative Advantage, Top Management Support and IT Infrastructure on E-Filing Adoption. *Journal of Risk and Financial Management*. <https://doi.org/10.3390/jrfm16060295>.
- Abuhassna, H., Yahaya, N., Zakaria, M., Zaid, N., Samah, N., Awae, F., Nee, C., & Alsharif, A. (2023). Trends on Using the Technology Acceptance Model (TAM) for Online Learning: A Bibliometric and Content Analysis. *International Journal of Information and Education Technology*. <https://doi.org/10.18178/ijiet.2023.13.1.1788>.

- Abusamhadana, G., Elias, N., Mukhtar, M., & Mokhtar, U. (2019). User engagement model in information systems development. *Journal of theoretical and applied information technology*, 97, 2908-2930.
- Abu-Shanab, E. (2021). Demographic Factors as Determinants of E-Government Adoption. , 60-81. <https://doi.org/10.4018/978-1-7998-3045-0.ch004>.
- Achmadi, A., & Siregar, A. O. (2021). The effect of system quality, information quality, and service quality on user satisfaction of e-learning system. *The International Journal of Business Review (The Jobs Review)*, 4(2), 103-120.
- Adcock, C., & Azzalini, A. (2020). A Selective Overview of Skew-Elliptical and Related Distributions and Their Applications. *Symmetry*, 12, 118. <https://doi.org/10.3390/sym12010118>.
- Adebayo, O., Micah, J., Olusegun, G., Alabi, I., & Abdulazeez, L. (2022). Development of Secure Electronic Cybercrime Cases Database System for the Judiciary. *International Journal of Information Engineering and Electronic Business*. <https://doi.org/10.5815/ijieeb.2022.01.01>.
- Adebesin, F., Kotzé, P., & Gelderblom, H. (2010). The complementary role of two evaluation methods in the usability and accessibility evaluation of a non-standard system. , 1-11. <https://doi.org/10.1145/1899503.1899504>.
- Adjekum, A., Blasimme, A., & Vayena, E. (2018). Elements of Trust in Digital Health Systems: Scoping Review. *Journal of Medical Internet Research*, 20. <https://doi.org/10.2196/11254>.
- Afthanorhan, A., Awang, Z., Rashid, N., Foziah, H., & Ghazali, P. (2019). Assessing the effects of service quality on customer satisfaction. *Management Science Letters*, 9(1), 13-24.
- Aghaei, I., & Sokhanvar, A. (2019). Factors influencing SME owners' continuous intention in Bangladesh: a logistic regression model. *Eurasian Business Review*, 10, 391 - 415. <https://doi.org/10.1007/s40821-019-00137-6>.
- Agrawal, G., Kumar, D., & Singh, M. (2021). Assessing the usability, accessibility, and mobile readiness of e-government websites: a case study in india. *Universal Access in the Information Society*, 21, 737-748. <https://doi.org/10.1007/S10209-021-00800-8>.
- Agyapong, A., Afi, J., & Kwateng, K. (2018). Examining the effect of perceived service quality of health care delivery in Ghana on behavioural intentions of patients: The mediating role of customer satisfaction. *International Journal of*

*Healthcare Management*, 11, 276 - 288.  
<https://doi.org/10.1080/20479700.2017.1326703>.

Ahmad, F. (2019). Transformation Of Islamic Inheritance Laws In Northern States Of Peninsula Malaysia. . <https://doi.org/10.15405/epsbs.2019.09.23>.

Ahmad, M. (2019). Service Continuous Intention In The Health Insurance Setting: A Pls-Sem Approach. *Pakistan Journal of Humanities and Social Sciences Research*. <https://doi.org/10.37605/pjhssr.2.1.7>.

Ahmad, M., Ahmad, I., & Khan, I. (2023). An Empirical Investigation on Electronic Government Services Continuous and Trust. *2023 IEEE International Symposium on Technology and Society (ISTAS)*, 1-8. <https://doi.org/10.1109/ISTAS57930.2023.10306133>.

Ahmad, M., Halim, N., Jamsari, E., Safiai, M., Omar, A., & Noor, N. (2022). Potential Of Creating Inheritance Court In Malaysia: A Literature REVIEW. *International Journal of Advanced Research*. <https://doi.org/10.21474/ijar01/15207>.

Ahmad, N., Quadri, N., Qureshi, M., & Alam, M. (2018). Relationship Modeling of Critical Success Factors for Enhancing Sustainability and Performance in E-Learning. *Sustainability*. <https://doi.org/10.3390/SU10124776>.

Ahmadvand, A. (2020). User Intent Inference for Web Search and Conversational Agents. *Proceedings of the 13th International Conference on Web Search and Data Mining*. <https://doi.org/10.1145/3336191.3372187>.

Ahmed, A., Zahran, A., Ismail, M., & Saad, A. (2021). On maximum likelihood estimation of the general projected normal distribution. *Journal of Statistical Computation and Simulation*, 91, 3453 - 3472. <https://doi.org/10.1080/00949655.2021.1929984>.

Ahmed, I., & Ishtiaq, S. (2021). Reliability and validity: Importance in Medical Research.. *JPM. The Journal of the Pakistan Medical Association*, 71 10, 2401-2406 . <https://doi.org/10.47391/JPM.06-861>.

Ahmed, R., Ahmed, O., Pappel, I., & Draheim, D. (2022). E-Court System Evaluation through the User's Perspective: Applying the End-User Computing Satisfaction (EUCS) Model. *DG.O 2022: The 23rd Annual International Conference on Digital Government Research*. <https://doi.org/10.1145/3543434.3543560>.

Ahmed, R., Muhammed, K., Pappel, I., & Draheim, D. (2021). Impact of e-court systems implementation: a case study. *Transforming Government: People, Process and Policy*, 15, 108-128. <https://doi.org/10.1108/TG-01-2020-0008>.

- Ahmed, R., Muhammed, K., Reitsakas, A., Pappel, I., & Draheim, D. (2020). Improving Court Efficiency Through ICT Integration: Identifying Essential Areas of Improvement. , 449-461. [https://doi.org/10.1007/978-981-15-0630-7\\_44](https://doi.org/10.1007/978-981-15-0630-7_44).
- Ahn, J. (2020). Effectiveness of demographic characteristics in understanding Malaysian customers' perceived value of the integrated resort sector. *Journal of Vacation Marketing*, 26, 195 - 210. <https://doi.org/10.1177/1356766719880226>.
- Ain, N., Vaia, G., DeLone, W., & Waheed, M. (2019). Two decades of research on business intelligence system adoption, utilization and success - A systematic literature review. *Decis. Support Syst.*, 125. <https://doi.org/10.1016/J.DSS.2019.113113>.
- Ajemba, M., & Arene, E. (2022). Research gaps for future research and their identification. *World Journal of Advanced Research and Reviews*. <https://doi.org/10.30574/wjarr.2022.16.1.1062>.
- Ajenaghughrure, I. B., Sousa, S. C. D. C., & Lamas, D. (2021). Psychophysiological Modelling of Trust in Technology: Comparative Analysis of Psychophysiological Signals. In *VISIGRAPP (2: HUCAPP)* (pp. 161-173).
- Aji, H., Berakon, I., & Riza, A. (2020). The effects of subjective norm and knowledge about riba on intention to use e-money in Indonesia. *Journal of Islamic Marketing*. <https://doi.org/10.1108/jima-10-2019-0203>.
- Ajzen, I., & Kruglanski, A. (2019). Reasoned action in the service of goal pursuit.. *Psychological review*. <https://doi.org/10.1037/rev0000155>.
- Akbar, N., & Nurmahdi, D. (2019). Analysis of Perceived Usefulness, Perceived Ease of Use and Service Quality on User Satisfaction in Using Snaapp Communication Application in Ignatius Slamet Riyadi Karawang Elementary School. , 04, 849-855. <https://doi.org/10.36348/sjbms.2019.v04i11.005>.
- Akbay, B. (2022). Disclaiming An Inheritance. *Yıldırım Beyazıt Hukuk Dergisi*. <https://doi.org/10.33432/ybuhukuk.1105579>.
- Akel, G., & Armagan, E. (2020). Hedonic and utilitarian benefits as determinants of the application continuous intention in location-based applications: the mediating role of satisfaction. *Multimedia Tools and Applications*, 80, 7103 - 7124. <https://doi.org/10.1007/s11042-020-10094-2>.
- Akram, M., Malik, A., Shareef, M., & Goraya, M. (2019). Exploring the interrelationships between technological predictors and behavioral mediators in online tax filing: The moderating role of perceived risk. *Gov. Inf. Q.*, 36, 237-251. <https://doi.org/10.1016/J.GIQ.2018.12.007>.

- Aktaş, B. (2023). The Implementation And Long-Term Sustainability Of High-Performance Work Systems: A Literature Review. *Beykoz Akademi Dergisi*. <https://doi.org/10.14514/beykozad.1250878>.
- Al-Adwan, A., Nofal, M., Akram, H., Albelbisi, N., & Al-Okaily, M. (2022). Towards a Sustainable Adoption of E-Learning Systems: The Role of Self-Directed Learning. *J. Inf. Technol. Educ. Res.*, 21, 245-267. <https://doi.org/10.28945/4980>.
- Alalwan, A. A., Dwivedi, Y. K., & Rana, N. P. (2018). Factors influencing adoption of mobile banking by Jordanian bank customers: Extending UTAUT2 with trust. *International Journal of Information Management*, 38(1), 247-263. <https://doi.org/10.1016/j.ijinfomgt.2017.09.011>
- Alam, M., Awawdeh, A., & Muhamad, A. (2021). Using e-wallet for business process development: challenges and prospects in Malaysia. *Bus. Process. Manag. J.*, 27, 1142-1162. <https://doi.org/10.1108/BPMJ-11-2020-0528>.
- Alam, S., Ahmad, M., Othman, A., Shaari, Z., & Masukujjaman, M. (2021b). Factors Affecting Photovoltaic Solar Technology Usage Intention among Households in Malaysia: Model Integration and Empirical Validation. *Sustainability*, 13, 1773. <https://doi.org/10.3390/SU13041773>.
- Al-Aomar, R. (2019). Sustainability Function Deployment: A system-level design-for-sustainability. *2019 IEEE International Systems Conference (SysCon)*, 1-6. <https://doi.org/10.1109/SYSCON.2019.8836926>.
- Albayrak, T., González-Rodríguez, M., Caber, M., & Karasakal, S. (2021). The Use of Mobile Applications for Travel Booking: Impacts of Application Quality and Brand Trust. *Journal of Vacation Marketing*, 29, 3 - 21. <https://doi.org/10.1177/13567667211066544>.
- Albashrawi, M., & Motiwalla, L. (2019). Privacy and Personalization in Continued Usage Intention of Mobile Banking: An Integrative Perspective. *Information Systems Frontiers*, 1-13. <https://doi.org/10.1007/S10796-017-9814-7>.
- Albelbisi, N. A., Al-Adwan, A. S., & Habibi, A. (2021). Self-regulated learning and satisfaction: A key determinants of MOOC success. *Education and Information Technologies*, 26(3), 3459-3481.
- Al-edenat, M. (2018). Reinforcing innovation through transformational leadership: mediating role of job satisfaction. *Journal of Organizational Change Management*. <https://doi.org/10.1108/JOCM-05-2017-0181>.

- Al-Emadi, K. A., Kassim, Z. A., & Razzaque, A. (2021). User Friendly and User Satisfaction Model Aligned With FinTech. , 291-301. <https://doi.org/10.4018/978-1-7998-3257-7.ch017>.
- Al-Emran, M., Arpaci, I., & Salloum, S. (2020). An empirical examination of continuous intention to use m-learning: An integrated model. *Education and Information Technologies*, 25, 2899 - 2918. <https://doi.org/10.1007/s10639-019-10094-2>.
- Al-Fraihat, D., Joy, M., Masa'deh, R., & Sinclair, J. (2020). Evaluating E-learning systems success: An empirical study. *Comput. Hum. Behav.*, 102, 67-86. <https://doi.org/10.1016/J.CHB.2019.08.004>.
- Alghushairy, O., Alsini, R., Soule, T., & Ma, X. (2020). A Review of Local Outlier Factor Algorithms for Outlier Detection in Big Data Streams. *Big Data Cogn. Comput.*, 5, 1. <https://doi.org/10.3390/bdcc5010001>.
- Alhajaya, N., Refae, G., & Kameel, T. (2023). The Rolle of Electronic Legal Information Systems in Improving the Quality of Work and Legal and Judicial Services. *International Journal of Membrane Science and Technology*. <https://doi.org/10.15379/ijmst.v10i2.3017>.
- Al-Hattami, H. M. (2023). Understanding perceptions of academics toward technology acceptance in accounting education. *Heliyon*, 9(1).
- Al-Hawari, F., & Barham, H. (2019). A machine learning based help desk system for IT service management. *J. King Saud Univ. Comput. Inf. Sci.*, 33, 702-718. <https://doi.org/10.1016/J.JKSUCI.2019.04.001>.
- Ali, Y., Hussin, A., & Dahlan, H. (2020). Electronic Word of Mouth engagement in social commerce platforms: An empirical study. *Information Development*, 36, 438 - 456. <https://doi.org/10.1177/0266666919867488>.
- Alias, M., & Ibrahim, I. (2021). An Examination of Tax E-Filing Acceptance in Sarawak Applying UTAUT. *Indian-Pacific Journal of Accounting and Finance*. <https://doi.org/10.52962/ipjaf.2021.5.1.125>.
- Alibeigi, A., & Munir, A. (2020). Malaysian Personal Data Protection Act, a Mysterious Application. *University of Bologna Law Review*, 5, 362-374. <https://doi.org/10.6092/ISSN.2531-6133/12441>.
- Alili, A., & Krstev, D. (2019). Using Spss For Research And Data Analysis. *Knowledge International Journal*. <https://doi.org/10.35120/kij3203363a>.



- Aling, R., Lambey, R., & Pangerapan, S. (2023). Analysis of the Application of E-Filing in Efforts to Improve Taxpayer Compliance in Submitting Annual Tax Returns at the Manado Primary Tax Service Office. *Asian Journal of Applied Business and Management*. <https://doi.org/10.55927/ajabm.v2i4.6804>.
- Alkhawaja, M., Halim, M., Abumandil, M., & Al-Adwan, A. (2022). System Quality and Student's Acceptance of the E-learning System: The Serial Mediation of Perceived Usefulness and Intention to Use. *Contemporary Educational Technology*. <https://doi.org/10.30935/cedtech/11525>.
- Allam, H., Qusa, H., Alameer, O., Ahmad, J., Shoib, E., & Tammi, H. (2019). Theoretical Perspective of Technology Acceptance Models: Towards a Unified Model for Social Media Applications. *2019 Sixth HCT Information Technology Trends (ITT)*, 154-159. <https://doi.org/10.1109/ITT48889.2019.9075064>.
- Almaiah, M., & Alismaiel, O. (2018). Examination of factors influencing the use of mobile learning system: An empirical study. *Education and Information Technologies*, 24, 885-909. <https://doi.org/10.1007/s10639-018-9810-7>.
- Almaiah, M., Al-Rahmi, A., Alturise, F., Alrawad, M., Alkhalaf, S., Lutfi, A., Al-rahmi, W., & Awad, A. (2022). Factors influencing the adoption of internet banking: An integration of ISSM and UTAUT with price value and perceived risk. , 13. <https://doi.org/10.3389/fpsyg.2022.919198>.
- Almanasreh, E., Moles, R., & Chen, T. (2019). Evaluation of methods used for estimating content validity. *Research in Social and Administrative Pharmacy*, 15, 214–221. <https://doi.org/10.1016/j.sapharm.2018.03.066>.
- Al-Marroof, R., Alhumaid, K., & Salloum, S. (2020). The Continuous Intention to Use E-Learning, from Two Different Perspectives. *Education Sciences*. <https://doi.org/10.3390/educsci11010006>.
- Almuntaha, E., & Rahmawati, N. (2023). The Effect Of Technology Characteristics In The Continuous Use Of Charity Crowdfunding Platforms Through Trust And User Satisfaction. *Jurnal Akuntansi*. <https://doi.org/10.33369/jakuntansi.13.2.131-140>.
- Al-Mushayt, O. (2019). Automating E-Government Services With Artificial Intelligence. *IEEE Access*, 7, 146821-146829. <https://doi.org/10.1109/ACCESS.2019.2946204>.
- Al-Nuaimi, M., & Al-Emran, M. (2021). Learning management systems and technology acceptance models: A systematic review. *Education and Information Technologies*, 26, 5499 - 5533. <https://doi.org/10.1007/s10639-021-10513-3>.

- Al-Okaily, A., & Fahrudi, A. (2021). The Relationship Between Perceived Ease of Use, Perceived Usefulness and Perceived Loss of Control with User Satisfaction in Mandatory Setting. *Proceedings of the 3rd Annual International Conference on Public and Business Administration (AICoBPA 2020)*. <https://doi.org/10.2991/aebmr.k.210928.034>.
- Al-Okaily, A., Al-Okaily, M., Ping, T., Al-Mawali, H., & Zaidan, H. (2021). An empirical investigation of enterprise system user satisfaction antecedents in Jordanian commercial banks. *Cogent Business & Management*, 8. <https://doi.org/10.1080/23311975.2021.1918847>.
- Al-Okaily, M., Al-Kofahi, M., Shiyyab, F., & Al-Okaily, A. (2023). Determinants of user satisfaction with financial information systems in the digital transformation era: insights from emerging markets. *Global Knowledge, Memory and Communication*. <https://doi.org/10.1108/gkmc-12-2022-0285>.
- Alonso-García, M., Nieto, D., & Revuelta, E. (2023). How Innovation Affects Users' Emotional Responses: Implications for Product Success and Business Sustainability. *Sustainability*. <https://doi.org/10.3390/su151612231>.
- Alonso-Virgós, L., Espada, J., & Crespo, R. (2019). Analysing compliance and application of usability guidelines on efficient and understandable controls. *Comput. Stand. Interfaces*, 66. <https://doi.org/10.1016/J.CSI.2019.04.008>.
- Alqahtani, M., Alamri, M., Sayaf, A., & Al-rahmi, W. (2022). Investigating Students' Perceptions of Online Learning Use as a Digital Tool for Educational Sustainability During the COVID-19 Pandemic. *Frontiers in Psychology*, 13. <https://doi.org/10.3389/fpsyg.2022.886272>.
- Al-Rahmi, A., Shamsuddin, A., Alturki, U., Aldraiweesh, A., Yusof, F., Al-rahmi, W., & Aljeraiwi, A. (2021). The Influence of Information System Success and Technology Acceptance Model on Social Media Factors in Education. *Sustainability*. <https://doi.org/10.3390/SU13147770>.
- Al-Rahmi, W., Uddin, M., Alkhalaf, S., Al-Dhlan, K., Cifuentes-Faura, J., Al-Rahmi, A., & Al-Adwan, A. (2022). Validation of an Integrated IS Success Model in the Study of E-Government. *Mobile Information Systems*. <https://doi.org/10.1155/2022/8909724>.
- Al-Rahmi, W., Yahaya, N., Aldraiweesh, A., Alamri, M., Aljarboa, N., Alturki, U., & Aljeraiwi, A. (2019). Integrating Technology Acceptance Model With Innovation Diffusion Theory: An Empirical Investigation on Students' Intention to Use E-

Learning Systems. *IEEE Access*, 7, 26797-26809.  
<https://doi.org/10.1109/ACCESS.2019.2899368>.

Alryalat, M. A. A., Rana, N. P., & Dwivedi, Y. K. (2020). Citizen's adoption of an E-Government system: Validating the extended theory of reasoned action (TRA). In *Open government: Concepts, methodologies, tools, and applications* (pp. 651-674). IGI Global.

Alsalmi, H. (2020). Information-seeking in multilingual digital libraries: Comparative case studies of five university students. *Libr. Hi Tech*, 39, 80-100.  
<https://doi.org/10.1108/lht-06-2019-0119>.

Al-Samarraie, H., Teng, B., Alzahrani, A., & Alalwan, N. (2018). E-learning continuous satisfaction in higher education: a unified perspective from instructors and students. *Studies in Higher Education*, 43, 2003 - 2019.  
<https://doi.org/10.1080/03075079.2017.1298088>.

Al-Shami, S., Aldahmani, S., Kamalrudin, M., Al-Kumaim, N., mamun, A., Al-shami, M., & Jaber, M. (2022). A Model of Motivational and Technological Factors Influencing Massive Open Online Courses' Continuous Intention to Use. *Sustainability*. <https://doi.org/10.3390/su14159279>.

Alshammari, S., Albeshri, A., & Alsubhi, K. (2021). Building a trust model system to avoid cloud services reputation attacks. *Egyptian Informatics Journal*.  
<https://doi.org/10.1016/J.EIJ.2021.04.001>.

Alsharida, R., Hammood, M., & Al-Emran, M. (2021). Mobile Learning Adoption: A Systematic Review of the Technology Acceptance Model from 2017 to 2020. *Int. J. Emerg. Technol. Learn.*, 16. <https://doi.org/10.3991/IJET.V16I05.18093>.

Alsharo, M., Alnsour, Y., & Alabdallah, M. (2018). How habit affects continuous use: evidence from Jordan's national health information system. *Informatics for Health and Social Care*, 45, 43 - 56. <https://doi.org/10.1080/17538157.2018.1540423>.

Alshebami, A. (2021). The Influence of Psychological Capital on Employees' Innovative Behavior: Mediating Role of Employees' Innovative Intention and Employees' Job Satisfaction. *SAGE Open*, 11.  
<https://doi.org/10.1177/21582440211040809>.

Alsmadi, D., Halawani, M., Prybutok, V., & Al-Smadi, R. (2022). Intention, trust and risks as core determinants of cloud computing usage behavior. *J. Syst. Inf. Technol.*, 24, 178-201. <https://doi.org/10.1108/jsit-09-2020-0180>.

- Al-Tarawneh, J. (2019). Technology Acceptance Models and Adoption of Innovations: A Literature Review. *International Journal of Scientific and Research Publications (IJSRP)*. <https://doi.org/10.29322/ijsrp.9.08.2019.p92116>.
- Alyoussef, I. (2021). E-Learning Acceptance: The Role of Task–Technology Fit as Sustainability in Higher Education. *Sustainability*. <https://doi.org/10.3390/SU13116450>.
- Alzubi, M., Ismaeel, B., & Ateik, A. (2021). The Moderating Effect of Compatibility Factor in The Usage of E-Government Services Among Malaysian Citizens. *2021 2nd International Conference on Smart Computing and Electronic Enterprise (ICSCEE)*, 224-232. <https://doi.org/10.1109/ICSCEE50312.2021.9498076>.
- Amalia, A. G. R., & Fahrudi, A. N. L. (2021, September). The Relationship Between Perceived Ease of Use, Perceived Usefulness and Perceived Loss of Control with User Satisfaction in Mandatory Setting. In *3rd Annual International Conference on Public and Business Administration (AICoBPA 2020)* (pp. 171-173). Atlantis Press.
- Ambalov, I. (2021). An investigation of technology trust and habit in IT use continuous: a study of a social network. *J. Syst. Inf. Technol.*, 23, 53-81. <https://doi.org/10.1108/JSIT-05-2019-0096>.
- Ameen, A., Al-Ali, D., Isaac, O., & Mohammed, F. (2020). Examining relationship between service quality, user satisfaction, and performance impact in the context of smart government in UAE. *International Journal of Electrical and Computer Engineering*, 10, 6026-6033. <https://doi.org/10.11591/IJECE.V10I6.PP6026-6033>.
- Amin, M., Arefin, M., Alam, M., & Rasul, T. (2022). Understanding the Predictors of Rural Customers' Continuous Intention toward Mobile Banking Services Applications during the COVID-19 Pandemic. *Journal of Global Marketing*, 35, 324 - 347. <https://doi.org/10.1080/08911762.2021.2018750>.
- Amin, M., Masrani, S., & Piaralal, S. (2019). Integrating Justice Dimensions and ExpectationConfirmation Model in measuring Customer Satisfaction and Continuous Intention In Private Higher Education in Malaysia: A Conceptual Model. *International Journal of Business Excellence*. <https://doi.org/10.1504/IJBEX.2019.10018762>.
- Amoroso, D., & Lim, R. (2017). The mediating effects of habit on continuous intention. *Int. J. Inf. Manag.*, 37, 693-702. <https://doi.org/10.1016/j.ijinfomgt.2017.05.003>.

- Amsal, A., Putri, S., Rahadi, F., & Fitri, M. (2021). Perceived Satisfaction and Perceived Usefulness of E- Learning: The Role of Interactive Learning and Social Influence. *Proceedings of the 3rd International Conference on Educational Development and Quality Assurance (ICED-QA 2020)*. <https://doi.org/10.2991/ASSEHR.K.210202.092>.
- Amsl, S., Watson, I., Teller, C., & Wood, S. (2023). Presenting products on websites – the importance of information quality criteria for online shoppers. *International Journal of Retail & Distribution Management*. <https://doi.org/10.1108/ijrdm-04-2023-0266>.
- An, J., Di, H., Yao, M., & Jin, S. (2022). The Role of Payment Technology Innovation in Environmental Sustainability: Mediation Effect From Consumers' Awareness to Practice. , 10. <https://doi.org/10.3389/fenvs.2022.881293>.
- Anaam, E., Haw, S., Palanichamy, N., Ali, A., & Azni, S. (2023). Analysis of Perceived Usefulness and Perceived Ease of Use in Relation to Employee Performance. *International Journal of Membrane Science and Technology*. <https://doi.org/10.15379/ijmst.v10i2.1836>.
- Andela, A., & Irawati, W. (2021). Pengaruh Persepsi Kegunaan, Keamanan dan Kerahasiaan Serta Kesiapan Teknologi Informasi terhadap Intensitas Penggunaan E-Filing. , 2, 1-15. <https://doi.org/10.32493/EKOP.V2I1.8440>.
- Ang, B., Chen, W., Ngin, C., Oxley, J., & Lee, S. (2018). Reliability and validity of the English and Malay versions of the Driving and Riding Questionnaire: a pilot study amongst older car drivers and motorcycle riders.. *Public health*, 155, 8-16 . <https://doi.org/10.1016/j.puhe.2017.11.003>.
- Anggrayani, L., & Suprpti, S. (2019). E-Trust Integration with Technology Acceptance Model (TAM) in Adoption of Digital Financial Services (E-Cash). *European Journal of Business and Management*. <https://doi.org/10.7176/ejbm/11-8-09>.
- Anjarwati, S., & Apollo, A. (2018). Several Influences Of System Information Quality To User Satisfaction And Its Implication On Individual Performance. *JIMFE (Jurnal Ilmiah Manajemen Fakultas Ekonomi)*. <https://doi.org/10.34203/JIMFE.V4I1.1106>.
- Ankadhitra, A., Christiandy, C., & Tamara, D. (2023). Usage Analysis of Mobile Payment System to Consumer Continuous Intention in Jabodetabek. *Indonesian Journal of Multidisciplinary Science*. <https://doi.org/10.55324/ijoms.v2i12.669>.
- Antikasari, S., Adipradani, B., & Wijaya, L. (2023). Indonesia State Electricity Company's Self-Service Technology Adoption: New PLN Mobile. *2023 8th*

*International Conference on Business and Industrial Research (ICBIR)*, 871-876.  
<https://doi.org/10.1109/ICBIR57571.2023.10147456>.

Anuar, N., Harun, H., & Khir, S. (2023). The Critical Success Factors for Electric Vehicle Adoption Among Malaysian Drivers. *paperASIA*.  
[https://doi.org/10.59953/paperasia.v39i6\(b\).65](https://doi.org/10.59953/paperasia.v39i6(b).65).

Apostolou, B., Dorminey, J. W., & Hassell, J. M. (2020). Accounting education literature review (2019). *Journal of Accounting Education*, 51, 100670. <https://doi.org/10.1016/j.jaccedu.2020.100670>

Apsari, I., & Astika, I. (2020). Pengaruh Kualitas Informasi, Kualitas Sistem Informasi, dan Perceived Usefulness pada Kepuasan Pengguna SIMDA. *European Journal of Anaesthesiology*, 30, 611.  
<https://doi.org/10.24843/eja.2020.v30.i03.p05>.

Ardianto, A., S., & Warsito, B. (2020). Application of Technology Acceptance Model in Electronic Filing System: The Acceptance in User Level. *Journal of emerging technologies and innovative research*.

Arellano-Valle, R., & Azzalini, A. (2020). Some properties of the unified skew-normal distribution. *Statistical Papers*, 63, 461 - 487.  
<https://doi.org/10.1007/s00362-021-01235-2>.

Arfansyah, H. J., & Marsasi, E. G. (2023). The effect of attitude and trust on behavioral intention in the modern market industry. *Jurnal Economic Resource*, 6(1), 90-102.

Ari, D. (2023). Evaluating Sustainable User Intentions For The Directorate General Of Taxes Website: An Insightful Analysis Through The Lens Of The Post-Acceptance Model Of Information System Continuous. *Eurasia: Economics & Business*. <https://doi.org/10.18551/econeurasia.2023-08.19>.

Arias, V., Garrido, L., Jenaro, C., Martínez-Molina, A., & Arias, B. (2020). A little garbage in, lots of garbage out: Assessing the impact of careless responding in personality survey data. *Behavior Research Methods*, 1-17.  
<https://doi.org/10.3758/s13428-020-01401-8>.

Ariffin, A., & Shuib, M. (2022). Public Servants' Perception Towards Publishing Quality and Impactful Open Data to Support Open Science Initiatives in Malaysia. *Journal of Science, Technology and Innovation Policy*.  
<https://doi.org/10.11113/jostip.v8n1.111>.

Arruda-Filho, E., Nogueira, A., & Costa, E. (2021). Social Influence Effect on Consumers' Intention to Adopt Mobile Banking Services. *Information Systems Management*, 39, 269 - 285. <https://doi.org/10.1080/10580530.2021.1965678>.

- Arsalaan, A., Nguyen, H., Coyle, A., & Fida, M. (2021). Quality of information with minimum requirements for emergency communications. *Ad Hoc Networks*, 111, 102331. <https://doi.org/10.1016/j.adhoc.2020.102331>.
- Arshad, S., & Khurram, S. (2021). Gender difference in the continuous intention to e-file income tax returns in Pakistan. *Inf. Polity*, 26, 147-155. <https://doi.org/10.3233/IP-200297>.
- Arzubiaga, U., Kotlar, J., Massis, A., Maseda, A., & Iturralde, T. (2018). Entrepreneurial orientation and innovation in family SMEs: Unveiling the (actual) impact of the Board of Directors. *Journal of Business Venturing*. <https://doi.org/10.1016/J.JBUSVENT.2018.03.002>.
- Asadi, S., Pourhashemi, S., Nilashi, M., Abdullah, R., Samad, S., Yadegaridehkordi, E., Aljojo, N., & Razali, N. (2020). Investigating influence of green innovation on sustainability performance: A case on Malaysian hotel industry. *Journal of Cleaner Production*, 258, 120860. <https://doi.org/10.1016/j.jclepro.2020.120860>.
- Ashfaq, M., Yun, J., Yu, S., & Loureiro, S. (2020). I, Chatbot: Modeling the determinants of users' satisfaction and continuous intention of AI-powered service agents. *Telematics Informatics*, 54, 101473. <https://doi.org/10.1016/j.tele.2020.101473>.
- Ashraf, M., Ahmad, J., Sharif, W., Raza, A., Shabbir, M., Abbas, M., & Thurasamy, R. (2020). The role of continuous trust in usage of online product recommendations. *Online Inf. Rev.*, 44, 745-766. <https://doi.org/10.1108/oir-05-2018-0156>.
- Ashrafi, A., Zareravasan, A., Savoji, S., & Amani, M. (2020). Exploring factors influencing students' continuous intention to use the learning management system (LMS): a multi-perspective framework. *Interactive Learning Environments*, 30, 1475 - 1497. <https://doi.org/10.1080/10494820.2020.1734028>.
- Asiaei, A., & Rahim, N. (2019). A multifaceted framework for adoption of cloud computing in Malaysian SMEs. *Journal of Science and Technology Policy Management*. <https://doi.org/10.1108/JSTPM-05-2018-0053>.
- Aslam, W., Hussain, A., Farhat, K., & Arif, I. (2020). Underlying Factors Influencing Consumers' Trust and Loyalty in E-commerce. *Business Perspectives and Research*, 8, 186 - 204. <https://doi.org/10.1177/2278533719887451>.
- Asmelash, A., & Kumar, S. (2019). Assessing progress of tourism sustainability: Developing and validating sustainability indicators. *Tourism Management*. <https://doi.org/10.1016/J.TOURMAN.2018.09.020>.

- Assiri, H., Nanda, P., & Mohanty, M. (2021). A novel e-Government Framework using Blockchain. *Journal of Information Assurance & Cybersecurity*. <https://doi.org/10.5171/2021.164568>.
- Asuhaimi, F., Ghadas, Z., Pauzai, N., & Asari, K. (2019). Legal Issues Relating to Online Transaction: Special Reference to Children Product Safety in Malaysia. *International Journal of Academic Research in Business and Social Sciences*. <https://doi.org/10.6007/IJARBSS/V9-I3/5699>.
- Aswar, K., Julianto, W., Sumardjo, M., Panjaitan, I., & Nasir, A. (2023). An investigation of the factors affecting citizens' adoption of e-government in Indonesia. *Probl. Perspect. Manag*, 21, 187-197.
- Audet, L., Desmarais, M., & Gosselin, É. (2022). Handling missing data through prevention strategies in self-administered questionnaires: a discussion paper.. *Nurse researcher*. <https://doi.org/10.7748/nr.2022.e1835>.
- Audretsch, D., & Belitski, M. (2022). The knowledge spillover of innovation. *Industrial and Corporate Change*. <https://doi.org/10.1093/icc/dtac035>.
- Aulia, N., & Purmono, B. B. (2023). The Influence of E-Service Quality and Service Innovation on User Loyalty in the Livin'By Mandiri Application with User Satisfaction as an Mediating Variable (Study of Livin'By Mandiri Users in Pontianak City). *JEMBA: Journal of Economics, Management, Business and Accounting*, 1(3), 25-43.
- Ausloos, M., & Cerqueti, R. (2018). Intriguing yet simple skewness: kurtosis relation in economic and demographic data distributions, pointing to preferential attachment processes. *Journal of Applied Statistics*, 45, 2202 - 2218. <https://doi.org/10.1080/02664763.2017.1413077>.
- Awan, K., Din, I., Almogren, A., & Kim, B. (2023). Enhancing Performance and Security in the Metaverse: Latency Reduction Using Trust and Reputation Management. *Electronics*. <https://doi.org/10.3390/electronics12153362>.
- Awulor, R., Obi-Mallam, R., & Chukwu, N. (2022). Enhancing organisational decision-making through management information system. *Journal of Global Social Sciences*. <https://doi.org/10.31039/jgss.v3i11.71>.
- Ayaad, O., Alloubani, A., ALhajaa, E., Farhan, M., Abuseif, S., Hroub, A., & Akhu-Zaheya, L. (2019). The role of electronic medical records in improving the quality of health care services: Comparative study. *International journal of medical informatics*, 127, 63-67 . <https://doi.org/10.1016/J.IJMEDINF.2019.04.014>.



- Aybek, E., & Toraman, Ç. (2022). How many response categories are sufficient for Likert type scales? An empirical study based on the Item Response Theory. *International Journal of Assessment Tools in Education*. <https://doi.org/10.21449/ijate.1132931>.
- Ayuh, J., & Chernovita, H. (2021). Analisis Incident Management E-Court Pada Pengadilan Negeri Salatiga Menggunakan Framework ITIL V4. . <https://doi.org/10.35957/jatisi.v8i2.901>.
- Aziz, A. S. A., & Wahid, N. A. (2020, May). Do new technology characteristics influence intention to adopt for manufacturing companies in Malaysia?. In *First ASEAN Business, Environment, and Technology Symposium (ABEATS 2019)* (pp. 30-35). Atlantis Press.
- Azziz, R. (2023). Achieving A Balance in the Execution of the Will Between the Testator, the Beneficiary, And the Heir: A Case Study of Amanah Raya Berhad (ARB). *Islamiyyat*. <https://doi.org/10.17576/islamiyyat-2023-4501-02>.
- Babun, L., Denney, K., Celik, Z., Mcdaniel, P., & Uluagac, A. (2021). A survey on IoT platforms: Communication, security, and privacy perspectives. *Comput. Networks*, 192, 108040. <https://doi.org/10.1016/J.COMNET.2021.108040>.
- Baby, A., & Kannammal, A. (2020). Network Path Analysis for developing an enhanced TAM model: A user-centric e-learning perspective. *Comput. Hum. Behav.*, 107, 106081. <https://doi.org/10.1016/J.CHB.2019.07.024>.
- Bach, R., Eckman, S., & Daikeler, J. (2020). Misreporting Among Reluctant Respondents. *Journal of Survey Statistics and Methodology*. <https://doi.org/10.1093/JSSAM/SMZ013>.
- Radiozaman, I., & Segar, A. (2021). Exploring online teaching competence in the context of the COVID 19 pandemic: insights from Sarawak, Malaysia. *Journal of Further and Higher Education*, 46, 766 - 779. <https://doi.org/10.1080/0309877X.2021.2002284>.
- Bahl, M., Lahiri, S., & Mukherjee, D. (2020). Managing Internationalization and Innovation Tradeoffs in Entrepreneurial Firms: Evidence from Transition Economies. *IRPN: Innovation & Entrepreneurship (Topic)*. <https://doi.org/10.1016/j.jwb.2020.101150>.
- Bakar, Q. (2023). Accessing Legal Information in Malaysian Law Firm Libraries. *Legal Information Management*, 23, 189 - 194. <https://doi.org/10.1017/S1472669623000439>.

- Bakar, R., & Melan, M. (2018). Information Quality Impact toward Continuous Intention of Using Tax E-Filing System. *International Journal of Scientific and Research Publications (IJSRP)*. <https://doi.org/10.29322/IJSRP.8.8.2018.P8050>.
- Bakar, R., & Melan, M. (2018). System Quality Impact toward Continuous Intention of Using Tax E-Filing System. *International Journal of Innovative Research and Development*. <https://doi.org/10.24940/IJIRD/2018/V7/I5/MAY18073>.
- Baker-Eveleth, L., & Stone, R. (2020). User's perceptions of perceived usefulness, satisfaction, and intentions of mobile application. *Int. J. Mob. Commun.*, 18, 1-18. <https://doi.org/10.1504/ijmc.2020.10025192>.
- Baki, R., Birgören, B., & Aktepe, A. (2018). A Meta Analysis of Factors Affecting Perceived Usefulness and Perceived Ease of Use in The Adoption of E-Learning Systems. *Turkish Online Journal of Distance Education*. <https://doi.org/10.17718/TOJDE.471649>.
- Balaman, F., & Baş, M. (2021). Perception of using e-learning platforms in the scope of the technology acceptance model (TAM): a scale development study. *Interactive Learning Environments*, 31, 5395 - 5419. <https://doi.org/10.1080/10494820.2021.2007136>.
- Ballon, P., Hoed, M., & Schuurman, D. (2018). The effectiveness of involving users in digital innovation: Measuring the impact of living labs. *Telematics Informatics*, 35, 1201-1214. <https://doi.org/10.1016/j.tele.2018.02.003>.
- Bandarian, F., Namazi, N., Atlasi, R., Nasli-Esfahani, E., & Larijani, B. (2021). Research gaps in Ramadan fasting studies in health and disease.. *Diabetes & metabolic syndrome*, 15 3, 831-835 . <https://doi.org/10.1016/j.dsx.2021.04.009>.
- Bania, R., & Halder, A. (2021). R-HEFS: Rough set based heterogeneous ensemble feature selection method for medical data classification. *Artificial intelligence in medicine*, 114, 102049 . <https://doi.org/10.1016/j.artmed.2021.102049>.
- Bankar, O. (2023). Enhancing User Experience through Adaptive Human-Computer Interaction. *International Journal of Advanced Research in Science, Communication and Technology*. <https://doi.org/10.48175/ijarsct-12084>.
- Banking, 3(6), 125-143. <https://doi.org/10.5539/ijef.v5n4p83>
- Bano, M., Zowghi, D., & Rimini, F. (2017). User satisfaction and system success: an empirical exploration of user involvement in software development. *Empirical Software Engineering*, 22, 2339-2372. <https://doi.org/10.1007/s10664-016-9465-1>.

- Bansah, A. K., & Darko Agyei, D. (2022) Perceived convenience, usefulness, effectiveness and user acceptance of information technology: evaluating students' experiences of a Learning Management System. *Technology, Pedagogy and Education*, 31, 431 - 449. <https://doi.org/10.1080/1475939X.2022.2027267>.
- Bao, Z., & Shang, B. (2021). Self-efficacy and continuous intention of Web 2.0 platforms: a meta-analysis. *Data Technol. Appl.*, 55, 511-526. <https://doi.org/10.1108/DTA-02-2020-0047>.
- Bapaye, J., & Bapaye, H. (2021). Demographic Factors Influencing the Impact of Coronavirus-Related Misinformation on WhatsApp: Cross-sectional Questionnaire Study. *JMIR Public Health and Surveillance*, 7. <https://doi.org/10.2196/19858>.
- Barachi, M., Salim, T. A., Nyadzayo, M. W., Mathew, S., Badewi, A., & Amankwah-Amoah, J. (2022). The relationship between citizen readiness and the intention to continuously use smart city services: Mediating effects of satisfaction and discomfort. *Technology in Society*, 71, 102115.
- Barbera, F., & Ajzen, I. (2020). Control Interactions in the Theory of Planned Behavior: Rethinking the Role of Subjective Norm. *Europe's Journal of Psychology*, 16, 401 - 417. <https://doi.org/10.5964/ejop.v16i3.2056>.
- Barnett, T., Koushik, A., & Schuster, T. (2023). Cross-sectional studies and causal inference - it's complicated.. *American journal of epidemiology*. <https://doi.org/10.1093/aje/kwad026>.
- Barnhart, B., Reddy, S., & Vandergrift, J. (2022). Which Outreach Modes Improve Response Rates to Physician Surveys? Lessons from an Experiment at the American Board of Internal Medicine. *Evaluation & the Health Professions*, 46, 48 - 53. <https://doi.org/10.1177/01632787221143151>.
- Baron, R. M., & Kenny, D. A. (1986). The moderator–mediator variable distinction in social psychological research: Conceptual, strategic, and statistical considerations. *Journal of personality and social psychology*, 51(6), 1173.
- Baron, R. M., & Kenny, D. A. (1986). The moderator–mediator variable distinction in social psychological research: Conceptual, strategic, and statistical considerations. *Journal of Personality and Social Psychology*, 51(6), 1173-1182. <https://doi.org/10.1037/0022-3514.51.6.1173>
- Basri, N., Adnan, W., & Baharin, H. (2019). E-participation service in malaysian e-government website: the user experience evaluation. *Proceedings of the 10th International Conference on E-Education, E-Business, E-Management and E-Learning*. <https://doi.org/10.1145/3306500.3306569>.

- Batra, R., Song, L., & Ramprasad, R. (2020). Emerging materials intelligence ecosystems propelled by machine learning. *Nature Reviews Materials*, 6, 655 - 678. <https://doi.org/10.1038/s41578-020-00255-y>.
- Baumgartner, H., Weijters, B., & Pieters, R. (2021). The biasing effect of common method variance: some clarifications. *Journal of the Academy of Marketing Science*, 1-15. <https://doi.org/10.1007/s11747-020-00766-8>.
- Bayaga, A., Kyobe, M., & Ophoff, J. (2020). Criticism of the role of trust in e-government services. *2020 Conference on Information Communications Technology and Society (ICTAS)*, 1-6. <https://doi.org/10.1109/ICTAS47918.2020.233973>.
- Bee, T., & Ying, K. (2021). An examination of determinants for e-wallet adoption in Malaysia: a combined approach. *F1000Research*. <https://doi.org/10.12688/f1000research.73402.1>.
- Begicheva, S., & Zhukovskaya, I. (2022). Technical support customer satisfaction research. *Digital models and solutions*. <https://doi.org/10.29141/2782-4934-2022-1-2-3>.
- Belwal, R., Shibli, R., & Belwal, S. (2020). Consumer protection and electronic commerce in the Sultanate of Oman. *J. Inf. Commun. Ethics Soc.*, 19, 38-60. <https://doi.org/10.1108/jices-09-2019-0110>.
- Benson, T. (2019). Digital innovation evaluation: user perceptions of innovation readiness, digital confidence, innovation adoption, user experience and behaviour change. *BMJ Health & Care Informatics*, 26. <https://doi.org/10.1136/bmjhci-2019-000018>.
- Bergmann, M., Maçada, A., Santini, F., & Rasul, T. (2023). Continuous intention in financial technology: a framework and meta-analysis. *International Journal of Bank Marketing*. <https://doi.org/10.1108/ijbm-04-2022-0168>.
- Berry, H. (2019). Internationalizing firm innovations: The influence of multimarket overlap in knowledge activities. *Journal of International Business Studies*, 51, 963 - 985. <https://doi.org/10.1057/s41267-019-00284-y>.
- Bervell, B., Umar, I., & Kamilin, M. (2019). Towards a model for online learning satisfaction (MOLS): re-considering non-linear relationships among personal innovativeness and modes of online interaction. *Open Learning: The Journal of Open, Distance and e-Learning*, 35, 236 - 259. <https://doi.org/10.1080/02680513.2019.1662776>.

- Bhaskar, S., Ali, Z., & Sudheesh, K. (2019). Descriptive statistics: Measures of central tendency, dispersion, correlation and regression. *Airway*, 2, 120 - 125. [https://doi.org/10.4103/ARWY.ARWY\\_37\\_19](https://doi.org/10.4103/ARWY.ARWY_37_19).
- Bhat, P. (2020). Tools of Data Collection in Empirical or Non-doctrinal Legal Research. , 326-358. <https://doi.org/10.1093/oso/9780199493098.003.0011>.
- Bhattacharjee, A. (2001). Understanding information systems continuance: An expectation-confirmation model. *MIS quarterly*, 351-370.
- Biele, G., Gustavson, K., Czajkowski, N., Nilsen, R., Reichborn-Kjennerud, T., Magnus, P., Stoltenberg, C., & Aase, H. (2019). Bias from self selection and loss to follow-up in prospective cohort studies. *European Journal of Epidemiology*, 34, 927 - 938. <https://doi.org/10.1007/s10654-019-00550-1>.
- Birken, S., Haines, E., Hwang, S., Chambers, D., Bunger, A., & Nilsen, P. (2020). Advancing understanding and identifying strategies for sustaining evidence-based practices: a review of reviews. *Implementation Science : IS*, 15. <https://doi.org/10.1186/s13012-020-01040-9>.
- Bisoyi, B., Nayak, B., & Das, B. (2020). Secured And Sustainable E-Governance: Hedging The Risk By Cybersecurity. *International Journal of Scientific & Technology Research*, 9, 829-832.
- Biswas, A., & Roy, M. (2018). Technology acceptance perception for promotion of sustainable consumption. *Environmental Science and Pollution Research*, 25, 6329-6339. <https://doi.org/10.1007/s11356-017-0964-4>.
- Bitkina, O., Park, J., & Kim, H. (2022). Measuring User-Perceived Characteristics for Banking Services: Proposing a Methodology. *International Journal of Environmental Research and Public Health*, 19. <https://doi.org/10.3390/ijerph19042358>.
- Blut, M., & Wang, C. (2019). Technology readiness: a meta-analysis of conceptualizations of the construct and its impact on technology usage. *Journal of the Academy of Marketing Science*, 48, 649-669. <https://doi.org/10.1007/S11747-019-00680-8>.
- Bodó, B., & Janssen, H. (2022). Maintaining trust in a technologized public sector. *Policy and Society*. <https://doi.org/10.1093/polsoc/puac019>.
- Boer, P., Deursen, A., & Rompay, T. (2019). Accepting the Internet-of-Things in our homes: The role of user skills. *Telematics Informatics*, 36, 147-156. <https://doi.org/10.1016/j.tele.2018.12.004>.

- Bokolo Jr, A., Kamaludin, A., Romli, A., Mat Raffei, A. F., A/L Eh Phon, D. N., Abdullah, A., ... & Baba, S. (2020). A managerial perspective on institutions' administration readiness to diffuse blended learning in higher education: Concept and evidence. *Journal of Research on Technology in Education*, 52(1), 37-64.
- Bölen, M. (2020). Exploring the determinants of users' continuous intention in smartwatches. *Technology in Society*, 60, 101209. <https://doi.org/10.1016/j.techsoc.2019.101209>.
- Bollen, K. A. (1989). A new incremental fit index for general structural equation models. *Sociological methods & research*, 17(3), 303-316.
- Bolshakova, V., & Repnikova, V. (2022). Enterprise productivity and efficiency. *Okhrana truda i tekhnika bezopasnosti na promyshlennykh predpriyatiyakh (Labor protection and safety procedure at the industrial enterprises)*. <https://doi.org/10.33920/pro-4-2203-09>.
- Bonaiuto, F., Fantinelli, S., Milani, A., Cortini, M., Vitiello, M., & Bonaiuto, M. (2022). Perceived organizational support and work engagement: the role of psychosocial variables. *Journal of Workplace Learning*. <https://doi.org/10.1108/jwl-11-2021-0140>.
- Boniar, S., & Kharchuk, O. (2023). Digitalization of processes of transport enterprises as the basis of its strategic planning. *Economic Bulletin of Dnipro University of Technology*. <https://doi.org/10.33271/ebdut/81.133>.
- Bono, R., Arnau, J., Alarcón, R., & Blanca-Mena, M. (2019). Bias, Precision, and Accuracy of Skewness and Kurtosis Estimators for Frequently Used Continuous Distributions. *Symmetry*, 12, 19. <https://doi.org/10.3390/sym12010019>.
- Bonomi, S., Cristofaro, C. L., De Simone, S., Georges Badr, N., & Ventura, M. (2023). innovation development and digital technologies for sustainable healthcare ecosystems. *Mecosan: management ed economia sanitaria*: 125, 1, 2023, 7-10.
- Boonstra, A., Jonker, T., Offenbeek, M., & Vos, J. (2021). Persisting workarounds in Electronic Health Record System use: types, risks and benefits. *BMC Medical Informatics and Decision Making*, 21. <https://doi.org/10.1186/s12911-021-01548-0>.
- Bougie, R., & Sekaran, U. (2019). *Research methods for business: A skill building approach*. John Wiley & Sons.
- Bouteraa, M. (2019). Conceptual Study: Barriers of Islamic Estate Planning. *IBMRD's Journal of Management & Research*. <https://doi.org/10.17697/ibmrd/2019/v8i1/142673>.

- Bradonjic, P., Franke, N., & Lüthje, C. (2019). Decision-makers' underestimation of user innovation. *Research Policy*.  
<https://doi.org/10.1016/J.RESPOL.2019.01.020>.
- Braun, V., Clarke, V., Boulton, E., Davey, L., & McEvoy, C. (2020). The online survey as a qualitative research tool. *International Journal of Social Research Methodology*, 24, 641 - 654. <https://doi.org/10.1080/13645579.2020.1805550>.
- Brauner, P., Philipsen, R., Valdez, A., & Ziefle, M. (2019). What happens when decision support systems fail? — the importance of usability on performance in erroneous systems. *Behaviour & Information Technology*, 38, 1225 - 1242. <https://doi.org/10.1080/0144929X.2019.1581258>.
- Brilliana, V., Prasetyo, A., & Monica, C. (2020). Pengaruh Perceived Ease Of Use, Perceived Usefulness, Confirmation, Performance Value Dan Satisfaction Terhadap Continuous Intention Pada Pengguna Go-Food. *Media Bisnis*. <https://doi.org/10.34208/MB.V12I1.882>.
- Brown, J., Crosno, J., & Tong, P. (2019). Is the theory of trust and commitment in marketing relationships incomplete?. *Industrial Marketing Management*. <https://doi.org/10.1016/J.INDMARMAN.2018.10.005>.
- Brunotte, W., Specht, A., Chazette, L., & Schneider, K. (2022). Privacy Explanations - A Means to End-User Trust. *J. Syst. Softw.*, 195, 111545. <https://doi.org/10.48550/arXiv.2210.09706>.
- Brimhall, K. (2019). Inclusion Is Important . . . But How Do I Include? Examining the Effects of Leader Engagement on Inclusion, Innovation, Job Satisfaction, and Perceived Quality of Care in a Diverse Nonprofit Health Care Organization. *Nonprofit and Voluntary Sector Quarterly*, 48, 716 - 737. <https://doi.org/10.1177/0899764019829834>.
- Bujang, S., Selamat, A., Krejcar, O., Marešová, P., & Nguyen, N. (2020). Digital Learning Demand for Future Education 4.0 - Case Studies at Malaysia Education Institutions. *Informatics*, 7, 13. <https://doi.org/10.3390/informatics7020013>.
- Butt, S., Mahmood, A., Saleem, S., Rashid, T., & Ikram, A. (2021). Students' Performance in Online Learning Environment: The Role of Task Technology Fit and Actual Usage of System During COVID-19. *Frontiers in Psychology*, 12. <https://doi.org/10.3389/fpsyg.2021.759227>.
- Cader, M. (2022). Selection of External Factors for enhanced Technological Acceptance Model for E-Learning. *TIERS Information Technology Journal*. <https://doi.org/10.38043/tiers.v3i1.3517>.

- Caggiani, L., Camporeale, R., Marinelli, M., & Ottomanelli, M. (2019). User satisfaction based model for resource allocation in bike-sharing systems. *Transport Policy*. <https://doi.org/10.1016/J.TRANPOL.2018.03.003>.
- Cahyono, A., Zauhar, S., Domai, T., & ., S. (2023). Public Service of Religious Courts in Indonesia Based on the E-Court Application. *KnE Social Sciences*. <https://doi.org/10.18502/kss.v8i9.13344>.
- Calhoun, C. S., Bobko, P., Gallimore, J. J., & Lyons, J. B. (2019). Linking precursors of interpersonal trust to human-automation trust: An expanded typology and exploratory experiment. *Journal of Trust Research*, 9(1), 28-46.
- Camilleri, M. (2019). The online users' perceptions toward electronic government services. *J. Inf. Commun. Ethics Soc.*, 18, 221-235. <https://doi.org/10.1108/jices-09-2019-0102>.
- Campos, C., Pitombo, C., Delhomme, P., & Quintanilha, J. (2020). Comparative analysis of data reduction techniques for questionnaire validation using self-reported driver behaviors.. *Journal of safety research*, 73, 133-142 . <https://doi.org/10.1016/j.jsr.2020.02.004>.
- Cao, W. (2021). Discussion on Mean, Median, Mode and its Validity and Table Number. , 5. <https://doi.org/10.26689/JCER.V5I3.1949>.
- Cao, X., Yu, L., Liu, Z., Gong, M., & Luqman, A. (2018). Understanding mobile payment users' continuous intention: a trust transfer perspective. *Internet Res.*, 28, 456-476. <https://doi.org/10.1108/IntR-11-2016-0359>.
- Cardoso, A., Gabriel, M., Figueiredo, J., Oliveira, I., Rêgo, R., Silva, R., Oliveira, M., & Meirinhos, G. (2022). Trust and Loyalty in Building the Brand Relationship with the Customer: Empirical Analysis in a Retail Chain in Northern Brazil. *Journal of Open Innovation: Technology, Market, and Complexity*. <https://doi.org/10.3390/joitmc8030109>.
- Carlos, M., Ángeles, G., Melissa, A., & Virginia, R. (2023). The Mediating Role of Satisfaction in Enhancing the Perception of Progress through Interaction in Online Learning. *2023 IEEE 3rd International Conference on Advanced Learning Technologies on Education & Research (ICALTER)*, 1-4. <https://doi.org/10.1109/ICALTER61411.2023.10372897>.
- Carrion, G., Cegarra-Navarro, J., & Cillo, V. (2019). Tips to use partial least squares structural equation modelling (PLS-SEM) in knowledge management. *J. Knowl. Manag.*, 23, 67-89. <https://doi.org/10.1108/JKM-05-2018-0322>.



- Carrizosa, E., Guerrero, V., Morales, D., & Satorra, A. (2019). Enhancing Interpretability in Factor Analysis by Means of Mathematical Optimization. *Multivariate Behavioral Research*, 55, 748 - 762. <https://doi.org/10.1080/00273171.2019.1677208>.
- Casteel, A., & Bridier, N. (2021). Describing Populations and Samples in Doctoral Student Research. *International Journal of Doctoral Studies*, 16, 339-362. <https://doi.org/10.28945/4766>.
- Celestine, A., Ayotunde, M., Tenuche, B., & Ogala, E. (2020). The Availability and Utilization of Some Selected Digital Technology Facilities among Students of Mathematical Sciences Using Krejcie and Morgan's Sample Size Determination Technique, A Case Study of Kogi State University Anyigba. . <https://doi.org/10.47310/IARJET.2020.V01I04.004>.
- Čevra, B., Kapo, A., Zaimovic, T., & Turulja, L. (2022). E-learning in Organizations: Factors Affecting Individual Job Performances. *Int. J. Emerg. Technol. Learn.*, 17, 189-208. <https://doi.org/10.3991/ijet.v17i02.26967>.
- Chai, K., Lines, R., Gucciardi, D., & Ng, L. (2021). Research Screener: a machine learning tool to semi-automate abstract screening for systematic reviews. *Systematic Reviews*, 10. <https://doi.org/10.1186/s13643-021-01635-3>.
- Chan, S., Yeo, K., & Handayani, L. (2023). Types of smartphone usage and problematic smartphone use among adolescents: A review of literature. *International Journal of Evaluation and Research in Education (IJERE)*. <https://doi.org/10.11591/ijere.v12i2.22909>.
- Chand, R., Rajnish, R., & Chandra, H. (2023). IoT-enabled Smart Healthcare System for Accessing Healthcare Services Anywhere and Anytime. *2023 10th International Conference on Computing for Sustainable Global Development (INDIACom)*, 688-693.
- Chang, C., Liang, C., & Chiu, Y. (2020). Direct or indirect effects from “perceived characteristic of innovation” to “intention to pay”: mediation of continuous intention to use e-learning. *Journal of Computers in Education*, 7, 511 - 530. <https://doi.org/10.1007/s40692-020-00165-6>.
- Chatterjee, S., & Ürge-Vorsatz, D. (2021). Measuring the productivity impacts of energy-efficiency: The case of high-efficiency buildings. *Journal of Cleaner Production*, 318, 128535. <https://doi.org/10.1016/J.JCLEPRO.2021.128535>.
- Chauhan, D. (2023). Digital trust is core to our relationship with technology. *Network Security*. [https://doi.org/10.12968/s1353-4858\(23\)70047-0](https://doi.org/10.12968/s1353-4858(23)70047-0).

- Chavas, J. P., & Nauges, C. (2020). Uncertainty, learning, and technology adoption in agriculture. *Applied Economic Perspectives and Policy*, 42(1), 42-53.
- Chaves, L. (2018). Usability in Electronic Judicial Process. *Advances in Intelligent Systems and Computing*. [https://doi.org/10.1007/978-3-319-96077-7\\_75](https://doi.org/10.1007/978-3-319-96077-7_75).
- Chawla, D., & Joshi, H. (2018). The Moderating Effect of Demographic Variables on Mobile Banking Adoption: An Empirical Investigation. *Global Business Review*, 19, S113 - S90. <https://doi.org/10.1177/0972150918757883>.
- Cheah, J., Leong, S., & Fernando, Y. (2022). Innovation strategies and organisational performance: the moderating role of company size among small- and medium-sized companies. *Benchmarking: An International Journal*. <https://doi.org/10.1108/bij-03-2021-0139>.
- Cheah, J., Sarstedt, M., Ringle, C., Ramayah, T., & Ting, H. (2018). Convergent validity assessment of formatively measured constructs in PLS-SEM. *International Journal of Contemporary Hospitality Management*. <https://doi.org/10.1108/IJCHM-10-2017-0649>.
- Chen, C. (2019). Developing a model for supply chain agility and innovativeness to enhance firms' competitive advantage. *Management Decision*. <https://doi.org/10.1108/MD-12-2017-1236>.
- Chen, C., & Zhang, D. (2022). How innovation types affect users' continuous knowledge sharing intention: a self-determination perspective. *Aslib J. Inf. Manag.*, 75, 297-317. <https://doi.org/10.1108/ajim-12-2021-0386>.
- Chen, J., Liang, Y., Zhang, J., & Qi, G. (2021). The Online Social Network and User Innovation in the Context of an Online Innovation Platform. *J. Organ. End User Comput.*, 33, 1-27. <https://doi.org/10.4018/JOEUC.20211101.OA7>.
- Chen, J., Mishler, S., & Hu, B. (2021). Automation Error Type and Methods of Communicating Automation Reliability Affect Trust and Performance: An Empirical Study in the Cyber Domain. *IEEE Transactions on Human-Machine Systems*, 51, 463-473. <https://doi.org/10.1109/THMS.2021.3051137>.
- Chen, J., Nguyen, T., & Oncheunjit, M. (2019). Understanding continuous intention in traffic-related social media. *Internet Res.*, 30, 539-573. <https://doi.org/10.1108/intr-02-2019-0045>.
- Chen, J., Shu, K., & Lee, H. (2019). Examining E-Learning Systems Success Continuous Intention User by Integrating TAM and DMIS Model. *2019 Portland International Conference on Management of Engineering and Technology (PICMET)*, 1-8. <https://doi.org/10.23919/PICMET.2019.8893516>.

- Chen, L., Yujun, S., & Saeed, S. (2018). Monitoring and predicting land use and land cover changes using remote sensing and GIS techniques—A case study of a hilly area, Jiangle, China. *PLoS ONE*, 13. <https://doi.org/10.1371/journal.pone.0200493>.
- Chen, T., Zhang, C., Yang, J., & Cong, G. (2022). Grounded Theory-Based User Needs Mining and Its Impact on APP Downloads: Exemplified With WeChat APP. *Frontiers in Psychology*, 13. <https://doi.org/10.3389/fpsyg.2022.875310>.
- Chen, X., Despeisse, M., & Johansson, B. (2020). Environmental Sustainability of Digitalization in Manufacturing: A Review. *Sustainability*. <https://doi.org/10.3390/su122410298>.
- Cheng, Y. (2020). Investigating medical professionals' continuous intention of the cloud-based e-learning system: an extension of expectation-confirmation model with flow theory. *J. Enterp. Inf. Manag.*, 34, 1169-1202. <https://doi.org/10.1108/jeim-12-2019-0401>.
- Cheng, Y. (2020b). Quality antecedents and performance outcome of cloud-based hospital information system continuous intention. *J. Enterp. Inf. Manag.*, 33, 654-683. <https://doi.org/10.1108/jeim-04-2019-0107>.
- Cheryl, B., Ng, B., & Wong, C. (2021). Governing the progress of internet-of-things: Ambivalence in the quest of technology exploitation and user rights protection. *Technology in Society*, 64, 101463. <https://doi.org/10.1016/j.techsoc.2020.101463>.
- Cheung, M. (2020). Synthesizing Indirect Effects in Mediation Models With Meta-Analytic Methods.. *Alcohol and alcoholism*. <https://doi.org/10.31234/osf.io/df6jp>.
- Chi, T. (2018). Understanding Chinese consumer adoption of apparel mobile commerce: An extended TAM approach. *Journal of Retailing and Consumer Services*. <https://doi.org/10.1016/J.JRETCONSER.2018.07.019>.
- Chicco, D., Warrens, M., & Jurman, G. (2021). The coefficient of determination R-squared is more informative than SMAPE, MAE, MAPE, MSE and RMSE in regression analysis evaluation. *PeerJ Computer Science*, 7. <https://doi.org/10.7717/peerj-cs.623>.
- Chin, A., Harris, M., & Brookshire, R. (2018). A bidirectional perspective of trust and risk in determining factors that influence mobile app installation. *Int. J. Inf. Manag.*, 39, 49-59. <https://doi.org/10.1016/j.ijinfomgt.2017.11.010>.

- Chin, W. W., & Newsted, P. R. (1999). Structural equation modeling analysis with small samples using partial least squares. *Statistical Strategies for Small Sample Research*, 1(1), 307-341. <https://doi.org/10.1177/104973299129122313>
- Chiu, W., Cho, H., & Chi, C. (2020). Consumers' continuous intention to use fitness and health apps: an integration of the expectation-confirmation model and investment model. *Inf. Technol. People*, 34, 978-998. <https://doi.org/10.1108/itp-09-2019-0463>.
- Cho, H., Chi, C., & Chiu, W. (2020). Understanding sustained usage of health and fitness apps: Incorporating the technology acceptance model with the investment model. *Technology in Society*, 63, 101429. <https://doi.org/10.1016/j.techsoc.2020.101429>.
- Cho, M., Mahmud, I., & Idrus, R. (2021). Modelling End Users' Continuous Intention to Use Information Systems in Academic Settings: Expectation-Confirmation and Stress Perspective. *Interdisciplinary Journal of Information, Knowledge, and Management*. <https://doi.org/10.28945/4841>.
- Cho, S., Oh, S., Rou, H., & Gim, G. (2019). A Study on The Factors Affecting The Continuous Use of E-Government Services - Focused on Privacy and Security Concerns-. *2019 20th IEEE/ACIS International Conference on Software Engineering, Artificial Intelligence, Networking and Parallel/Distributed Computing (SNPD)*, 351-361. <https://doi.org/10.1109/SNPD.2019.8935693>.
- Choi, K., Wang, Y., & Sparks, B. (2018). Travel app users' continuous use intentions: it's a matter of value and trust. *Journal of Travel & Tourism Marketing*, 36, 131 - 143. <https://doi.org/10.1080/10548408.2018.1505580>.
- Choi, S., Kim, I., Cha, K., Suh, Y., & Kim, K. (2019). Travelers' parasocial interactions in online travel communities. *Journal of Travel & Tourism Marketing*, 36, 888 - 904. <https://doi.org/10.1080/10548408.2019.1657053>.
- Chopra, G., Madan, P., Jaisingh, P., & Bhaskar, P. (2019). Effectiveness of e-learning portal from students' perspective: A structural equation model (SEM) approach. *Interactive Technology and Smart Education*, 16(2), 94-116.
- Chou, T. (2019). Exploring Relationship Quality of User's Cloud Service: The Case Study of SaaS CRM. *J. Organ. End User Comput.*, 31, 17-36. <https://doi.org/10.4018/JOEUC.2019070102>.
- Christanti, R. (2020). User Satisfaction as a Mediating Variable between Information Quality and the Conative Use of Annual Tax Reporting E-Filing System. *International Journal of Multicultural and Multireligious Understanding*, 7, 562-574. <https://doi.org/10.18415/IJMMU.V7I8.1953>.

- Chung, Y., & Wei, X. (2020). Effects of Perceived Quality of TikTok on User Satisfaction and Continuous Intention: and the Role of Commercial Viability. *The Journal of the Korea Contents Association*, 20, 77-89. <https://doi.org/10.5392/JKCA.2020.20.06.077>.
- Cifalinò, A., Mascia, D., Morandin, G., & Vendramini, E. (2021). Perceived goal importance, knowledge and accessibility of performance information: Testing mediation and moderation effects on medical professionals' achievement of performance targets 1. *Financial Accountability & Management*. <https://doi.org/10.1111/FAAM.12292>.
- Ciuchita, R., Mahr, D., & Odekerken-Schröder, G. (2019). "Deal with it": How coping with e-service innovation affects the customer experience. *Journal of Business Research*. <https://doi.org/10.1016/J.JBUSRES.2019.05.036>.
- Clark, L., & Watson, D. (2019). Constructing validity: New developments in creating objective measuring instruments.. *Psychological assessment*. <https://doi.org/10.1037/pas0000626>.
- Clarkson, T., Kang, E., Capriola-Hall, N., Lerner, M., Jarcho, J., & Prinstein, M. (2019). Meta-Analysis of the RDoC Social Processing Domain across Units of Analysis in Children and Adolescents. *Journal of Clinical Child & Adolescent Psychology*, 49, 297 - 321. <https://doi.org/10.1080/15374416.2019.1678167>.
- Cleverley, P., & Burnett, S. (2019). Enterprise search and discovery capability: The factors and generative mechanisms for user satisfaction. *Journal of Information Science*, 45, 29 - 52. <https://doi.org/10.1177/0165551518770969>.
- Clipa, A., Clipa, C., Danileț, M., & Andrei, A. (2019). Enhancing Sustainable Employment Relationships: An Empirical Investigation of the Influence of Trust in Employer and Subjective Value in Employment Contract Negotiations. *Sustainability*. <https://doi.org/10.3390/su11184995>.
- Cochrane, A., Welch, C., Fairhurst, C., Cockayne, S., Torgerson, D., & Group, O. (2020). An evaluation of a personalised text message reminder compared to a standard text message on postal questionnaire response rates: an embedded randomised controlled trial. *F1000Research*, 9. <https://doi.org/10.12688/f1000research.22361.1>.
- Cohen, J., & Kangethe, J. (2019). The Relationship Between User Satisfaction, System Attributes and the Motivating Potential of System Use. *Human Performance Technology*. <https://doi.org/10.4018/978-1-5225-8356-1.ch066>.
- Connelly, B., Crook, T., Combs, J., Ketchen, D., & Aguinis, H. (2018). Competence- and Integrity-Based Trust in Interorganizational Relationships: Which Matters

More?. *Journal of Management*, 44, 919 - 945.  
<https://doi.org/10.1177/0149206315596813>.

Constantinides, A., Belk, M., Fidas, C., & Pitsillides, A. (2020). Design and Development of a Patient-centric User Authentication System. *Adjunct Publication of the 28th ACM Conference on User Modeling, Adaptation and Personalization*. <https://doi.org/10.1145/3386392.3399564>.

Conti, M., & Orcioni, S. (2020). Modeling of Failure Probability for Reliability and Component Reuse of Electric and Electronic Equipment. *Energies*.  
<https://doi.org/10.3390/en13112843>.

Cooksey, R. (2020). Measurement Issues in Quantitative Research. *Illustrating Statistical Procedures: Finding Meaning in Quantitative Data*.  
[https://doi.org/10.1007/978-981-15-2537-7\\_2](https://doi.org/10.1007/978-981-15-2537-7_2).

Cooper, B., Eva, N., Fazlelahi, F., Newman, A., Lee, A., & Obschonka, M. (2020). Addressing common method variance and endogeneity in vocational behavior research: A review of the literature and suggestions for future research. *Journal of Vocational Behavior*, 121, 103472. <https://doi.org/10.1016/J.JVB.2020.103472>.

Costa, J., & Matias, J. (2020). Open Innovation 4.0 as an Enhancer of Sustainable Innovation Ecosystems. *Sustainability*, 12, 8112.  
<https://doi.org/10.3390/SU12198112>.

Costa, J., Junior, C., Nunes, D., & Barberato, C. (2023). Digital legacy: reflections on regulation and challenges in the succession of digital assets. *Concilium*.  
<https://doi.org/10.53660/clm-2592-23u23>.

Cote, M., Lubowitz, J., Brand, J., & Rossi, M. (2021). Misinterpretation of P Values and Statistical Power Creates a False Sense of Certainty: Statistical Significance, Lack of Significance, and the Uncertainty Challenge.. *Arthroscopy : the journal of arthroscopic & related surgery : official publication of the Arthroscopy Association of North America and the International Arthroscopy Association*, 37 4, 1057-1063 . <https://doi.org/10.1016/j.arthro.2021.02.010>.

Coughlan, R. (2021). Trust and Trustworthiness in Business. *Oxford Research Encyclopedia of Business and Management*.  
<https://doi.org/10.1093/acrefore/9780190224851.013.317>.

Cristiano, S., & Proietti, P. (2022). Multi-actor perspectives in extension, education and system-wide innovations. *The Journal of Agricultural Education and Extension*, 28, 137 - 140. <https://doi.org/10.1080/1389224X.2022.2044005>.

- Cui, Y., Cao, K., Cao, G., Qiu, M., & Wei, T. (2022). Client Scheduling and Resource Management for Efficient Training in Heterogeneous IoT-Edge Federated Learning. *IEEE Transactions on Computer-Aided Design of Integrated Circuits and Systems*, 41, 2407-2420. <https://doi.org/10.1109/tcad.2021.3110743>.
- Cumpa, C., B., A., & Jiménez, H. (2023). The Impact of Document Management Using Good Practices: A Literature Review. *International Journal of Professional Business Review*. <https://doi.org/10.26668/businessreview/2023.v8i11.4112>.
- Cutchin, G., Plexico, L., Weaver, A., & Sandage, M. (2020). Data Collection Methods for the Voice Range Profile: A Systematic Review.. *American journal of speech-language pathology*, 1-19 . [https://doi.org/10.1044/2020\\_AJSLP-20-00023](https://doi.org/10.1044/2020_AJSLP-20-00023).
- Cvetkov-Iliev, A., Allauzen, A., & Varoquaux, G. (2022). Analytics on Non-Normalized Data Sources: More Learning, Rather Than More Cleaning. *IEEE Access*, 10, 42420-42431. <https://doi.org/10.1109/ACCESS.2022.3168013>.
- D'Acerno, L., & Botte, M. (2020). Optimising Frequency-Based Railway Services with a Limited Fleet Endowment: An Energy-Efficient Perspective. *Energies*. <https://doi.org/10.3390/en13102403>.
- Dabagh, t. (2019). Electronic civil lawsuit proceedings comparative study. *Qalaai Zanist Scientific Journal*. <https://doi.org/10.25212/10.25212/LFU.QZJ.4.2.17>.
- Dai, H., Teo, T., Rappa, N., & Huang, F. (2020). Explaining Chinese university students' continuous learning intention in the MOOC setting: A modified expectation confirmation model perspective. *Comput. Educ.*, 150, 103850. <https://doi.org/10.1016/j.compedu.2020.103850>.
- Dalati, S. (2018). Measurement and Measurement Scales., 79-96. [https://doi.org/10.1007/978-3-319-74173-4\\_5](https://doi.org/10.1007/978-3-319-74173-4_5).
- Dalvi, B., Tafjord, O., & Clark, P. (2022). Towards Teachable Reasoning Systems: Using a Dynamic Memory of User Feedback for Continual System Improvement. *ArXiv*, abs/2204.13074. <https://doi.org/10.48550/arXiv.2204.13074>.
- Damerji, H., & Salimi, A. (2021). Mediating effect of use perceptions on technology readiness and adoption of artificial intelligence in accounting. *Accounting Education*, 30, 107 - 130. <https://doi.org/10.1080/09639284.2021.1872035>.
- Daneji, A., Ayub, A., & Khambari, M. (2019). The effects of perceived usefulness, confirmation and satisfaction on continuous intention in using massive open online course (MOOC). *Knowledge Management & E-Learning: An International Journal*. <https://doi.org/10.34105/j.kmel.2019.11.010>.

- Dankel, S., & Loenneke, J. (2020). A Method to Stop Analyzing Random Error and Start Analyzing Differential Responders to Exercise. *Sports Medicine*, 50, 231-238. <https://doi.org/10.1007/s40279-019-01147-0>.
- Danso, L. A., Adjei, J. K., & Yaokumah, W. (2021). EMIS Success Modeling Using Information Systems Quality Factors. *International Journal of Information Systems in the Service Sector (IJISSS)*, 13(3), 65-81.
- Darejeh, A., Marcus, N., & Sweller, J. (2021). The effect of narrative-based E-learning systems on novice users' cognitive load while learning software applications. *Educational Technology Research and Development*, 69, 2451 - 2473. <https://doi.org/10.1007/s11423-021-10024-5>.
- Dash, G., & Paul, J. (2021). CB-SEM vs PLS-SEM methods for research in social sciences and technology forecasting. *Technological Forecasting and Social Change*, 173, 121092. <https://doi.org/10.1016/J.TECHFORE.2021.121092>.
- Daud, M., Azmi, I., & Ramli, F. (2022). Online Intermediary Liability and the Role of Artificial Intelligence in Malaysia. *2022 10th International Conference on Cyber and IT Service Management (CITSM)*, 01-06. <https://doi.org/10.1109/CITSM56380.2022.9936007>.
- Davis, F. D. (1989). Technology acceptance model: TAM. *Al-Suqri, MN, Al-Aufi, AS: Information Seeking Behavior and Technology Adoption*, 205, 219.
- Delone, W. H., & McLean, E. R. (2003). The DeLone and McLean Model of Information Systems Success: A Ten-Year Update. *Journal of Management Information Systems*, 19(4), 9–30. <https://doi.org/10.1080/07421222.2003.11045748>
- Demircioglu, M. (2021). The Effects of Innovation Climate on Employee Job Satisfaction and Affective Commitment: Findings from Public Organizations. *Review of Public Personnel Administration*, 43, 130 - 158. <https://doi.org/10.1177/0734371X211043559>.
- Demirel, P., & Kesidou, E. (2019). Sustainability-oriented capabilities for eco-innovation: Meeting the regulatory, technology, and market demands. *Business Strategy and the Environment*. <https://doi.org/10.1002/BSE.2286>.
- Denvir, C., Sutherland, C., Selvarajah, A., Balmer, N., & Pleasence, P. (2021). Access to Online Courts: Exploring the Relationship between Legal and Digital Capability. *Social Science Research Network*. <https://doi.org/10.2139/SSRN.3838153>.



- Desmal, A., Hamid, S., Othman, M., & Zolait, A. (2022). A user satisfaction model for mobile government services: a literature review. *PeerJ Computer Science*, 8. <https://doi.org/10.7717/peerj-cs.1074>.
- Dewit, I., Jacoby, A., & Matthyssens, P. (2021). Design Preconditions for Product–Service Integration. *Designs*, 5, 29. <https://doi.org/10.3390/DESIGNS5020029>.
- Dhagarra, D., Goswami, M., & Kumar, G. (2020). Impact of trust and privacy concerns on technology acceptance in healthcare: an Indian perspective. *International journal of medical informatics*, 141, 104164.
- Dhiman, N., Kumar, S., & Nagpal, T. (2023). Employee’s Intentions to Use HR Analytics: Technology Acceptance Model with Job Relevance and Self-Efficacy. *Vision*, 09722629231183540.
- Dhuliawala, S., Zouhar, V., El-Assady, M., & Sachan, M. (2023). A Diachronic Perspective on User Trust in AI under Uncertainty. *ArXiv*, abs/2310.13544. <https://doi.org/10.48550/arXiv.2310.13544>.
- Diamond, L., Mirnig, A., & Fröhlich, P. (2023). Encouraging Trust in Demand-Side Management via Interaction Design: An Automation Level Based Trust Framework. *Energies*. <https://doi.org/10.3390/en16052393>.
- Dias, G. (2020). Determinants of e-government implementation at the local level: an empirical model. *Online Inf. Rev.*, 44, 1307-1326. <https://doi.org/10.1108/oir-04-2020-0148>.
- Didi, D., Setiawan, A., & Sari, A. (2023). Pengaruh Persepsi Kegunaan, Kemudahan Terhadap Niat Menggunakan Sistem E-Filing, E-Billing, E-Registration Dengan Kepercayaan Sebagai Intervening. *Jurnal Akuntansi dan Bisnis Krisnadwipayana*. <https://doi.org/10.35137/jabk.v10i2.1062>.
- Ding, L., Wang, Z., Wang, X., & Wu, D. (2020). Security information transmission algorithms for IoT based on cloud computing. *Comput. Commun.*, 155, 32-39. <https://doi.org/10.1016/j.comcom.2020.03.010>.
- Ding, Y. (2019). Looking forward: The role of hope in information system continuous. *Comput. Hum. Behav.*, 91, 127-137. <https://doi.org/10.1016/j.chb.2018.09.002>.
- Djamaludin, D., Aziz, M., Ar-Rasyid, Y., & As-Sayyis, I. (2023). Assessing the Impact of Electronic Court Systems on the Efficiency of Judicial Processes in the Era of Digital Transformation. *Volksgeist: Jurnal Ilmu Hukum dan Konstitusi*. <https://doi.org/10.24090/volksgeist.v6i1.8082>.

- Dmitrieva, A., Alshdaifat, S., & Pastukhov, P. (2023). The Features of the Use of Information Technologies in Criminal Proceedings in the BRICS Countries. *BRICS Law Journal*. <https://doi.org/10.21684/2412-2343-2023-10-1-88-108>.
- Dolen, W., & Weinberg, C. (2019). An Empirical Investigation of Factors Affecting Perceived Quality and Well-Being of Children Using an Online Child Helpline. *International Journal of Environmental Research and Public Health*, 16. <https://doi.org/10.3390/ijerph16122193>.
- Dong, J., Wu, W., & Zhang, S. (2019). The faster the better? Innovation speed and user interest in open source software. *Inf. Manag.*, 56, 669-680. <https://doi.org/10.1016/J.IM.2018.11.002>.
- Dotto, M., & Mwantimwa, K. (2022). Electronic records management in Tanzanian courts. *Information Development*. <https://doi.org/10.1177/02666669221101574>.
- Drumond, D., Rolo, R., & Costa, J. (2018). Using Mahalanobis Distance to Detect and Remove Outliers in Experimental Covariograms. *Natural Resources Research*, 28, 145-152. <https://doi.org/10.1007/s11053-018-9399-y>.
- Dryden-Palmer, K., Parshuram, C., & Berta, W. (2020). Context, complexity and process in the implementation of evidence-based innovation: a realist informed review. *BMC Health Services Research*, 20. <https://doi.org/10.1186/s12913-020-4935-y>.
- Duhamel, F., Gutiérrez-Martínez, I., Cordova-Díaz, H., & Cue-Funes, S. (2022). Determinants of adoption of IS-based service innovations in government to create public value. *Transforming Government: People, Process and Policy*. <https://doi.org/10.1108/tg-10-2021-0159>.
- Duncan, L., Shen, H., Gelaye, B., Meijsen, J., Ressler, K., Feldman, M., Peterson, R., & Domingue, B. (2019). Analysis of polygenic risk score usage and performance in diverse human populations. *Nature Communications*, 10. <https://doi.org/10.1038/s41467-019-11112-0>.
- Duzenli, O., Felekoglu, B., & Tasan, A. S. (2019, July). Factors Affecting the Adoption of Technological Service Innovations. In *International Joint conference on Industrial Engineering and Operations Management* (pp. 94-100). Cham: Springer International Publishing.
- Dwianto, R. A., Darmawan, A. B., Santoso, J., & Pribadi, U. (2023). Factors Influencing Intention To Use E-Government Services Among Students In Universitas Sebelas Maret, Indonesia. *Dialogue: Jurnal Ilmu Administrasi Publik*, 5(1).

- Dwivedi, Y., Rana, N., Tamilmani, K., & Raman, R. (2020). A meta-analysis based modified unified theory of acceptance and use of technology (meta-UTAUT): a review of emerging literature.. *Current opinion in psychology*, 36, 13-18 . <https://doi.org/10.1016/j.copsyc.2020.03.008>.
- Dzulkepli, N., & Razak, F. (2021). Identification of content quality perspective for continuous intention in e-campus application: Insights from Malaysia. *Journal of Physics: Conference Series*, 1793. <https://doi.org/10.1088/1742-6596/1793/1/012013>.
- Edwards, P., Roberts, I., Clarke, M., DiGuseppi, C., Woolf, B., & Perkins, C. (2023). Methods to increase response to postal and electronic questionnaires. *The Cochrane Database of Systematic Reviews*, 2023. <https://doi.org/10.1002/14651858.MR000008.pub5>.
- Ejdys, J., & Gulc, A. (2020). Trust in Courier Services and Its Antecedents as a Determinant of Perceived Service Quality and Future Intention to Use Courier Service. *Sustainability*, 12, 9088. <https://doi.org/10.3390/su12219088>.
- Eker, B., & Eker, A. (2023). Tips For A Successful Application Of Innovation In A Business. *Journal of Innovations in Business and Industry*. <https://doi.org/10.61552/jibi.2023.01.006>.
- Eleanora, F., & Sari, A. (2019). Distribution of Inheritance Based on The Principle of Justice According to National Law. *Varia Justicia*. <https://doi.org/10.31603/variajusticia.v15i1.2416>.
- El-Haddadeh, R., Weerakkody, V., Osmani, M., Thakker, D., & Kapoor, K. (2019). Examining citizens' perceived value of internet of things technologies in facilitating public sector services engagement. *Gov. Inf. Q.*, 36, 310-320. <https://doi.org/10.1016/J.GIQ.2018.09.009>.
- Elson, J., Derrick, D., & Merino, L. (2021). An Empirical Study Exploring Difference in Trust of Perceived Human and Intelligent System Partners. , 1-10. <https://doi.org/10.24251/HICSS.2021.016>.
- Enaizan, O., Eneizan, B., Almaaitah, M., Al-Radaideh, A., & Saleh, A. (2020). Effects of privacy and security on the acceptance and usage of EMR: The mediating role of trust on the basis of multiple perspectives. *Informatics in Medicine Unlocked*, 21, 100450. <https://doi.org/10.1016/j.imu.2020.100450>.
- Endriyas, M., Ali, A., Mekonnen, E., Ayele, S., Kelaye, T., Shiferaw, M., Misganaw, T., Samuel, T., Hailemariam, T., & Hailu, S. (2019). Understanding performance data: health management information system data accuracy in Southern Nations

- Nationalities and People's Region, Ethiopia. *BMC Health Services Research*, 19. <https://doi.org/10.1186/s12913-019-3991-7>.
- Erlinawati, E., & Muslimah, M. (2021). Test Validity and Reliability in Learning Evaluation. *Bulletin of Community Engagement*. <https://doi.org/10.51278/bce.v1i1.96>.
- Esposito, C., Moscato, V., & Sperlí, G. (2022). Trustworthiness Assessment of Users in Social Reviewing Systems. *IEEE Transactions on Systems, Man, and Cybernetics: Systems*, 52, 151-165. <https://doi.org/10.1109/TSMC.2020.3049082>.
- Esteban-Millat, I., Martínez-López, F., Pujol-Jover, M., Gázquez-Abad, J., & Alegret, A. (2018). An extension of the technology acceptance model for online learning environments. *Interactive Learning Environments*, 26, 895 - 910. <https://doi.org/10.1080/10494820.2017.1421560>.
- Ezuma, R., & Matthew, N. (2022). The perspectives of stakeholders on the effectiveness of green financing schemes in Malaysia. *Green Finance*. <https://doi.org/10.3934/gf.2022.2022022>.
- Fage-Butler, A., Ledderer, L., & Nielsen, K. (2022). Public trust and mistrust of climate science: A meta-narrative review. *Public Understanding of Science (Bristol, England)*, 31, 832 - 846. <https://doi.org/10.1177/09636625221110028>.
- Faham, E., & Asghari, H. (2019). Determinants of behavioral intention to use e-textbooks: A study in Iran's agricultural sector. *Comput. Electron. Agric.*, 165. <https://doi.org/10.1016/J.COMPAG.2019.104935>.
- Fahim, M., Khan, M., Jensen, T., Albayram, Y., Coman, E., & Buck, R. (2021). The Mediating Effect of Emotions on Trust in the Context of Automated System Usage. *IEEE Transactions on Affective Computing*, 14, 1572-1585. <https://doi.org/10.1109/TAFFC.2021.3094883>.
- Fang, W., Cui, N., Chen, W., Zhang, W., & Chen, Y. (2021). A Trust-Based Security System for Data Collection in Smart City. *IEEE Transactions on Industrial Informatics*, 17, 4131-4140. <https://doi.org/10.1109/TII.2020.3006137>.
- Fantinelli, S., & Cortini, M. (2018). Informational Power and Perceived Collective Benefit Affecting the Users' Preference for a Mobile Technology: Evidences From a Survey Study. *Frontiers in Psychology*, 9. <https://doi.org/10.3389/fpsyg.2018.00898>.
- Farzandipour, M., Meidani, Z., Riazi, H., & Sadeqi Jabali, M. (2018). Task-specific usability requirements of electronic medical records systems: Lessons learned

from a national survey of end-users. *Informatics for Health and Social Care*, 43(3), 280-299.

Fathali, S., & Okada, T. (2018). Technology acceptance model in technology-enhanced OCLL contexts: A self-determination theory approach. *Australasian Journal of Educational Technology*, 34(4).

Fatmawati, I., & Permatasari, F. (2019). The Role of Technological Acceptance and E-Service Quality in Predicting Customer Satisfaction and Loyalty. *Proceedings of the International Conference on Banking, Accounting, Management, and Economics (ICOBAME 2018)*. <https://doi.org/10.2991/ICOBAME-18.2019.54>.

Feingold, A. (2022). Regression-Equivalent Effect Sizes for Latent Growth Modeling and Associated Null Hypothesis Significance Tests. *Structural Equation Modeling: A Multidisciplinary Journal*, 30, 672 - 685. <https://doi.org/10.1080/10705511.2022.2139702>.

Felzmann, H., Villaronga, E., Lutz, C., & Tamó-Larrieux, A. (2019). Transparency you can trust: Transparency requirements for artificial intelligence between legal norms and contextual concerns. *Big Data & Society*, 6. <https://doi.org/10.1177/2053951719860542>.

Feng, G., Su, X., Lin, Z., He, Y., Luo, N., & Zhang, Y. (2020). Determinants of Technology Acceptance: Two Model-Based Meta-Analytic Reviews. *Journalism & Mass Communication Quarterly*, 98, 83 - 104. <https://doi.org/10.1177/1077699020952400>.

Feng, Y., & Hancock, G. (2019). An Analytical Framework for Research Questions With Variability as the Outcome or Predictor. *Multivariate Behavioral Research*, 55, 144 - 145. <https://doi.org/10.1080/00273171.2019.1695570>.

Fernando, Y., Jabbour, C., & Wah, W. (2019). Pursuing green growth in technology firms through the connections between environmental innovation and sustainable business performance: Does service capability matter?. *Resources, Conservation and Recycling*. <https://doi.org/10.1016/J.RESCONREC.2018.09.031>.

Ferreira, J., Acuña, S., Tubío, Ó., Vegas, S., Santos, A., Rodríguez, F., & Juzgado, N. (2020). Impact of usability mechanisms: An experiment on efficiency, effectiveness and user satisfaction. *Inf. Softw. Technol.*, 117. <https://doi.org/10.1016/j.infsof.2019.106195>.

Ferreira, J., Rodríguez, F., Santos, A., Dieste, Ó., Acuña, S., & Juristo, N. (2023). Impact of Usability Mechanisms: A Family of Experiments on Efficiency, Effectiveness and User Satisfaction. *IEEE Transactions on Software Engineering*, 49, 251-267. <https://doi.org/10.1109/TSE.2022.3149586>.

- Filbert, G., Kristamtomo, R., Persada, S., Kusuma, Y., Trisilia, M., & Alfirdaus, Z. (2023). The Effect of Ease of Use, Product Quality, and Service Quality of SmartQ Queueing Services on Users' Satisfaction. *E3S Web of Conferences*. <https://doi.org/10.1051/e3sconf/202338802005>.
- Fischer, R., & Karl, J. (2021). Predicting Behavioral Intentions to Prevent or Mitigate COVID-19: A Cross-Cultural Meta-Analysis of Attitudes, Norms, and Perceived Behavioral Control Effects. *Social Psychological and Personality Science*. <https://doi.org/10.1177/19485506211019844>.
- Fitriana, A. V., & Kusumawati, R. D. (2020, March). Trust in intermediaries as a mediator between perceived effectiveness of escrow services and repurchase intention. In *Annual International Conference on Accounting Research (AICAR 2019)* (pp. 101-104). Atlantis Press.
- Flake, J., Davidson, I., Wong, O., & Pek, J. (2022). Construct validity and the validity of replication studies: A systematic review.. *The American psychologist*. <https://doi.org/10.1037/amp0001006>.
- Flowers, S., & Meyer, M. (2020). How can entrepreneurs benefit from user knowledge to create innovation in the digital services sector?. *Journal of Business Research*, 119, 122-130. <https://doi.org/10.1016/j.jbusres.2020.01.025>.
- Fokri, W., Ali, E., Nordin, N., Chik, W., Aziz, S., & Jusoh, A. (2021). The Unclaimed Inheritance Issues: A Solution Using Blockchain Technology., 58, 4709-4717. <https://doi.org/10.17762/PAE.V58I1.1630>.
- Fornell, C., & Bookstein, F. L. (1982). Two structural equation models: LISREL and PLS applied to consumer exit-voice theory. *Journal of Marketing research*, 19(4), 440-452.
- Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*, 18(1), 39-50.
- Foroudi, P., Cuomo, M., & Foroudi, M. (2019). Continuous interaction intention in retailing. *Inf. Technol. People*, 33, 1303-1326. <https://doi.org/10.1108/itp-09-2018-0421>.
- Foroughi, B., Iranmanesh, M., & Hyun, S. (2019). Understanding the determinants of mobile banking continuous usage intention. *J. Enterp. Inf. Manag.*, 32, 1015-1033. <https://doi.org/10.1108/JEIM-10-2018-0237>.

- Fox, A., Stazyk, E., & Feng, W. (2019). Administrative Easing: Rule Reduction and Medicaid Enrollment. *Public Administration Review*. <https://doi.org/10.1111/puar.13131>.
- Fox, E., Houpt, J., & Tsang, P. (2020). Derivation and Demonstration of a New Metric for Multitasking Performance. *Human Factors: The Journal of Human Factors and Ergonomics Society*, 63, 833 - 853. <https://doi.org/10.1177/0018720820951089>.
- Francioni, B., Curina, I., Hegner, S., & Cioppi, M. (2022). Predictors of continuous intention of online food delivery services: gender as moderator. *International Journal of Retail & Distribution Management*. <https://doi.org/10.1108/ijrdm-11-2021-0537>.
- Franke, G., & Sarstedt, M. (2019). Heuristics versus statistics in discriminant validity testing: a comparison of four procedures. *Internet Res.*, 29, 430-447. <https://doi.org/10.1108/INTR-12-2017-0515>.
- Franque, F., Oliveira, T., & Tam, C. (2021). Understanding the factors of mobile payment continuous intention: empirical test in an African context. *Heliyon*, 7. <https://doi.org/10.1016/j.heliyon.2021.e07807>.
- Franque, F., Oliveira, T., Tam, C., & Santini, F. (2020). A meta-analysis of the quantitative studies in continuous intention to use an information system. *Internet Res.*, 31, 123-158. <https://doi.org/10.1108/intr-03-2019-0103>.
- Freeman, G., Odeh, R., & Fox, M. (2020). Sample Size Choice. <https://doi.org/10.2307/2982880>.
- Fu, M., Wang, L., Cao, X., Zheng, B., Zhou, X., & Yin, S. (2022). High-Discrimination Comparison Algorithm for the Comprehensive Evaluation of Innovation Ability in Colleges and Universities under Uncertain Information. *Computational Intelligence and Neuroscience*, 2022. <https://doi.org/10.1155/2022/7842651>.
- Fuchs, A., Passarella, A., & Conti, M. (2023). Modeling, Replicating, and Predicting Human Behavior: A Survey. *ACM Transactions on Autonomous and Adaptive Systems*, 18, 1 - 47. <https://doi.org/10.1145/3580492>.
- Gallera, J. (2023). Enhancing user Interface and Experience in an Online Car Rental Applications. *International Journal of Advanced Research in Science, Communication and Technology*. <https://doi.org/10.48175/ijarsct-12144>.

- Gam, Y., Kang, M., Park, J., & Shin, H. (2019). How Inheritance Law Affects Family Firm Performance: Evidence from a Natural Experiment. *Asian Law eJournal*. <https://doi.org/10.2139/ssrn.3304852>.
- Gamido, M., Gamido, H., & Macaspac, D. (2023). Electronic document management system for local area network-based organizations. *Indonesian Journal of Electrical Engineering and Computer Science*. <https://doi.org/10.11591/ijeecs.v31.i2.pp1154-1163>.
- García, V., Martel-Escobar, M., & Vázquez-Polo, F. (2018). A Note on Ordering Probability Distributions by Skewness. *Symmetry*, 10, 286. <https://doi.org/10.3390/sym10070286>.
- García-Ramos, A. (2023). Optimal Minimum Velocity Threshold to Estimate the 1-Repetition Maximum: The Case of the Smith Machine Bench Press Exercise.. *International journal of sports physiology and performance*, 1-9 . <https://doi.org/10.1123/ijsp.2022-0355>.
- Garg, S., & Sharma, S. (2019). Effect of Computer Efficacy, Motivation and User Satisfaction on Continuous Intention of E-Training System. *Innovation, Technology, and Market Ecosystems*. [https://doi.org/10.1007/978-3-030-23010-4\\_19](https://doi.org/10.1007/978-3-030-23010-4_19).
- Garofolo, I. (2022, September). Technology use and familiarity as an indicator of its adoption in museum by people with intellectual disabilities. In *Transforming Our World Through Universal Design for Human Development: Proceedings of the Sixth International Conference on Universal Design (UD2022)* (Vol. 297, p. 400). IOS Press.
- Garren, S., & Osborne, K. (2021). Robustness of T-test Based on Skewness and Kurtosis. , 102-110. <https://doi.org/10.9734/JAMCS/2021/V36I230342>.
- Gashi, A., Zhushi, G., & Krasniqi, B. (2022). Exploring determinants of student satisfaction with synchronous e-learning: evidence during COVID-19. *The International Journal of Information and Learning Technology*. <https://doi.org/10.1108/ijilt-05-2022-0118>.
- Gault, F. (2019). User Innovation in the Digital Economy. *Foresight and STI Governance*. <https://doi.org/10.17323/2500-2597.2019.3.6.12>.
- Ge, L., & YanLi, P. (2022). Research on Network Data Monitoring and Legal Evidence Integration Based on Cloud Computing. *Mobile Information Systems*. <https://doi.org/10.1155/2022/1544981>.



- Geebren, A., Jabbar, A., & Luo, M. (2021). Examining the role of consumer satisfaction within mobile eco-systems: Evidence from mobile banking services. *Comput. Hum. Behav.*, 114, 106584. <https://doi.org/10.1016/J.CHB.2020.106584>.
- Geissdoerfer, M., Vladimirova, D., & Evans, S. (2018). Sustainable Business Model Innovation: A Review. *Diversification Strategy & Policy eJournal*. <https://doi.org/10.1016/J.JCLEPRO.2018.06.240>.
- Gephart, R., & Saylors, R. (2020). Qualitative Designs and Methodologies for Business, Management, and Organizational Research. . <https://doi.org/10.1093/ACREFORE/9780190224851.013.230>.
- Ghafari, S., Beheshti, A., Joshi, A., Paris, C., Mahmood, A., Yakhchi, S., & Orgun, M. (2020). A Survey on Trust Prediction in Online Social Networks. *IEEE Access*, 8, 144292-144309. <https://doi.org/10.1109/access.2020.3009445>.
- Ghani, B., Zada, M., Memon, K. R., Ullah, R., Khattak, A., Han, H., ... & Araya-Castillo, L. (2022). Challenges and strategies for employee retention in the hospitality industry: A review. *Sustainability*, 14(5), 2885.
- Ghasemy, M., Elwood, J., & Scott, G. (2022). A comparative study on turnaround leadership in higher education and the successful implementation of the UN's sustainable development goals. *International Journal of Sustainability in Higher Education*. <https://doi.org/10.1108/ijshe-01-2022-0001>.
- Ghasemy, M., Teeroovengadam, V., Becker, J., & Ringle, C. (2020). This fast car can move faster: a review of PLS-SEM application in higher education research. *Higher Education*, 1-32. <https://doi.org/10.1007/s10734-020-00534-1>.
- Ghimire, B. (2020). The Mediating Role of Trust in Management on Job Satisfaction and Organizational Commitment. . <https://doi.org/10.3126/pravaha.v25i1.31932>.
- Gilani, S., Al-Matrooshi, A., & Khan, M. (2023). Right of Privacy and the Growing Scope of Artificial Intelligence. *Current Trends in Law and Society*. <https://doi.org/10.52131/clts.2023.0301.0011>.
- Gilletta, M., Choukas-Bradley, S., Maes, M., Linthicum, K., Card, N., & Prinstein, M. (2021). A meta-analysis of longitudinal peer influence effects in childhood and adolescence.. *Psychological bulletin*, 147 7, 719-747 . <https://doi.org/10.31234/OSF.IO/J6CDZ>.
- Girsang, M., , C., Hendayani, R., & Ganesan, Y. (2020). Can Information Security, Privacy and Satisfaction Influence The E-Commerce Consumer Trust?. *2020 8th*

*International Conference on Information and Communication Technology (ICoICT)*, 1-7. <https://doi.org/10.1109/ICoICT49345.2020.9166247>.

Glyptis, L., Christofi, M., Vrontis, D., Giudice, M., Dimitriou, S., & Michael, P. (2020). E-Government implementation challenges in small countries: The project manager's perspective. *Technological Forecasting and Social Change*, 152, 119880. <https://doi.org/10.1016/J.TECHFORE.2019.119880>.

Gogoi, P. (2020). Information and Communication Technology as a Potential Tool for the Implementation of Electronic Government. *International Journal of Innovative Technology and Exploring Engineering*. <https://doi.org/10.35940/ijitee.b7747.019320>.

Gohari, F., Aliee, F., & Haghighi, H. (2019). A Dynamic Local-Global Trust-aware Recommendation approach. *Electron. Commer. Res. Appl.*, 34. <https://doi.org/10.1016/J.ELERAP.2019.100838>.

Gök, O., Ersoy, P., & Börühan, G. (2019). The effect of user manual quality on customer satisfaction: the mediating effect of perceived product quality. *Journal of Product & Brand Management*, 28(4), 475-488.

González-Rodríguez, M., Domínguez-Quintero, A., & Paddison, B. (2019). The direct and indirect influence of experience quality on satisfaction: the importance of emotions. *Current Issues in Tourism*, 23, 2779 - 2797. <https://doi.org/10.1080/13683500.2019.1668917>.

Goodwin, M., Walsh, T., Whittaker, W., Emsley, R., Sutton, M., Tickle, M., Kelly, M., & Pretty, I. (2020). Increasing questionnaire response: evidence from a nested RCT within a longitudinal birth cohort study. *BMC Medical Research Methodology*. <https://doi.org/10.1186/s12874-020-01034-7>.

Gopal, S., Gupta, P., & Minocha, A. (2023). Advancements in Fin-Tech and Security Challenges of Banking Industry. *2023 4th International Conference on Intelligent Engineering and Management (ICIEM)*, 1-6. <https://doi.org/10.1109/ICIEM59379.2023.10165876>.

Gorina, N., & Gerasimova, N. (2021). Electronic Will: A Myth Or Reality. , 1, 28-32. <https://doi.org/10.18572/1813-1204-2021-1-28-32>.

Granić, A., & Marangunic, N. (2019). Technology acceptance model in educational context: A systematic literature review. *Br. J. Educ. Technol.*, 50, 2572-2593. <https://doi.org/10.1111/BJET.12864>.

Griffiths, P., & Needleman, J. (2019). Statistical significance testing and p-values: Defending the indefensible? A discussion paper and position

statement.. *International journal of nursing studies*, 99, 103384 .  
<https://doi.org/10.1016/J.IJNURSTU.2019.07.001>.

- Grimes, M., & Marquardson, J. (2019). Quality matters: Evoking subjective norms and coping appraisals by system design to increase security intentions. *Decis. Support Syst.*, 119, 23-34. <https://doi.org/10.1016/J.DSS.2019.02.010>.
- Gummer, T., & Struminskaya, B. (2020). Early and Late Participation during the Field Period: Response Timing in a Mixed-Mode Probability-Based Panel Survey. *Sociological Methods & Research*, 52, 909 - 932. <https://doi.org/10.1177/0049124120914921>.
- Gunesequera, A., Bao, Y., & Kibelloh, M. (2019). The role of usability on e-learning user interactions and satisfaction: a literature review. *J. Syst. Inf. Technol.*, 21, 368-394. <https://doi.org/10.1108/jsit-02-2019-0024>.
- Guo, F., Li, Y., Maruping, L., & Masli, A. (2022). Complementarity Between Investment in Information Technology (IT) and IT Human Resources: Implications for Different Types of Firm Innovation. *Information Systems Research*. <https://doi.org/10.1287/isre.2022.1185>.
- Gupta, A., & Gupta, N. (2019). Innovation and Culture as a Dynamic Capability for Firm Performance: A Study from Emerging Markets. *Global Journal of Flexible Systems Management*, 20, 323 - 336. <https://doi.org/10.1007/s40171-019-00218-5>.
- Gupta, A., Dhiman, N., Yousaf, A., & Arora, N. (2020). Social comparison and continuous intention of smart fitness wearables: an extended expectation confirmation theory perspective. *Behaviour & Information Technology*, 40, 1341 - 1354. <https://doi.org/10.1080/0144929X.2020.1748715>.
- Gupta, A., Yousaf, A., & Mishra, A. (2020b). How pre-adoption expectancies shape post-adoption continuous intentions: An extended expectation-confirmation model. *Int. J. Inf. Manag.*, 52, 102094. <https://doi.org/10.1016/j.ijinfomgt.2020.102094>.
- Ha, T., Sah, Y., Park, Y., & Lee, S. (2020). Examining the effects of power status of an explainable artificial intelligence system on users' perceptions. *Behaviour & Information Technology*, 41, 946 - 958. <https://doi.org/10.1080/0144929X.2020.1846789>.
- Had, M., & Rashid, R. (2019). A Review of Digital Skills of Malaysian English Language Teachers. *Int. J. Emerg. Technol. Learn.*, 14, 139-145. <https://doi.org/10.3991/IJET.V14I02.8732>.

- Hadwer, A., Tavana, M., Gillis, D., & Rezanian, D. (2021). A Systematic Review of Organizational Factors Impacting Cloud-based Technology Adoption Using Technology-Organization-Environment Framework. *Internet Things*, 15, 100407. <https://doi.org/10.1016/J.IOT.2021.100407>.
- Hagger, M., Cheung, M., Ajzen, I., & Hamilton, K. (2022). Perceived behavioral control moderating effects in the theory of planned behavior: A meta-analysis.. *Health psychology : official journal of the Division of Health Psychology, American Psychological Association*. <https://doi.org/10.1037/hea0001153>.
- Hai, L., Sang, G., Wang, H., Li, W., & Bao, X. (2022). An Empirical Investigation of University Students' Behavioural Intention to Adopt Online Learning: Evidence from China. *Behavioral Sciences*, 12. <https://doi.org/10.3390/bs12100403>.
- Hair, J., Howard, M., & Nitzl, C. (2020). Assessing measurement model quality in PLS-SEM using confirmatory composite analysis. *Journal of Business Research*, 109, 101-110. <https://doi.org/10.1016/j.jbusres.2019.11.069>.
- Hair, J., Risher, J., Sarstedt, M., & Ringle, C. (2019). When to use and how to report the results of PLS-SEM. *European Business Review*. <https://doi.org/10.1108/EBR-11-2018-0203>.
- Hajar, M., Alkahtani, A., Ibrahim, D., Al-Sharafi, M., Alkawsi, G., Iahad, N., Darun, M., & Tiong, S. (2022). The Effect of Value Innovation in the Superior Performance and Sustainable Growth of Telecommunications Sector: Mediation Effect of Customer Satisfaction and Loyalty. *Sustainability*. <https://doi.org/10.3390/su14106342>.
- Hajarian, M., Bastanfard, A., Mohammadzadeh, J., & Khalilian, M. (2019). A personalized gamification method for increasing user engagement in social networks. *Social Network Analysis and Mining*, 9, 1-14. <https://doi.org/10.1007/s13278-019-0589-3>.
- Hakim, L. (2023). Delays On Distribution Of Inheritance As Wise As From The Perspective Of Positive Law And Fiqh Law According To Ulama In Aceh. *LAWYER: Jurnal Hukum*. <https://doi.org/10.58738/lawyer.v1i2.452>.
- Halbusi, H., Al-Sulaiti, K., Abbas, J., & Al-Sulaiti, I. (2022). Assessing Factors Influencing Technology Adoption for Online Purchasing Amid COVID-19 in Qatar: Moderating Role of Word of Mouth. , 10. <https://doi.org/10.3389/fenvs.2022.942527>.
- Halim, A., Bustami, T., Salim, W., & Yusoff, R. (2019). The Administration Of Muslim's And Non-Muslim's Ownerless Estate (Bona Vacantia) In West

- Malaysia: An Analysis. *International Journal of Law, Government and Communication*. <https://doi.org/10.35631/ijlgc.416003>.
- Hallak, R., Assaker, G., & El-Haddad, R. (2018). Re-examining the relationships among perceived quality, value, satisfaction, and destination loyalty. *Journal of Vacation Marketing*, 24, 118 - 135. <https://doi.org/10.1177/1356766717690572>.
- Hamakhan, Y. (2020). The effect of individual factors on user behaviour and the moderating role of trust: an empirical investigation of consumers' acceptance of electronic banking in the Kurdistan Region of Iraq. *Financial Innovation*, 6, 1-29. <https://doi.org/10.1186/s40854-020-00206-0>.
- Hambali, A. (2020). The Success of E-Filing Adoption during COVID 19 Pandemic: The Role of Collaborative Quality, User Intention, and User Satisfaction. *Journal of Economics, Business, and Accountancy | Ventura*, 23, 57-68. <https://doi.org/10.14414/jebav.v23i1.2233>.
- Hamilton, D., Lane, J., Gaston, P., Patton, J., MacDonald, D., Simpson, A., & Howie, C. (2014). Assessing treatment outcomes using a single question: the net promoter score.. *The bone & joint journal*, 96-B 5, 622-8 . <https://doi.org/10.1302/0301-620X.96B5.32434>.
- Han, J. (2023). A Study on the Quality of Delivery App, User Satisfaction and Continuous Usage Intention Based on Information Systems Success Model(ISSM): Focusing on Analysis of Differences among Individual Innovation Group. *Foodservice Management Society of Korea*. <https://doi.org/10.47584/jfm.2023.26.2.211>.
- Han, J., Wang, C., Miao, J., Lu, M., Wang, Y., & Shi, J. (2021). Research on Electronic Document Management System Based on Cloud Computing. *Computers, Materials & Continua*. <https://doi.org/10.32604/cmc.2021.014371>.
- Hanafiah, M. (2020). Formative Vs. Reflective Measurement Model: Guidelines for Structural Equation Modeling Research. *International Journal of Analysis and Applications*, 18, 876-889. <https://doi.org/10.28924/2291-8639-18-2020-876>.
- Hancock, P., Kessler, T., Kaplan, A., Stowers, K., Brill, J., Billings, D., Schaefer, K., & Szalma, J. (2023). How and why humans trust: A meta-analysis and elaborated model. *Frontiers in Psychology*, 14. <https://doi.org/10.3389/fpsyg.2023.1081086>.
- Handarkho, Y. D. (2020). The intentions to use social commerce from social, technology, and personal trait perspectives: analysis of direct, indirect, and moderating effects. *Journal of Research in Interactive Marketing*, 14(3), 305-336.

- Haque, E., Khan, M., & Fahim, M. (2023). The Nuanced Nature of Trust and Privacy Control Adoption in the Context of Google. *Proceedings of the 2023 CHI Conference on Human Factors in Computing Systems*. <https://doi.org/10.1145/3544548.3581387>.
- Harini, K., Manikanta, P., Swaroop, S., Saipavan, R., & Goutham, V. (2023). Centralized End User Support System using Rapid API and Firebase with BOT Framework. *International Journal of Advanced Research in Science, Communication and Technology*. <https://doi.org/10.48175/ijarsct-9438>.
- Hartmann, T., & Vanpoucke, E. (2020). User Acceptance of Technologies in Their Infancy. *Additive Manufacturing*. <https://doi.org/10.4018/978-1-5225-9624-0.ch006>.
- Haruna, I. U., Nadzir, M. M., & Awang, H. (2023). The Impact of Quality Factors on Continuous Usage of E-Taxation Filing Reporting System. *Journal of Advanced Research in Applied Sciences and Engineering Technology*, 30(2), 141-153.
- Haruna, I., Nadzir, M., & Awang, H. (2023). The Impact of Quality Factors on Continuous Usage of E-Taxation Filing Reporting System. *Journal of Advanced Research in Applied Sciences and Engineering Technology*. <https://doi.org/10.37934/araset.30.2.141153>.
- Hasanalipour, P., & Razmkhah, M. (2020). Testing skew-symmetry based on extreme ranked set sampling. *Statistical Papers*, 1-22. <https://doi.org/10.1007/s00362-020-01183-3>.
- Hasibuan, F., Dar, M., & Yanris, G. (2023). Implementation of the Naïve Bayes Method to determine the Level of Consumer Satisfaction. *Sinkron*. <https://doi.org/10.33395/sinkron.v8i2.12349>.
- Hassan, L., Dias, A., & Hamari, J. (2019). How motivational feedback increases user's benefits and continuous use: A study on gamification, quantified-self and social networking. *Int. J. Inf. Manag.*, 46, 151-162. <https://doi.org/10.1016/j.ijinfomgt.2018.12.004>.
- Hassan, M., & Shukur, Z. (2021). A Secure Multi Factor User Authentication Framework for Electronic Payment System. *2021 3rd International Cyber Resilience Conference (CRC)*, 1-6. <https://doi.org/10.1109/CRC50527.2021.9392564>.
- Hawkins, M., Elsworth, G., & Osborne, R. (2019). Questionnaire validation practice: a protocol for a systematic descriptive literature review of health literacy assessments. *BMJ Open*, 9. <https://doi.org/10.1136/bmjopen-2019-030753>.

- Hayashi, P., Abib, G., & Hoppen, N. (2019). Validity in Qualitative Research: A Processual Approach. *The Qualitative Report*. <https://doi.org/10.46743/2160-3715/2019.3443>.
- Hazwan Faisal Mohamad (2022). RM460 juta Wang Menunggu Dituntut di AmanahRaya. Retrieved from <https://www.bharian.com.my/bisnes/lain-lain/2022/10/1016350/rm460-juta-wang-menunggu-dituntut-di-amanahraya>
- Hedlin, D. (2020). Is there a 'safe area' where the nonresponse rate has only a modest effect on bias despite non-ignorable nonresponse?. *International Statistical Review*, 88, 642 - 657. <https://doi.org/10.1111/insr.12359>.
- Hendra, R., & Hill, A. (2019). Rethinking Response Rates: New Evidence of Little Relationship Between Survey Response Rates and Nonresponse Bias. *Evaluation Review*, 43, 307 - 330. <https://doi.org/10.1177/0193841X18807719>.
- Henkens, B., Verleye, K., & Larivière, B. (2020). The smarter, the better?! Customer well-being, engagement, and perceptions in smart service systems. *International Journal of Research in Marketing*. <https://doi.org/10.1016/j.ijresmar.2020.09.006>.
- Henrikson, N., Blasi, P., Dorsey, C., Mettert, K., Nguyen, M., Walsh-Bailey, C., Macuiba, J., Gottlieb, L., & Lewis, C. (2019). Psychometric and Pragmatic Properties of Social Risk Screening Tools: A Systematic Review.. *American journal of preventive medicine*, 57, 6S1, S13-S24 . <https://doi.org/10.1016/j.amepre.2019.07.012>.
- Henseler, J. (2018). Partial least squares path modeling: Quo vadis?. *Quality & Quantity*, 52(1), 1-8.
- Hepola, J., Leppäniemi, M., & Karjaluoto, H. (2020). Is it all about consumer engagement? Explaining continuous intention for utilitarian and hedonic service consumption. *Journal of Retailing and Consumer Services*, 57, 102232. <https://doi.org/10.1016/j.jretconser.2020.102232>.
- Heras-Rosas, C., & Herrera, J. (2021). Research Trends in Open Innovation and the Role of the University. *Journal of Open Innovation: Technology, Market, and Complexity*. <https://doi.org/10.3390/JOITMC7010029>.
- Hernández-Álvarez, L., Fuentes, J., González-Manzano, L., & Encinas, L. (2020). Privacy-Preserving Sensor-Based Continuous Authentication and User Profiling: A Review. *Sensors (Basel, Switzerland)*, 21. <https://doi.org/10.3390/s21010092>.
- Hidayanto, D., Aprilia, S., & Nababan, N. (2023). The Role of E-Filing, Perceived Ease of Use, and Perceived Usefulness in Improving Corporate Taxpayer

- Hidayati, U., Sumarni, S., Suprpto, S., Ma'rifataini, L., Hanun, F., Taufik, O., & Warnis, W. (2023). The effect of system reliability, information sharing and service quality on e-learning net benefit in public sector organizations. *International Journal of Data and Network Science*. <https://doi.org/10.5267/j.ijdns.2023.3.024>.
- Hijazi, R., Daabes, A., & Al-Ajlouni, M. (2023). Mobile payment service quality: a new approach for continuous intention. *International Journal of Quality & Reliability Management*. <https://doi.org/10.1108/ijqrm-05-2022-0151>.
- Hirao, N., Koizumi, K., Ikeda, H., & Ohira, H. (2021). Reliability of Online Surveys in Investigating Perceptions and Impressions of Faces. *Frontiers in Psychology*, 12. <https://doi.org/10.3389/fpsyg.2021.733405>.
- Hirschprung, R., Tayro, S., & Reznik, E. (2020). Optimising technological literacy acquirement to protect privacy and security. *Behaviour & Information Technology*, 41, 922 - 933. <https://doi.org/10.1080/0144929X.2020.1842907>.
- Hoekstra, R., Vugteveen, J., Warrens, M., & Kruijen, P. (2018). An empirical analysis of alleged misunderstandings of coefficient alpha. *International Journal of Social Research Methodology*, 22, 351 - 364. <https://doi.org/10.1080/13645579.2018.1547523>.
- Hollebeek, L., Sprott, D., Andreassen, T., Costley, C., Klaus, P., Kuppelwieser, V., Karahasanovic, A., Taguchi, T., Islam, J., & Rather, R. (2019). Customer engagement in evolving technological environments: synopsis and guiding propositions. *European Journal of Marketing*. <https://doi.org/10.1108/ejm-09-2019-970>.
- Holtom, B., Baruch, Y., Aguinis, H., & Ballinger, G. (2022). Survey response rates: Trends and a validity assessment framework. *Human Relations*, 75, 1560 - 1584. <https://doi.org/10.1177/00187267211070769>.
- Hong, S., Suh, M., Kim, T., Smoke, I., Sien, S., Ng, J., Zachry, M., & Kim, J. (2019). Design for Collaborative Information-Seeking. *Proceedings of the ACM on Human-Computer Interaction*, 3, 1 - 24. <https://doi.org/10.1145/3359208>.
- Hossan, D., Mansor, Z., & Jaharuddin, N. (2023). Research Population and Sampling in Quantitative Study. *International Journal of Business and Technopreneurship (IJBT)*. <https://doi.org/10.58915/ijbt.v13i3.263>.



- Hoti, L., Dermaku, K., Klaiqi, S., & Dermaku, H. (2022). Protection and Exchange of Personal Data on the Web in the Registry of Civil Status. *Emerging Science Journal*. <https://doi.org/10.28991/esj-2023-07-01-03>.
- Hozore, E., & Diamant-Cohen, B. (2021). Research Roundup: Digital Literacy. *Children & Libraries*, 19, 23. <https://doi.org/10.5860/CAL.19.2.23>.
- Hsieh, S. (2018). Satisfaction or Attitude is Matter? The Fully Mediating Effect of Attitude. *DEStech Transactions on Computer Science and Engineering*. <https://doi.org/10.12783/DTCSE/MMSTA2017/19698>.  
<https://doi.org/10.1016/j.ijinfomgt.2018.09.019>
- Hu, B., & Sun, Z. (2020). Managing Self-Replicating Innovative Goods. *Corporate Governance Educator: Courses*. <https://doi.org/10.2139/ssrn.3345311>.
- Hu, C., Li, Y., & Zheng, X. (2022). Data assets, information uses, and operational efficiency. *Applied Economics*, 54, 6887 - 6900. <https://doi.org/10.1080/00036846.2022.2084021>.
- Hu, H., Zhang, D., & Wang, C. (2019). Impact of social media influencers' endorsement on application adoption: A trust transfer perspective. *Social Behavior and Personality: an international journal*. <https://doi.org/10.2224/sbp.8518>.
- Huang, Y. (2019). Examining students' continued use of desktop services: Perspectives from expectation-confirmation and social influence. *Comput. Hum. Behav.*, 96, 23-31. <https://doi.org/10.1016/J.CHB.2019.02.010>.
- Huang, C. (2020). User's Segmentation on Continuous Knowledge Management System Use in the Public Sector. *Journal of Organizational and End User Computing*, 32, 19-40. <https://doi.org/10.4018/joeuc.2020010102>.
- Hughes, M., Chang, Y., Hodgkinson, I., Hughes, P., & Chang, C. (2021). The multi-level effects of corporate entrepreneurial orientation on business unit radical innovation and financial performance. *Long Range Planning*, 54, 101989. <https://doi.org/10.1016/j.lrp.2020.101989>.
- Hui, L., Halili, S., & Razak, R. (2022). Piloting A Qualitative Interview for Malaysia Primary School Active Learning Needs Analysis Regarding Learner Control Experiences. *The Qualitative Report*. <https://doi.org/10.46743/2160-3715/2022.5464>.
- Hung, H., Hsia, C., Chen, S., Wu, Y., Wu, L., & Lee, I. (2019). Investigation on the Benefits and Satisfaction Degree of the Electronic Official Document On-line Submission and Approval System—A Case Study of a Medical Center in Southern Taiwan. *J. of Health Science*. <https://doi.org/10.17265/2328-7136/2019.02.001>.

- Hussain, M., Nadeem, M., Iqbal, S., Mehrban, S., Fatima, S., Hakeem, O., & Mustafa, G. (2019). Security and Privacy in FinTech. *Research Anthology on Concepts, Applications, and Challenges of FinTech*. <https://doi.org/10.4018/978-1-5225-7805-5.CH005>.
- Hussain, M., Zhu, W., Zhang, W., & Abidi, S. (2018). Student Engagement Predictions in an e-Learning System and Their Impact on Student Course Assessment Scores. *Computational Intelligence and Neuroscience*, 2018. <https://doi.org/10.1155/2018/6347186>.
- Hussain, Y., Zhiqu, H., Akbar, M., Alsanad, A., Alsanad, A., Nawaz, A., Khan, I., & Khan, Z. (2020). Context-Aware Trust and Reputation Model for Fog-Based IoT. *IEEE Access*, 8, 31622-31632. <https://doi.org/10.1109/ACCESS.2020.2972968>.
- Hussein, L., & Hilmi, M. (2021). The Influence of Convenience on the Usage of Learning Management System. *Electronic Journal of e-Learning*. <https://doi.org/10.34190/ejel.19.6.2493>.
- Hussein, R., Mohamed, H., & Kais, A. (2021). Antecedents of level of social media use: exploring the mediating effect of usefulness, attitude and satisfaction. *Journal of Marketing Communications*, 28, 703 - 724. <https://doi.org/10.1080/13527266.2021.1936125>.
- Hussien, F., Rahma, A., & Abdulwahab, H. (2021). An E-Commerce Recommendation System Based on Dynamic Analysis of Customer Behavior. *Sustainability*. <https://doi.org/10.3390/su131910786>.
- Hwang, I., & Kang, H. (2022). Comparative Study on Testing Methods of Path Coefficient in Structural Equation Model. *The Korean Data Analysis Society*. <https://doi.org/10.37727/jkdas.2022.24.3.1007>.
- Hwang, K., Sung, E., & Shenkoya, T. (2022). The Mediating and Combined Effects of Trust and Satisfaction in the Relationship between Collaboration and the Performance of Innovation in Industry–Public Research Institute Partnerships. *Sustainability*. <https://doi.org/10.3390/su14042128>.
- Hwang, W., Eom, S., Lee, H., Park, H., & Seo, M. (2022). Data-efficient end-to-end Information Extraction for Statistical Legal Analysis. , 143-152. <https://doi.org/10.48550/arXiv.2211.01692>.
- Idrus, S., Abdussakir, A., Djakfar, M., & Idrus, S. (2021). The Effect of Product Knowledge and Service Quality on Customer Satisfaction. *Journal of Asian Finance, Economics and Business*, 8, 927-938. <https://doi.org/10.13106/JAFEB.2021.VOL8.NO1.927>.

- Ifinedo, P., Pyke, J., & Anwar, A. (2018). Business undergraduates' perceived use outcomes of Moodle in a blended learning environment: The roles of usability factors and external support. *Telematics Informatics*, 35, 93-102. <https://doi.org/10.1016/j.tele.2017.10.001>.
- Ilmi, M., Liyundira, F., Rachmawati, A., Juliasari, D., & Habsari, P. (2020). Perkembangan Dan Penerapan Theory Of Acceptance Model (TAM) Di Indonesia. , 16, 436-458. <https://doi.org/10.31967/relasi.v16i2.371>.
- Inauen, M., & Schenker-Wicki, A. (2011). The impact of outside-in open innovation on innovation performance. *European journal of innovation management*, 14(4), 496-520.
- Ippoliti, R., & Tria, G. (2020). Efficiency of judicial systems: model definition and output estimation. *Journal of Applied Economics*, 23, 385 - 408. <https://doi.org/10.1080/15140326.2020.1776977>.
- Iqbal, M., Susanto, S., & Sutoro, M. (2019). Efektifitas Sistem Administrasi E-Court Dalam Upaya Mendukung Proses Administrasi Cepat, Sederhana Dan Biaya Ringan Di Pengadilan. *Jurnal Ilmu Hukum*. <https://doi.org/10.30652/JIH.V8I2.7286>.
- Ishak, M., Aliasak, M., Nawawi, A., Isa, M., & Hashim, S. (2020). The Devolution of the Inheritance Management Toward the Beneficiaries in Klang Valley, Malaysia. *Social Science Research Network*. <https://doi.org/10.2139/SSRN.3791127>.
- Iskandar, Y., Heliani, H., Jaman, U. B., & Ardhiyansyah, A. (2023). Analyzing the Relationship Between Technology Adoption and Business Performance in the Digital Age in SMEs in Indonesia. *Eastasouth Proceeding of Nature, Science, and Technology*, 1(01), 01-08.
- Ismail, A., Bakri, M. H., Nordin, M. N., Othman, H., & Adis, A. A. A. (2021c). The Mediating Role of Corporate Image Relationship between SERVQUAL and Auditee Satisfaction: The Study of Smalls and Medium Enterprise in Malaysia. *Turkish Online Journal of Qualitative Inquiry*, 12(4).
- Ismail, I., Shaharuddin, S., Shahroni, N., Ibrahim, N., & Sani, U. (2021b). The Effect of Trust and Ease of Use of E-filling on Tax Compliance in the Era of Big Data Analytics. *Proceedings of the First International Conference of Economics, Business & Entrepreneurship, ICEBE 2020, 1st October 2020, Tangerang, Indonesia*. <https://doi.org/10.4108/eai.1-10-2020.2305611>.
- Ismail, M., Çelebi, E., & Nadiri, H. (2019). How Student Information System Influence Students' Trust and Satisfaction Towards the University?: An Empirical

Study in a Multicultural Environment. *IEEE Access*, 7, 111778-111789. <https://doi.org/10.1109/ACCESS.2019.2934782>.

Ismail, W., Baharuddin, A., Mutalib, L., & Alias, M. (2021). A Systematic Analysis on the Admissibility of Digital Documents as Evidence in Malaysian Syariah Courts. *Pertanika Journal of Social Sciences and Humanities*. <https://doi.org/10.47836/pjssh.29.3.26>.

Ismatullaev, U., & Kim, S. (2022). Review of the Factors Affecting Acceptance of AI-Infused Systems.. *Human factors*, 187208211064707 . <https://doi.org/10.1177/00187208211064707>.

Issa, S., Adekunle, O., Hamdi, F., Cherfi, S., Dumontier, M., & Zaveri, A. (2021). Knowledge Graph Completeness: A Systematic Literature Review. *IEEE Access*, 9, 31322-31339. <https://doi.org/10.1109/ACCESS.2021.3056622>.

Jahanmir, S., Silva, G., Gomes, P., & Gonçalves, H. (2020). Determinants of users' continuous intention toward digital innovations: Are late adopters different?. *Journal of Business Research*, 115, 225-233. <https://doi.org/10.1016/j.jbusres.2019.11.010>.

Jain, N., Kaul, D., & Sanyal, P. (2021). What drives customers towards mobile shopping? An integrative technology continuous theory perspective. *Asia Pacific Journal of Marketing and Logistics*. <https://doi.org/10.1108/apjml-02-2021-0133>.

Jalil, M., Ali, A., & Kamarulzaman, R. (2021). Does innovation capability improve SME performance in Malaysia? The mediating effect of technology adoption. *The International Journal of Entrepreneurship and Innovation*, 23, 253 - 267. <https://doi.org/10.1177/14657503211048967>.

Jamaluddin, S., Taher, M., & Yi, N. (2020). Industrial Relations In A High-Income Nation: Is Malaysia Ready?. . <https://doi.org/10.32890/uumjls.10.1.2019.9121>.

Jangda, M., & Arif, M. (2023). Trust repair in a cultural context: undertaking a synthesis of trust life cycle through critical literature review. *Pakistan Business Review*. <https://doi.org/10.22555/pbr.v24i3.739>.

Jatimoyo, D., Rohman, F., & Djazuli, A. (2021). The effect of perceived ease of use on continuous intention through perceived usefulness and trust. *International Journal of Research In Business and Social Science*, 10, 430-437. <https://doi.org/10.20525/IJRBS.V10I4.1223>.

Javed, S., Rashidin, M., & Jian, W. (2021). Predictors and outcome of customer satisfaction: moderating effect of social trust. *DECISION*, 48, 27 - 48. <https://doi.org/10.1007/s40622-020-00258-2>.

- Jayashree, S., Reza, M., Malarvizhi, C., & Mohiuddin, M. (2021). Industry 4.0 implementation and Triple Bottom Line sustainability: An empirical study on small and medium manufacturing firms. *Heliyon*, 7. <https://doi.org/10.1016/j.heliyon.2021.e07753>.
- Jazil, A., Hidayatullah, S., & Prasetya, D. A. (2022). The Effect of System Quality, Information Quality and Service Quality on Benefits Through User Satisfaction (Case study: iSantri Application). *International Journal of Research in Engineering, Science and Management*, 5(12), 23-29.
- Jebb, A., Ng, V., & Tay, L. (2021). A Review of Key Likert Scale Development Advances: 1995–2019. *Frontiers in Psychology*, 12. <https://doi.org/10.3389/fpsyg.2021.637547>.
- Jennifer, C., Katy, M., Amelinda, N., & Anita, T. (2023). Continuous Intention on Using E-Payment in Hotel Business. *E3S Web of Conferences*. <https://doi.org/10.1051/e3sconf/202342602126>.
- Jeon, S., Kwon, M., & Lee, S. (2020). A Study on the Factors of Satisfaction & WOM Regarding to Financial Institutions Internet and Smartphones Application On-line Usage of Financial Customers. *Journal of The Korean Chemical Society*, 11, 183-194. <https://doi.org/10.15207/JKCS.2020.11.8.183>.
- Jeong, S., & Lee, J. (2022). Environment and Energy? The Impact of Environmental Management Systems on Energy Efficiency. *Manuf. Serv. Oper. Manag.*, 24, 1311-1328. <https://doi.org/10.1287/msom.2021.1057>.
- Jermutus, E., Kneale, D., Thomas, J., & Michie, S. (2022). Influences on User Trust in Healthcare Artificial Intelligence: A Systematic Review. *Wellcome Open Research*. <https://doi.org/10.12688/wellcomeopenres.17550.1>.
- Jeyaraj, A. (2020). DeLone & McLean models of information system success: Critical meta-review and research directions. *Int. J. Inf. Manag.*, 54, 102139. <https://doi.org/10.1016/j.ijinfomgt.2020.102139>.
- Ji, Z., Yang, Z., Liu, J., & Yu, C. (2019). Investigating Users' Continuous Usage Intentions of Online Learning Applications. *Inf.*, 10, 198. <https://doi.org/10.3390/INFO10060198>.
- Jia, X., Pang, Y., Huang, B., & Hou, F. (2023). Understanding consumers' continuous intention to watch streams: A value-based continuous intention model. *Frontiers in Psychology*, 14. <https://doi.org/10.3389/fpsyg.2023.1073301>.
- Jiang, T., Guo, Q., Wei, Y., Cheng, Q., & Lu, W. (2022b). Investigating the relationships between dialog patterns and user satisfaction in customer service chat

- systems based on chat log analysis. *Journal of Information Science*. <https://doi.org/10.1177/01655515221124066>.
- Jiang, Y., & Lau, A. (2021). Roles of consumer trust and risks on continuous intention in the sharing economy: An empirical investigation. *Electron. Commer. Res. Appl.*, 47, 101050. <https://doi.org/10.1016/J.ELERAP.2021.101050>.
- Jiang, Y., Wu, S., Yang, H., Luo, H., Chen, Z., Yin, S., & Kaynak, O. (2022). Secure Data Transmission and Trustworthiness Judgement Approaches Against Cyber-Physical Attacks in an Integrated Data-Driven Framework. *IEEE Transactions on Systems, Man, and Cybernetics: Systems*, 52, 7799-7809. <https://doi.org/10.1109/TSMC.2022.3164024>.
- Jimenez, I., García, L., Violante, M., Marcolin, F., & Vezzetti, E. (2020). Commonly Used External TAM Variables in e-Learning, Agriculture and Virtual Reality Applications. *Future Internet*, 13, 7. <https://doi.org/10.3390/fi13010007>.
- Jiménez-Barreto, J., Rubio, N., Campo, S., & Molinillo, S. (2020). Linking the online destination brand experience and brand credibility with tourists' behavioral intentions toward a destination. *Tourism Management*, 79, 104101. <https://doi.org/10.1016/j.tourman.2020.104101>.
- Jin, D., Abas, W., & Kamarudin, S. (2023). Examining the Effects among Motivation Needs, Satisfaction, and Instagram Continuous Intention in Malaysian Students. *Studies in Media and Communication*. <https://doi.org/10.11114/smc.v12i1.6259>.
- Jin, J., & Amin, A. (2020). A Preliminary Study on the Factors Affecting the Adoption of E-Government Services by Malaysians. *2020 International Conference on Computational Intelligence (ICCI)*, 80-85. <https://doi.org/10.1109/ICCI51257.2020.9247752>.
- Jin, S., & Lee, K. (2020). The Government R&D Funding and Management Performance: The Mediating Effect of Technology Innovation. *Journal of Open Innovation: Technology, Market, and Complexity*. <https://doi.org/10.3390/JOITMC6040094>.
- Jo, H. (2021). Understanding the key antecedents of users' continuous intention in the context of smart factory. *Technology Analysis & Strategic Management*, 35, 153 - 166. <https://doi.org/10.1080/09537325.2021.1970130>.
- Johari, R., Alam, M., & Said, J. (2020). Empirical assessment on factors contributing to integrity practices of Malaysian public sector officers. *Bus. Process. Manag. J.*, 27, 1217-1237. <https://doi.org/10.1108/bpmj-06-2020-0297>.

- Jones, N., & Seckman, C. (2018). Facilitating Adoption of an Electronic Documentation System. *CIN: Computers, Informatics, Nursing*, 36, 225–231. <https://doi.org/10.1097/CIN.0000000000000410>.
- Joukes, E., Keizer, N., Bruijne, M., Abu-Hanna, A., & Cornet, R. (2019). Impact of Electronic versus Paper-Based Recording before EHR Implementation on Health Care Professionals' Perceptions of EHR Use, Data Quality, and Data Reuse. *Applied Clinical Informatics*, 10, 199 - 209. <https://doi.org/10.1055/s-0039-1681054>.
- Juhaňák, L., Zounek, J., Záleská, K., Bárta, O., & Vlcková, K. (2019). The relationship between the age at first computer use and students' perceived competence and autonomy in ICT usage: A mediation analysis. *Comput. Educ.*, 141. <https://doi.org/10.1016/J.COMPEDU.2019.103614>.
- Jun, G. (2023). Legal relationship in the absence of an heir. *The Korean Society Of Family Law*. <https://doi.org/10.31998/ksfl.2023.37.3.101>.
- Jun, J., Cho, I., & Park, H. (2018). Factors influencing continuous use of mobile easy payment service: an empirical investigation. *Total Quality Management & Business Excellence*, 29(9-10), 1043-1057.
- Jun, J., Lee, W., & Jung, J. (2019). The Mediating Roles of Trust and System Quality in Achieving System Success: A System Integrator Perspective. *The Journal of Asian Finance, Economics and Business*. <https://doi.org/10.13106/JAFEB.2019.VOL6.NO2.203>.
- Jung, Y. (2023). A Study on the Utilization of Legal Tech in Civil Electronic Litigation. *Korea Association of the Law of Civil Procedure*. <https://doi.org/10.30639/cp.2023.6.27.2.137>.
- Kaasa, A., & Andriani, L. (2021). Determinants of institutional trust: the role of cultural context. *Journal of Institutional Economics*, 18, 45 - 65. <https://doi.org/10.1017/S1744137421000199>.
- Kafi, M., & Akter, N. (2023). Securing Financial Information in the Digital Realm: Case Studies in Cybersecurity for Accounting Data Protection. *American Journal of Trade and Policy*. <https://doi.org/10.18034/ajtp.v10i1.659>.
- Kaiser, M., & Berger, E. (2020). Trust in the investor relationship marketing of startups: a systematic literature review and research agenda. *Management Review Quarterly*, 71, 491-517. <https://doi.org/10.1007/s11301-020-00191-9>.
- Kaium, A., Bao, Y., Alam, M., & Hoque, M. (2020). Understanding continuous usage intention of mHealth in a developing country. *International Journal of*

*Pharmaceutical and Healthcare Marketing*. <https://doi.org/10.1108/ijphm-06-2019-0041>.

- Kalankesh, L., Nasiry, Z., Fein, R., & Damanabi, S. (2020). Factors Influencing User Satisfaction with Information Systems: A Systematic Review. *Galen Medical Journal*, 9, e1686 - e1686. <https://doi.org/10.31661/gmj.v9i0.1686>.
- Kalayou, M., Endehabtu, B., & Tilahun, B. (2020). The Applicability of the Modified Technology Acceptance Model (TAM) on the Sustainable Adoption of eHealth Systems in Resource-Limited Settings. *Journal of Multidisciplinary Healthcare*, 13, 1827 - 1837. <https://doi.org/10.2147/JMDH.S284973>.
- Kalla, S. (2020). Normal Probability Distribution. . <https://doi.org/10.4135/9781473979192>.
- Kaltsonoudi, K., Tsigilis, N., & Karteroliotis, K. (2021). Critical Review of the Literature and Current Tendencies of the Common Method Variance in Sport Management Research. *Measurement in Physical Education and Exercise Science*, 26, 103 - 115. <https://doi.org/10.1080/1091367X.2021.1949322>.
- Kalui, D., Zhang, D., Muketha, G., & Onsomu, J. (2020). Simulation of Trust-Based Mechanism for Enhancing User Confidence in Mobile Crowdsensing Systems. *IEEE Access*, 8, 20870-20883. <https://doi.org/10.1109/ACCESS.2020.2968797>.
- Kamarozaman, Z., & Razak, F. (2021). The role of facilitating condition in enhancing user's continuous intention. *Journal of Physics: Conference Series*, 1793. <https://doi.org/10.1088/1742-6596/1793/1/012022>.
- Kamaruddin, S., Mohammad, A., Saufi, N., Rosli, W., Othman, M., & Hamin, Z. (2023). Compliance to GDPR Data Protection and Privacy in Artificial Intelligence Technology: Legal and Ethical Ramifications in Malaysia. *2023 International Conference on Disruptive Technologies (ICDT)*, 284-288. <https://doi.org/10.1109/ICDT57929.2023.10150615>.
- Kamaruddin, S., Rosli, W., Saufi, N., Mohammad, A., & Hamin, Z. (2021). The Quandary in Data Protection and Rights to Privacy of AI Technology Adoption in Malaysia. *2021 Innovations in Power and Advanced Computing Technologies (i-PACT)*, 1-5. <https://doi.org/10.1109/i-PACT52855.2021.9696803>.
- Kamarulzaman, N. A., Nyeen, C. S., Permadi, D., & Mahadzir, M. B. (2022, August). Virtual Reality Vehicle Inspection Routine (VR-VIR): Evaluation of Technology Acceptance. In *International Conference on Computational Science and Technology* (pp. 231-245). Singapore: Springer Nature Singapore.



- Kamilasari, I., Hartanto, P., & Hartono, B. (2019). Perancangan Manajemen Electronic Filing System (E-Filing) Dengan Menggunakan Metode Alfred Di Kantor Desa Kuwaron, Grobogan. *Elkom : Jurnal Elektronika dan Komputer*. <https://doi.org/10.51903/elkom.v12i2.98>.
- Kamolsook, A., Badir, Y., & Frank, B. (2019). Consumers' switching to disruptive technology products: The roles of comparative economic value and technology type. *Technological Forecasting and Social Change*. <https://doi.org/10.1016/J.TECHFORE.2018.12.023>.
- Kamp, K., Wyatt, G., Dudley-Brown, S., Brittain, K., & Given, B. (2018). Using cognitive interviewing to improve questionnaires: An exemplar study focusing on individual and condition-specific factors.. *Applied nursing research : ANR*, 43, 121-125 . <https://doi.org/10.1016/j.apnr.2018.06.007>.
- Kang, K., Kang, H., Ilankoon, I., & Chong, C. (2020). Electronic waste collection systems using Internet of Things (IoT): Household electronic waste management in Malaysia. *Journal of Cleaner Production*, 252, 119801. <https://doi.org/10.1016/j.jclepro.2019.119801>.
- Kant, R., Dixit, A., & Memoria, M. (2023). Robots, Revolutionizing the Practice of Law: A Bright Future Ahead. *2023 International Conference on IoT, Communication and Automation Technology (ICICAT)*, 1-6. <https://doi.org/10.1109/ICICAT57735.2023.10263664>.
- Kaplan, K., Kirk, K., Lich, K., Palde, L., Allen, C., Nantz, E., Leuthart, K., Robeson, S., Davis, H., Blekking, J., Healey, B., Czebotar, K., Babb, A., & Knudsen, D. (2020). Accessibility to emergency food systems in south-central Indiana evaluated by spatiotemporal indices of pressure at county and pantry level. *Nature Food*, 1, 284 - 291. <https://doi.org/10.1038/s43016-020-0079-9>.
- Karmarkar, U., & Jenkins, A. (2019). Neural and Behavioral Insights into Online Trust and Uncertainty. , 191-207. [https://doi.org/10.1007/978-3-030-27177-0\\_13](https://doi.org/10.1007/978-3-030-27177-0_13).
- Karnatak, A., & Suseela, G. (2023). Preserving Data Integrity in Legal Documents Using On-Chain NFTs. *Advances in Science and Technology*, 124, 628 - 634. <https://doi.org/10.4028/p-cy5v3f>.
- Karnowski, V. (2020). Theories on the Adoption and Appropriation of Mobile Media. . <https://doi.org/10.1093/oxfordhb/9780190864385.013.2>. Karunarathne, E., & Abeyratne, A. (2020). Role of employee training and experience on the adaption of computerized maintenance management system. , 25, 3-16. <https://doi.org/10.5937/STRAMAN2004003K>.

- Kashive, N., Powale, L., & Kashive, K. (2020). Understanding user perception toward artificial intelligence (AI) enabled e-learning. *The International Journal of Information and Learning Technology*. <https://doi.org/10.1108/ijilt-05-2020-0090>.
- Kaupa, S., & Chisa, K. (2020). Adoption of the Electronic Document Records Management System within the Public Sector in Namibia: Exploring the Challenges and Opportunities. *International Journal of Operations Management*. <https://doi.org/10.18775/ijom.2757-0509.2020.11.4001>.
- Kaur, S., & Arora, S. (2020). Role of perceived risk in online banking and its impact on behavioral intention: trust as a moderator. *Journal of Asia Business Studies*, 15(1), 1-30.
- Kaur, S., Katoch, R., & Rana, A. (2022). Exploring Post-Adoption Behavior of the UPI users with Cognitive and Affective Factors. *International Journal on Recent and Innovation Trends in Computing and Communication*. <https://doi.org/10.17762/ijritcc.v10i12.5895>.
- Kenett, R. (2018). On Information Quality and Customer Surveys. *Other Information Systems & eBusiness eJournal*. <https://doi.org/10.2139/ssrn.3197936>.
- Keni, K. (2020). How Perceived Usefulness and Perceived Ease of Use Affecting Intent to Repurchase?. , 24, 481-496. <https://doi.org/10.24912/jm.v24i3.680>.
- Keyvan, K., & Huang, J. (2022). How to Approach Ambiguous Queries in Conversational Search: A Survey of Techniques, Approaches, Tools, and Challenges. *ACM Computing Surveys*, 55, 1 - 40. <https://doi.org/10.1145/3534965>.
- Khalfi, A., Victoria, O., & Zukri, F. (2020). COMPARATIVE LAW OF ISLAMIC INHERITANCE AND CIVIL LAW INHERITANCE (WEST). *Sultan Agung Notary Law Review*. <https://doi.org/10.30659/SANLAR.1.2.109>.
- Khan, A., Masrek, M., & Mahmood, K. (2019). The relationship of personal innovativeness, quality of digital resources and generic usability with users' satisfaction. *Digit. Libr. Perspect.*, 35, 15-30. <https://doi.org/10.1108/DLP-12-2017-0046>.
- Khan, G., Kagwanja, N., Whyte, E., Gilson, L., Molyneux, S., Schaay, N., Tsoba, B., Barasa, E., & Olivier, J. (2021). Health system responsiveness: a systematic evidence mapping review of the global literature. *International Journal for Equity in Health*, 20. <https://doi.org/10.1186/s12939-021-01447-w>.

- Khan, M., & Saleh, M. (2022). Facebook Users' Satisfaction and Intention to Continue Using It: Applying the Expectation Confirmation Model. *Social Science Computer Review*, 41, 983 - 1000. <https://doi.org/10.1177/08944393211066584>.
- Khan, N., & Qureshi, M. (2020). A systematic literature review on online medical services in Malaysia. *International Journal of Online and Biomedical Engineering (iJOE)*, 16(6), 107-118. <https://doi.org/10.3991/ijoe.v16i06.13573>
- Kharitonova, J. (2021). Digital Assets and Digital Inheritance. *Law & Digital Technologies*. <https://doi.org/10.18254/s123456780015732-6>.
- Khatoon, S., Zhengliang, X., & Hussain, H. (2020). The Mediating Effect of Customer Satisfaction on the Relationship Between Electronic Banking Service Quality and Customer Purchase Intention: Evidence From the Qatar Banking Sector. *SAGE Open*, 10. <https://doi.org/10.1177/2158244020935887>.
- Khatri, V., Samuel, B., & Dennis, A. (2018). System 1 and System 2 cognition in the decision to adopt and use a new technology. *Inf. Manag.*, 55, 709-724. <https://doi.org/10.1016/j.im.2018.03.002>.
- Khayer, A., Talukder, M. S., Bao, Y., & Hossain, M. N. (2023). Application-based mobile payment systems: Continuous intention and intention to recommend. *International Journal of Mobile Communications*, 21(1), 19-53. <https://doi.org/10.1504/IJMC.2023.127673>
- Kheder, H. (2023). Human-Computer Interaction: Enhancing User Experience In Interactive Systems. *Kufa Journal of Engineering*. <https://doi.org/10.30572/2018/kje/140403>.
- Khoa, B., & Huynh, T. (2023). The influence of social media marketing activities on customer loyalty: A study of e-commerce industry. *International Journal of Data and Network Science*. <https://doi.org/10.5267/j.ijdns.2022.11.005>.
- Khochha, N., & Moskal, N. (2023). Transition to electronic document workflow: perspectives and challenges. *Economics. Finances. Law*. <https://doi.org/10.37634/efp.2023.10.3>.
- Kholifah, N., Nurtanto, M., Kuspangaliyeva, K., Mutohhari, F., Masek, A., & Kassymova, G. (2022). Investigating the moderating effects of perceived usefulness on the student satisfaction: Evidence from Indonesian higher education. *Cypriot Journal of Educational Sciences*. <https://doi.org/10.18844/cjes.v17i11.7372>.
- Khong, I., Yusuf, N., Nuriman, A., & Yadila, A. (2023). Exploring the Impact of Data Quality on Decision-Making Processes in Information Intensive

Organizations. *APTISI Transactions on Management (ATM)*.  
<https://doi.org/10.33050/atm.v7i3.2138>.

Kim, E., Kim, J., & Han, S. (2021). Understanding Student Acceptance of Online Learning Systems in Higher Education: Application of Social Psychology Theories with Consideration of User Innovativeness. *Sustainability*.  
<https://doi.org/10.3390/SU13020896>.

Kim, H. (2019). Globalization and regulatory change: The interplay of laws and technologies in E-commerce in Southeast Asia. *Comput. Law Secur. Rev.*, 35, 105315. <https://doi.org/10.1016/J.CLSR.2019.03.009>.

Kim, J., Choi, I., & Li, Q. (2021). Customer Satisfaction of Recommender System: Examining Accuracy and Diversity in Several Types of Recommendation Approaches. *Sustainability*, 13, 6165. <https://doi.org/10.3390/SU13116165>.

Kim, J., Eys, M., Robertson-Wilson, J., Dunn, E., & Rellinger, K. (2019a). Subjective norms matter for physical activity intentions more than previously thought: Reconsidering measurement and analytical approaches. *Psychology of Sport and Exercise*. <https://doi.org/10.1016/J.PSYCHSPORT.2019.04.013>.

Kim, K., Kim, K., Lee, D., & Kim, M. (2019). Identification of critical quality dimensions for continuous intention in mHealth services: Case study of onecare service. *Int. J. Inf. Manag.*, 46, 187-197.  
<https://doi.org/10.1016/j.ijinfomgt.2018.12.008>.

Kim, R., & Song, H. (2021). Examining the Influence of Teaching Presence and Task-Technology Fit on Continuous Intention to Use MOOCs. *The Asia-Pacific Education Researcher*, 31, 395 - 408. <https://doi.org/10.1007/s40299-021-00581-x>.

Kimiagari, S., Balef, E. K., & Malafe, N. S. A. (2021, June). Study of the factors affecting the intention to adopt and recommend technology to others: Based on the unified theory of acceptance and use of technology (UTAUT). In *Academy of Marketing Science Annual Conference - World Marketing Congress* (pp. 321-334). Cham: Springer International Publishing. [https://doi.org/10.1007/978-3-030-65277-7\\_35](https://doi.org/10.1007/978-3-030-65277-7_35)

King, K., Kim, D., & McCabe, C. (2018). Random responses inflate statistical estimates in heavily skewed addictions data.. *Drug and alcohol dependence*, 183, 102-110 . <https://doi.org/10.1016/j.drugalcdep.2017.10.033>.

Kiyani, A., Lasebae, A., & Ali, K. (2020). Continuous User Authentication Based on Deep Neural Networks. *2020 International Conference on UK-China Emerging Technologies (UCET)*, 1-4. <https://doi.org/10.1109/UCET51115.2020.9205446>.

- Kmetty, Z., & Stefkovics, Á. (2021). Assessing the effect of questionnaire design on unit and item-nonresponse: evidence from an online experiment. *International Journal of Social Research Methodology*, 25, 659 - 672. <https://doi.org/10.1080/13645579.2021.1929714>.
- Knockaert, M., & Vos, N. (2019). Ethical, Legal and Privacy Considerations for Adaptive Systems. *Engineering Data-Driven Adaptive Trust-based e-Assessment Systems*. [https://doi.org/10.1007/978-3-030-29326-0\\_12](https://doi.org/10.1007/978-3-030-29326-0_12).
- Koren, C. (2023). A Complex Unit Interviews Analysis Approach in Qualitative Social Work Research. *The British Journal of Social Work*. <https://doi.org/10.1093/bjsw/bcad093>.
- Köse, D., Morschheuser, B., & Hamari, J. (2019). Is it a tool or a toy? How user's conception of a system's purpose affects their experience and use. *Int. J. Inf. Manag.*, 49, 461-474. <https://doi.org/10.1016/j.ijinfomgt.2019.07.016>.
- Kotlyar, D., & Pop, L. (2019). E-filing Asset Declarations. . <https://doi.org/10.1596/32066>.
- Kowatsch, T., Nißen, M. K., Shih, I., Rügger, D., Volland, D., Filler, A., ... & Fleisch, E. (2019). Text-based healthcare chatbots supporting patient and health professional teams: Preliminary results of a randomized controlled trial on efficacy and acceptability. *Journal of Medical Internet Research*, 21(8), e13677. <https://doi.org/10.2196/13677>
- Krejcie, R. V., & Morgan, D. W. (1970). Determining sample size for research activities. *Educational and Psychological Measurement*, 30(3), 607-610. <https://doi.org/10.1177/001316447003000308>
- Kresnandita, S., Prawati, L., & Lusiana, L. (2023). Analyzing The Effect Of Factors On Taxpayers Satisfaction Using E-Filing Tax Reporting System. *Journal of Applied Finance and Accounting*. <https://doi.org/10.21512/jafa.v10i1.8323>.
- Krueger, T., & Besenecker, U. (2019). Design-Based Research in Relation to Science-Based Research. *Design Research Foundations*. [https://doi.org/10.1007/978-3-030-18557-2\\_7](https://doi.org/10.1007/978-3-030-18557-2_7).
- Krupitzer, C., Naber, J., Stauffert, J., Mayer, J., Spielmann, J., Ehmann, P., Boci, N., Bürkle, M., Ho, A., Komorek, C., Heinickel, F., Kounev, S., Becker, C., & Latoschik, M. (2022). CortexVR: Immersive analysis and training of cognitive executive functions of soccer players using virtual reality and machine learning. *Frontiers in Psychology*, 13. <https://doi.org/10.3389/fpsyg.2022.754732>.

- Krymchak, L., Vikhtiuk, L., & Rudnichenko, Y. (2022). Digitalization Of Administrative Services: Legislative And Theoretical Aspects Of Its Implementation. *Herald of Khmelnytskyi National University. Economic sciences*. [https://doi.org/10.31891/2307-5740-2022-312-6\(2\)-10](https://doi.org/10.31891/2307-5740-2022-312-6(2)-10).
- Kuadey, N., Mahama, F., Ankora, C., Bensah, L., Maale, G., Agbesi, V., Kuadey, A., & Adjei, L. (2022). Predicting students' continuous use of learning management system at a technical university using machine learning algorithms. *Interact. Technol. Smart Educ.*, 20, 209-227. <https://doi.org/10.1108/itse-11-2021-0202>.
- Kucuk, S., & Richardson, J. (2019). A structural equation model of predictors of online learners' engagement and satisfaction. *Online Learning*. <https://doi.org/10.24059/OLJ.V23I2.1455>.
- Kühl, N., Mühlthaler, M., & Goutier, M. (2019). Supporting customer-oriented marketing with artificial intelligence: automatically quantifying customer needs from social media. *Electronic Markets*, 30, 351-367. <https://doi.org/10.1007/s12525-019-00351-0>.
- Kularbphetpong, K. (2019). Factors Affecting The IT Service Quality. *International Journal of Scientific & Technology Research*, 8, 1888-1890.
- Kumar, J., Bervell, B., Annamalai, N., & Osman, S. (2020). Behavioral Intention to Use Mobile Learning: Evaluating the Role of Self-Efficacy, Subjective Norm, and WhatsApp Use Habit. *IEEE Access*, 8, 208058-208074. <https://doi.org/10.1109/ACCESS.2020.3037925>.
- Kumari, K., Abbas, J., Rashid, S., & Haq, M. (2021). Role of Corporate Social Responsibility in Corporate Reputation via Organizational Trust and Commitment. *Reviews of Management Sciences*. <https://doi.org/10.53909/rms.03.02.084>.
- Kuo, T. S., Huang, K. C., Nguyen, T. Q., & Nguyen, P. H. (2019). Adoption of mobile applications for identifying tourism destinations by travellers: An integrative approach. *Journal of Business Economics and Management*, 20(5), 860-877. <https://doi.org/10.3846/jbem.2019.10317>
- Kupec, V., Sieber, J., & Baycan, I. (2022). Documentation Management And The Audit Trail In Public Administration. *Slovak Journal of Public Policy and Public Administration*. <https://doi.org/10.34135/sjpppa.220908>.
- Kurdi, B., Alshurideh, M., & Salloum, S. (2020). Investigating a theoretical framework for e-learning technology acceptance. *International Journal of Electrical and Computer Engineering*, 10, 6484-6496. <https://doi.org/10.11591/ijece.v10i6.pp6484-6496>.

- Kurt, A., & Ceylan, K. E. (2018). Understanding The Factors That Influence Mobile Buying Behavior Of Young Turkish Consumers: An Empirical Investigation. *Siyaset, Ekonomi ve Yönetim Araştırmaları Dergisi*, 6(5), 123-134.
- Kurunathan, D., Shanmugathas, S., & Ashoka, K. (2019). Analysis of Relation Between Customer Behavior and Information Technology Market. *Journal of System and Management Sciences*. <https://doi.org/10.33168/jsms.2019.0105>.
- Kusmaryono, I., & Wijayanti, D. (2022). Number of Response Options, Reliability, Validity, and Potential Bias in the Use of the Likert Scale Education and Social Science Research: A Literature Review. *International Journal of Educational Methodology*. <https://doi.org/10.12973/ijem.8.4.625>.
- Kwahk, K., Ahn, H., & Ryu, Y. (2018). Understanding mandatory IS use behavior: How outcome expectations affect conative IS use. *Int. J. Inf. Manag.*, 38, 64-76. <https://doi.org/10.1016/j.ijinfomgt.2017.07.001>.
- Lahmidi, W., Lahmidi, Z., & El Boujnouni, S. (2023). Social transformation through social innovation: The case study of a Moroccan waste recycling cooperative. *International Journal of Engineering, Business and Management*, 7(4), [page numbers if available]. <https://doi.org/10.22161/ijebm.7.4.1>
- Laila, N., Ratnasari, R., Ismail, S., Hidzir, P., & Mahphoth, M. (2022). The intention of small and medium enterprises' owners to participate in waqf: the case of Malaysia and Indonesia. *International Journal of Islamic and Middle Eastern Finance and Management*. <https://doi.org/10.1108/imefm-01-2022-0014>.
- Laksamana, P., Suharyanto, S., & Cahaya, Y. (2022). Determining factors of continuous intention in mobile payment: fintech industry perspective. *Asia Pacific Journal of Marketing and Logistics*. <https://doi.org/10.1108/apjml-11-2021-0851>.
- Langer, M., König, C., & Busch, V. (2020). Changing the means of managerial work: effects of automated decision support systems on personnel selection tasks. *Journal of Business and Psychology*, 36, 751 - 769. <https://doi.org/10.1007/s10869-020-09711-6>.
- Larasati, A., Probowulan, D., & Syahfrudin, A. (2019). Pengaruh Persepsi Wajib Pajak atas Penerapan E-Filing dan Persepsi Wajib Pajak atas Kualitas Sistem E-Filing Terhadap Kepatuhan Pajak. , 3, 208-216. <https://doi.org/10.31539/costing.v3i1.816>.
- Larson, S., Mahendran, A., Lee, A., Kummerfeld, J., Hill, P., Laurenzano, M., Hauswald, J., Tang, L., & Mars, J. (2019). Outlier Detection for Improved Data Quality and Diversity in Dialog Systems. , 517-527. <https://doi.org/10.18653/v1/N19-1051>.

- Latan, H., Jabbour, C., Jabbour, A., Fiorini, P., & Foropon, C. (2020). Innovative efforts of ISO 9001-certified manufacturing firms: Evidence of links between determinants of innovation, continuous innovation and firm performance. *International Journal of Production Economics*. <https://doi.org/10.1016/j.ijpe.2019.107526>.
- Latip, M. S. A., Noh, I., Tamrin, M., & Latip, S. N. N. A. (2020). Students' acceptance of e-learning and the effects of self-efficacy in Malaysia. *International Journal of Academic Research in Business and Social Sciences*, 10(5), 658-674. <https://doi.org/10.6007/IJARBS/v10-i5/7251>
- Lautamatti, E., Sumanen, M., Raivio, R., & Mattila, K. (2020). Continuity of care is associated with satisfaction with local health care services. *BMC Family Practice*, 21. <https://doi.org/10.1186/s12875-020-01251-5>.
- Lawson, D., Mellor, K., Eddy, S., Lee, C., Kim, K., Kim, K., Mbuagbaw, L., & Thabane, L. (2021). Pilot and Feasibility Studies in Rehabilitation Research. *American Journal of Physical Medicine & Rehabilitation*, 101, 372 - 383. <https://doi.org/10.1097/PHM.0000000000001797>.
- Lee, A., Legood, A., Hughes, D., Tian, A., Newman, A., & Knight, C. (2020). Leadership, creativity and innovation: a meta-analytic review. *European Journal of Work and Organizational Psychology*, 29, 1 - 35. <https://doi.org/10.1080/1359432X.2019.1661837>.
- Lee, C. (2020). Intention to use versus actual adoption of technology by university English language learners: what perceptions and factors matter?. *Computer Assisted Language Learning*, 35, 2049 - 2077. <https://doi.org/10.1080/09588221.2020.1857410>.
- Lee, C. (2021). Globalisation and economic development: Malaysia's experience. *Globalisation and its Economic Consequences*. <https://doi.org/10.4324/9781003138501-6>.
- Lee, C. H., Chen, C. W., Chen, W. K., & Lin, K. H. (2021). Analyzing the effect of social support and customer engagement on stickiness and repurchase intention in social commerce: A trust transfer perspective. *Journal of Electronic Commerce Research*, 22(4), 363-381.
- Lee, E., & Jeon, Y. (2020). The Difference of User Satisfaction and Net Benefit of a Mobile Learning Management System According to Self-Directed Learning: An Investigation of Cyber University Students in Hospitality. *Sustainability*. <https://doi.org/10.3390/su12072672>.



- Lee, K., Romzi, P., Hanaysha, J., Alzoubi, H., & Alshurideh, M. (2022). Investigating the impact of benefits and challenges of IOT adoption on supply chain performance and organizational performance: An empirical study in Malaysia. *Uncertain Supply Chain Management*. <https://doi.org/10.5267/j.uscm.2021.11.009>.
- Lee, L., & Brink, W. (2020). Trust in Cloud-Based Services: A Framework for Consumer Adoption of Software as a Service. *J. Inf. Syst.*, 34, 65-85. <https://doi.org/10.2308/isis-52626>.
- Lee, O., & Jung, J. (2019). Integrating character networks for extracting narratives from multimodal data. *Inf. Process. Manag.*, 56, 1894-1923. <https://doi.org/10.1016/J.IPM.2019.02.005>.
- Lee, T., Lee, B., & Lee-Geiller, S. (2020). The effects of information literacy on trust in government websites: Evidence from an online experiment. *Int. J. Inf. Manag.*, 52, 102098. <https://doi.org/10.1016/j.ijinfomgt.2020.102098>.
- Lee, Y., & Kaplan, D. (2018). Generating Multivariate Ordinal Data via Entropy Principles. *Psychometrika*, 83, 156 - 181. <https://doi.org/10.1007/s11336-018-9603-3>.
- Lee, Y., & Kozar, K. A. (2012). Understanding website usability: Specifying and measuring constructs and their relationships. *Decision Support Systems*, 52(2), 450-463. <https://doi.org/10.1016/j.dss.2011.10.004>
- Lee-Geiller, S., & Lee, T. (2019). Using government websites to enhance democratic E-governance: A conceptual model for evaluation. *Gov. Inf. Q.*, 36, 208-225. <https://doi.org/10.1016/j.giq.2019.01.003>.
- Legood, A., Werff, L., Lee, A., & Hartog, D. (2020). A meta-analysis of the role of trust in the leadership- performance relationship. *European Journal of Work and Organizational Psychology*, 30, 1 - 22. <https://doi.org/10.1080/1359432x.2020.1819241>.
- Lei, X., Chen, Z., & Li, H. (2021). Functional Outlier Detection for Density-Valued Data with Application to Robustify Distribution-to-Distribution Regression. *Technometrics*, 65, 351 - 362. <https://doi.org/10.1080/00401706.2022.2164063>.
- Leila, M., Zitouni, A., & Djoudi, M. (2020). Ensuring user authentication and data integrity in multi-cloud environment. *Human-centric Computing and Information Sciences*, 10, 1-20. <https://doi.org/10.1186/s13673-020-00224-y>.

- Leong, C., Goh, C., Kho, I., Chieng, R., Then, S., & Hii, P. (2020). E-Learning Continuous Intention In Malaysia: What Determines?, 17, 523-535. <https://doi.org/10.48080/JAE.V17I10.4420>.
- Lepetan, I., & Koval, L. (2023). Electronic Document Management And Digital Signature In The Business Environment. 3. <https://doi.org/10.37128/2411-4413-2023-3-8>.
- Lestari, A. (2021). The Effect of Information System User Satisfaction on Individual Performance (High School Case Study). , 5, 160-169. <https://doi.org/10.35335/MANTIK.VOL5.2021.1294.PP160-169>.
- Levitsky, S. (2021). Electronic document as an element of digital transformation of economic entities. , 68, 44-51. [https://doi.org/10.33108/GALICIANVISNYK\\_TNTU2021.01.044](https://doi.org/10.33108/GALICIANVISNYK_TNTU2021.01.044).
- Lewandowska, A., & Cherniaiev, H. (2022). R&D Cooperation and Investments concerning Sustainable Business Innovation: Empirical Evidence from Polish SMEs. *Sustainability*. <https://doi.org/10.3390/su14169851>.
- Leys, C., Delacre, M., Mora, Y., Lakens, D., & Ley, C. (2019). How to Classify, Detect, and Manage Univariate and Multivariate Outliers, With Emphasis on Pre-Registration. *International Review of Social Psychology*. <https://doi.org/10.5334/IRSP.289>.
- Leys, C., Klein, O., Dominicy, Y., & Ley, C. (2018). Detecting multivariate outliers: Use a robust variant of the Mahalanobis distance. *Journal of Experimental Social Psychology*, 74, 150-156. <https://doi.org/10.1016/J.JESP.2017.09.011>.
- Li, A., Li, A., Sun, Y., Yang, X., & Guo, J. (2019). Exploring the Relationship between Perceived Ease of Use and Continuous Usage of a Mobile Terminal: Mobility as a Moderator. *Sustainability*. <https://doi.org/10.3390/SU11041128>.
- Li, B., Wu, Y., Hao, Z., Yan, X., & Chen, B. (2019). The effects of trust on life satisfaction in the context of WeChat use. *Telematics Informatics*, 42. <https://doi.org/10.1016/J.TELE.2019.101241>.
- Li, F., & Zhang, J. (2021). Construction and Realization of the Marketing Management Information System for E-commerce Companies Based on SQL Server. *2021 International Conference on Aviation Safety and Information Technology*. <https://doi.org/10.1145/3510858.3510972>.
- Li, G., Zhou, M., Feng, Z., Li, M., & Jiang, H. (2021a). Research on Key Influencing Factors of E-Government Cloud Service Satisfaction. *Wireless Personal Communications*, 127, 1117 - 1135. <https://doi.org/10.1007/s11277-021-08567-0>.

- Li, J., Liang, W., Xu, W., Xu, Z., Jia, X., Zhou, W., & Zhao, J. (2022). Maximizing User Service Satisfaction for Delay-Sensitive IoT Applications in Edge Computing. *IEEE Transactions on Parallel and Distributed Systems*, 33, 1199-1212. <https://doi.org/10.1109/TPDS.2021.3107137>.
- Li, L. (2023). Data Security Technology in Electronic Commerce System Development. *2023 International Conference on Applied Intelligence and Sustainable Computing (ICAISC)*, 1-6. <https://doi.org/10.1109/ICAISC58445.2023.10200851>.
- Li, L., Wang, Q., & Li, J. (2022). Examining continuous intention of online learning during COVID-19 pandemic: Incorporating the theory of planned behavior into the expectation–confirmation model. *Frontiers in Psychology*, 13. <https://doi.org/10.3389/fpsyg.2022.1046407>.
- Li, L., Wang, Z., Li, Y., & Liao, A. (2021). Impacts of consumer innovativeness on the intention to purchase sustainable products. *Sustainable Production and Consumption*, 27, 774-785. <https://doi.org/10.1016/j.spc.2021.02.002>
- Li, M., & Wang, Z. (2020). Deep learning for high-dimensional reliability analysis. *Mechanical Systems and Signal Processing*, 139, 106399. <https://doi.org/10.1016/j.ymssp.2019.106399>.
- Li, S. (2018). Research on the impact mechanism of user satisfaction with Software as a Service. , 176, 04002. <https://doi.org/10.1051/MATECCONF/201817604002>.
- Li, W., & Xue, L. (2021). Analyzing the Critical Factors Influencing Post-Use Trust and Its Impact on Citizens' Continuous-Use Intention of E-Government: Evidence from Chinese Municipalities. *Sustainability*. <https://doi.org/10.3390/SU13147698>.
- Li, Y., & Shang, H. (2020). Service quality, perceived value, and citizens' continuous-use intention regarding e-government: Empirical evidence from China. *Information & Management*, 57(3), Article 103197. <https://doi.org/10.1016/j.im.2019.103197>
- Li, Y., & Wang, J. (2021). Evaluating the Impact of Information System Quality on Continuous Intention Toward Cloud Financial Information System. *Frontiers in Psychology*, 12. <https://doi.org/10.3389/fpsyg.2021.713353>.
- Li, Y., Liu, R., Wang, J., & Zhao, T. (2022b). How does mHealth service quality influences adoption?. *Ind. Manag. Data Syst.*, 122, 774-795. <https://doi.org/10.1108/imds-12-2020-0758>.

- Li, Y., Nishimura, N., Yagami, H., & Park, H. (2021). An Empirical Study on Online Learners' Continuous Intentions in China. *Sustainability*, 13, 889. <https://doi.org/10.3390/SU13020889>.
- Liang, L., Choi, H., & Joppe, M. (2018). Exploring the relationship between satisfaction, trust and switching intention, repurchase intention in the context of Airbnb. *International Journal of Hospitality Management*, 69, 41-48. <https://doi.org/10.1016/J.IJHM.2017.10.015>.
- Liao, Z., Shi, X., & Yee, M. (2021). Enterprise e-banking satisfaction and continuous in business operations. *Journal of General Management*, 46, 313 - 321. <https://doi.org/10.1177/0306307021990277>.
- Liebe, U. (2021). Factor Analysis. *Research Methods in the Social Sciences: An A-Z of key concepts*. <https://doi.org/10.1093/hepl/9780198850298.003.0028>.
- Lim, K., Yeo, S., Tey, Y., & Tan, C. (2023). Customer Satisfaction On E-Banking Service Quality In Malaysia. *International Journal of Entrepreneurship, Business and Creative Economy*. <https://doi.org/10.31098/ijebce.v3i2.1333>.
- Lim, W. (2022). The Sustainability Pyramid: A Hierarchical Approach to Greater Sustainability and the United Nations Sustainable Development Goals With Implications for Marketing Theory, Practice, and Public Policy. *Australasian Marketing Journal*, 30, 142 - 150. <https://doi.org/10.1177/18393349211069152>.
- Lin, H., & Lee, G. (2006b). Determinants of success for online communities: an empirical study. *Behaviour and Information Technology*, 25(6), 479-488. <https://doi.org/10.1080/01449290500330422>
- Lin, L. (2018). Bias caused by sampling error in meta-analysis with small sample sizes. *PLoS ONE*, 13. <https://doi.org/10.1371/journal.pone.0204056>.
- Lin, W., Chen, H., & Yueh, H. (2021). Using Different Error Handling Strategies to Facilitate Older Users' Interaction With Chatbots in Learning Information and Communication Technologies. *Frontiers in Psychology*, 12. <https://doi.org/10.3389/fpsyg.2021.785815>.
- Lin, X., Wang, Z., Ma, L., & Wu, X. (2019). Saliency Detection via Multi-Scale Global Cues. *IEEE Transactions on Multimedia*, 21, 1646-1659. <https://doi.org/10.1109/TMM.2018.2884474>.
- Ling, J., & Kan, R. (2020). Perceptions of learning management system quality, satisfaction, and usage: Differences among students of the arts. *Australasian Journal of Educational Technology*, 36, 26-40. <https://doi.org/10.14742/ajet.5187>.

- Lingga, I. S. (2021). Analysis of organizational commitment in determining the success of accounting information systems (AIS) in the banking sector. *The Indonesian Accounting Review*, 11(1), 9-19. <https://doi.org/10.14414/tiar.v11i1.2327>
- Lis, T., Ptak, A., & Lis, M. (2021). Trust as an Element of the Functioning of the Information System in Management in Conditions of Forced Remote Work. *Energies*. <https://doi.org/10.3390/en14217425>.
- Liu, C., & Jia, G. (2019). Industrial Big Data and Computational Sustainability: Multi-Method Comparison Driven by High-Dimensional Data for Improving Reliability and Sustainability of Complex Systems. *Sustainability*. <https://doi.org/10.3390/SU11174557>.
- Liu, D., & Weistroffer, H. (2020). Statistically Significant! But Is Trust of Practical Significance?. *Journal of Computer Information Systems*, 62, 247 - 258. <https://doi.org/10.1080/08874417.2020.1783723>.
- Liu, J., Marriott, K., Dwyer, T., & Tack, G. (2022). Increasing User Trust in Optimisation through Feedback and Interaction. *ACM Transactions on Computer-Human Interaction*, 29, 1 - 34. <https://doi.org/10.1145/3503461>.
- Liu, L., Cao, M., & Sun, Y. (2021). A fusion data security protection scheme for sensitive E-documents in the open network environment. *PLoS ONE*, 16(10), e0258464. <https://doi.org/10.1371/journal.pone.0258464>
- Liu, S. (2019). Research on the Mechanism of Enterprise Customer Relationship Management from the Perspective of User Innovation. *DEStech Transactions on Economics, Business and Management*. <https://doi.org/10.12783/dtem/icem2019/31205>.
- Liu, S., Huang, Y., & Shi, L. (2022). Autonomous Mobile Clinics: Empowering Affordable Anywhere, Anytime Healthcare Access. *IEEE Engineering Management Review*, 50, 147-154. <https://doi.org/10.1109/EMR.2022.3220826>.
- Liu, X., & Prybutok, V. (2020). An empirical investigation of factors that drive a user decision to continue using cloud storage services. *Journal of Decision Systems*, 30, 4 - 26. <https://doi.org/10.1080/12460125.2020.1798590>.
- Liu, Y. (2022). Research on the Motives and Models of Online Community Users' Participation in Enterprise New Product Development. *Journal of Innovation and Development*. <https://doi.org/10.54097/jid.v1i1.3582>.
- Liu, Y., Li, Q., Edu, T., & Negricea, I. (2020). Exploring the Continuous Usage Intention of Travel Applications in the Case of Chinese Tourists. *Journal of*

*Hospitality & Tourism Research*, 47, 6 - 32.  
<https://doi.org/10.1177/1096348020962553>.

- Lizarelli, F., Toledo, J., & Alliprandini, D. (2019). Relationship between continuous improvement and innovation performance: an empirical study in Brazilian manufacturing companies. *Total Quality Management & Business Excellence*, 32, 981 - 1004. <https://doi.org/10.1080/14783363.2019.1653178>.
- Llanes, G. (2018). Competitive Strategy for Open and User Innovation. *Microeconomics: Intertemporal Firm Choice & Growth*. <https://doi.org/10.1111/jems.12282>.
- Lo, O., Buchanan, W., Sayeed, D., Papadopoulos, P., Pitropakis, N., & Chrysoulas, C. (2022). GLASS: A Citizen-Centric Distributed Data-Sharing Model within an e-Governance Architecture. *Sensors (Basel, Switzerland)*, 22. <https://doi.org/10.3390/s22062291>.
- Loh, X., Lee, V., Hew, T., & Lin, B. (2022). The cognitive-affective nexus on mobile payment continuous intention during the COVID-19 pandemic. *International Journal of Bank Marketing*. <https://doi.org/10.1108/ijbm-06-2021-0257>.
- Lone, S., & Mir, A. (2021). A novel OTP based tripartite authentication scheme. *Int. J. Pervasive Comput. Commun.*, 18, 437-459. <https://doi.org/10.1108/ijpcc-04-2021-0097>.
- Lughofer, E., & Pratama, M. (2021). Online sequential ensembling of predictive fuzzy systems. *Evolving Systems*, 13, 361-386. <https://doi.org/10.1007/s12530-021-09398-x>.
- Lukman, H. S., Setiani, A., & Muhassanah, N. (2020, October). Structural equation modelling of teaching quality on students' satisfaction. In *Journal of Physics: Conference Series* (Vol. 1657, No. 1, p. 012083). IOP Publishing. <https://doi.org/10.1088/1742-6596/1657/1/012083>
- Lungeanu, A., Mesmer-Magnus, J., Niler, A., DeChurch, L., & Contractor, N. (2022). Organizing for Mars: A Task Management Perspective on Work within Spaceflight Multiteam Systems. *Human Factors*, 65, 1199 - 1220. <https://doi.org/10.1177/00187208221129939>.
- Lutfi, A., Al-Okaily, M., Alsyounf, A., & Alrawad, M. (2022). Evaluating the D&M IS Success Model in the Context of Accounting Information System and Sustainable Decision Making. *Sustainability*. <https://doi.org/10.3390/su14138120>.

- Lv, J., Wang, N., Ye, Y., & Li, W. (2022). Continuous Use Intention of Mobile Social Network Information Service Based on User Behavior Perception. *Computational Intelligence and Neuroscience*, 2022. <https://doi.org/10.1155/2022/3050180>.
- Lyles, C., Nelson, E., Frampton, S., Dykes, P., Cemballi, A., & Sarkar, U. (2020). Using Electronic Health Record Portals to Improve Patient Engagement: Research Priorities and Best Practices. *Annals of Internal Medicine*, 172, S123 - S129. <https://doi.org/10.7326/M19-0876>.
- Ma, C., Jin, Z., Mei, Z., Zhou, F., She, X., Huang, J., & Liu, D. (2022). Internet of Things Background: An Empirical Study on the Payment Intention of Central Bank Digital Currency Design. *Mobile Information Systems*. <https://doi.org/10.1155/2022/4846372>.
- Maamari, B. E., & Chaanine, J. C. (2018). Impact of perceived HIS users' performance on job satisfaction: Moderating effect of perceived HIS quality. *International Journal of Electronic Healthcare*, 10(1-2), 60-80. <https://doi.org/10.1504/IJEH.2018.10016257>
- Macaranas, A., Antle, A., & Riecke, B. (2015). What is Intuitive Interaction? Balancing Users' Performance and Satisfaction with Natural User Interfaces. *Interact. Comput.*, 27, 357-370. <https://doi.org/10.1093/iwc/iwv003>.
- Machdar, N. (2019). The Effect Of Information Quality On Perceived Usefulness And Perceived Ease Of Use. *Business and Entrepreneurial Review*. <https://doi.org/10.25105/BER.V15I2.4630>.
- Mahardhika, V. (2022). An Electronic Court in the Perspective Criminal Law Reform. *Proceedings of the International Joint Conference on Arts and Humanities 2021 (IJCAH 2021)*. <https://doi.org/10.2991/assehr.k.211223.154>.
- Mahmudah, N., & Kartikaningdyah, E. (2020). The Effect of Perception of Utilization, Perception of Easy of Use and Taxpayer Satisfaction on E-Filing Use by Tax Payer. *Proceedings of the First International Conference on Applied Science and Technology (iCAST 2018)*. <https://doi.org/10.2991/assehr.k.200813.028>.
- Makhtar, M., & Asuhaimi, F. (2019). Regulatory Framework for Online Businesses in Malaysia. *International Journal of Academic Research in Business and Social Sciences*. <https://doi.org/10.6007/IJARBS/V9-I3/5703>.
- Malatji, W., Eck, R., & Zuva, T. (2020). Understanding the usage, Modifications, Limitations and Criticisms of Technology Acceptance Model (TAM). *Advances in Science, Technology and Engineering Systems Journal*, 5, 113-117. <https://doi.org/10.25046/aj050612>.

Malaysia: An application of data envelopment analysis. *Journal of Applied Finance and*

Maldonado, T. (2023). User Centered User Interface Design: Best Practices and Trends. *Revista VICTEC*. <https://doi.org/10.61395/victec.v4i7.128>.

Malmqvist, J., Hellberg, K., Möllås, G., Rose, R., & Shevlin, M. (2019). Conducting the Pilot Study: A Neglected Part of the Research Process? Methodological Findings Supporting the Importance of Piloting in Qualitative Research Studies. *International Journal of Qualitative Methods*, 18. <https://doi.org/10.1177/1609406919878341>.

Mamat, S., Mahmud, W., & Azlan, A. (2023). Security Threats to Privacy Data of Malaysian Youth's: Online Transaction and Communication. *Jurnal Komunikasi: Malaysian Journal of Communication*. <https://doi.org/10.17576/jkmjc-2023-3901-19>.

Mamun, M., Senn, W., Peak, D., Prybutok, V., & Torres, R. (2020). Emotional Satisfaction and IS Continuous Behavior: Reshaping the Expectation-Confirmation Model. *International Journal of Human-Computer Interaction*, 36, 1437 - 1446. <https://doi.org/10.1080/10447318.2020.1752478>.

Man, M., & Manaf, H. (2023). Exploring on Acceptance of E-Participation in The Malaysian Public Sector: A Review Paper. *E3S Web of Conferences*. <https://doi.org/10.1051/e3sconf/202344003019>.

Manchaiah, V., Granberg, S., Grover, V., Saunders, G., & Hall, D. (2019). Content validity and readability of patient-reported questionnaire instruments of hearing disability. *International Journal of Audiology*, 58, 565 - 575. <https://doi.org/10.1080/14992027.2019.1602738>.

Mangoting, Y., Whitney, G., & Tjioewinata, G. (2019). The Relationships between Technology and User Satisfaction in Online Tax Filing: The Mediating Role of Confirmation of Expectation. *Proceedings of the International Conference on Tourism, Economics, Accounting, Management, and Social Science (TEAMS 19)*. <https://doi.org/10.2991/teams-19.2019.8>.

Manis, K., & Choi, D. (2019). The virtual reality hardware acceptance model (VR-HAM): Extending and individuating the technology acceptance model (TAM) for virtual reality hardware. *Journal of Business Research*. <https://doi.org/10.1016/J.JBUSRES.2018.10.021>.

Mann, A., Saxena, P., Almanei, M., Okorie, O., & Salonitis, K. (2022). Environmental Impact Assessment of Different Strategies for the Remanufacturing of User Electronics. *Energies*. <https://doi.org/10.3390/en15072376>.



- Manolov, R., Solanas, A., & Sierra, V. (2018). Extrapolating baseline trend in single-case data: Problems and tentative solutions. *Behavior Research Methods*, 51, 2847 - 2869. <https://doi.org/10.3758/s13428-018-1165-x>.
- Maqableh, M., Hmoud, H., Jaradat, M., & Masa'deh, R. (2021). Integrating an information systems success model with perceived privacy, perceived security, and trust: the moderating role of Facebook addiction. *Heliyon*, 7. <https://doi.org/10.1016/j.heliyon.2021.e07899>.
- Marei, A., Al-Haddad, S., Daoud, L., Habashneh, A., Fariz, R., & Aldamisi, R. (2022). The impact of innovation on customer satisfaction in the commercial banks: Business performance as a mediating variable. *Uncertain Supply Chain Management*. <https://doi.org/10.5267/j.uscm.2022.3.006>.
- Marengo, D., Montag, C., Sindermann, C., Elhai, J., & Settanni, M. (2021). Examining the links between active Facebook use, received likes, self-esteem and happiness: A study using objective social media data. *Telematics Informatics*, 58, 101523. <https://doi.org/10.1016/j.tele.2020.101523>.
- Marengo, D., Sariyska, R., Schmitt, H., Messner, E., Baumeister, H., Brand, M., Kannen, C., & Montag, C. (2021). Exploring the Associations Between Self-reported Tendencies Toward Smartphone Use Disorder and Objective Recordings of Smartphone, Instant Messaging, and Social Networking App Usage: Correlational Study. *Journal of Medical Internet Research*, 23. <https://doi.org/10.2196/27093>.
- Mariani, M., Borghi, M., & Gretzel, U. (2019). Online reviews: Differences by submission device. *Tourism Management*. <https://doi.org/10.1016/J.TOURMAN.2018.08.022>.
- Marinković, V., Dordevic, A., & Kalinić, Z. (2020). The moderating effects of gender on customer satisfaction and continuous intention in mobile commerce: a UTAUT-based perspective. *Technology Analysis & Strategic Management*, 32, 306 - 318. <https://doi.org/10.1080/09537325.2019.1655537>.
- Marino, C., Canale, N., Melodia, F., Spada, M., & Vieno, A. (2021). The Overlap Between Problematic Smartphone Use and Problematic Social Media Use: a Systematic Review. *Current Addiction Reports*. <https://doi.org/10.1007/s40429-021-00398-0>.
- Marsh, H., Guo, J., Dicke, T., Parker, P., & Craven, R. (2020). Confirmatory Factor Analysis (CFA), Exploratory Structural Equation Modeling (ESEM), and Set-ESEM: Optimal Balance Between Goodness of Fit and Parsimony. *Multivariate*

- Martins, A., & Picoto, W. (2019). Tax compliance as a driver for adopting information technologies - effect on competencies development and on competitive advantages. *J. Syst. Inf. Technol.*, 22, 1-19. <https://doi.org/10.1108/jsit-06-2019-0112>.
- Martins, R., Oliveira, T., Thomas, M., & Tomás, S. (2019). Firms' continuous intention on SaaS use - an empirical study. *Inf. Technol. People*, 32, 189-216. <https://doi.org/10.1108/ITP-01-2018-0027>.
- Marzi, G. (2021). New Product Development During the Last Ten Years: The Ongoing Debate and Future Avenues. *IEEE Transactions on Engineering Management*, 68, 330-344. <https://doi.org/10.1109/TEM.2020.2997386>.
- Mashabela, M., & Kekwaletswe, P. (2020). A Model for Adopting and Using E-Filing. *Volume 5 - 2020, Issue 8 - August*. <https://doi.org/10.38124/ijisrt20aug143>.
- Masri, N., You, J., Ruangkanjanases, A., Chen, S., & Pan, C. (2019). Assessing the Effects of Information System Quality and Relationship Quality on Continuous Intention in E-Tourism. *International Journal of Environmental Research and Public Health*, 17. <https://doi.org/10.3390/ijerph17010174>.
- Mas'ud, A., & Umar, M. (2019). Structural Effects of Trust in E-Filing Software on E-Filing Acceptance in Services Sector. *Int. J. Enterp. Inf. Syst.*, 15, 76-94. <https://doi.org/10.4018/IJEIS.2019040105>.
- Masunga, F., Mapesa, H., Mwakibete, A., Derefa, M., Myava, J., & Kiria, J. (2021). The Role of Mediating effects of User Satisfaction and Behavioural Intention on the Influence of the e-Tax System on Tax Compliance Behaviour: An application of Bootstrapping Technique. *TIJAB (The International Journal of Applied Business)*. <https://doi.org/10.20473/tjab.v5.i2.2021.29229>.
- Matos, C., & Krielow, A. (2019). The effects of environmental factors on B2B e-services purchase: perceived risk and convenience as mediators. *Journal of Business & Industrial Marketing*. <https://doi.org/10.1108/JBIM-12-2017-0305>.
- Mayer, G., Hummel, S., Oetjen, N., Gronewold, N., Bubolz, S., Blankenhagel, K., Slawik, M., Zarnekow, R., Hilbel, T., & Schultz, J. (2022). User experience and acceptance of patients and healthy adults testing a personalized self-management app for depression: A non-randomized mixed-methods feasibility study. *Digital Health*, 8. <https://doi.org/10.1177/20552076221091353>.

- Mazin, A., Korolev, I., Nazintsev, V., Okrachkov, A., & Us, K. (2021). Method for automatic control of assigning details to completed electronic document. , 4-10. <https://doi.org/10.21778/2218-5453-2021-2-4-10>.
- McCole, P., Ramsey, E., Kincaid, A., Fang, Y., & Li, H. (2019). The role of structural assurance on previous satisfaction, trust and continuous intention. *Inf. Technol. People*, 32, 781-801. <https://doi.org/10.1108/ITP-08-2017-0274>.
- McLeod, F., Cherrett, T., Bektaş, T., Allen, J., Martínez-Sykora, A., Lamas-Fernandez, C., Bates, O., Cheliotis, K., Friday, A., Piecyk, M., & Wise, S. (2020). Quantifying environmental and financial benefits of using porters and cycle couriers for last-mile parcel delivery. *Transportation Research Part D: Transport and Environment*. <https://doi.org/10.1016/j.trd.2020.102311>.
- Medina, J., Acosta-Vargas, P., & Rybarczyk, Y. (2019). A Systematic Review of Usability and Accessibility in Tele-Rehabilitation Systems. *Assistive and Rehabilitation Engineering*. <https://doi.org/10.5772/INTECHOPEN.85869>.
- Medlar, A., & Glowacka, D. (2018). How Consistent is Relevance Feedback in Exploratory Search?. *Proceedings of the 27th ACM International Conference on Information and Knowledge Management*. <https://doi.org/10.1145/3269206.3269297>.
- Meeßen, S., Thielsch, M., Riehle, D., & Hertel, G. (2020). Trust is essential: positive effects of information systems on users' memory require trust in the system. *Ergonomics*, 63, 909-926. <https://doi.org/10.1080/00140139.2020.1758797>.
- Meinel, M., Eismann, T., Baccarella, C., Fixson, S., & Voigt, K. (2020). Does applying design thinking result in better new product concepts than a traditional innovation approach? An experimental comparison study. *European Management Journal*, 38, 661-671. <https://doi.org/10.1016/j.emj.2020.02.002>.
- Memon, M., Salleh, R., Mirza, M., Cheah, J., Ting, H., Ahmad, M., & Tariq, A. (2021). Satisfaction matters: the relationships between HRM practices, work engagement and turnover intention. *International Journal of Manpower*. <https://doi.org/10.1108/ijm-04-2018-0127>.
- Mensah, I., & Luo, C. (2021). Exploring Factors Determining Chinese College Students' Satisfaction With E-Government Services: The Technology Acceptance Model (TAM) Approach. *Inf. Resour. Manag. J.*, 34, 1-20. <https://doi.org/10.4018/IRMJ.2021070101>.

- Merhi, M. I., & Ahluwalia, P. (2019). Examining the impact of deterrence factors and norms on resistance to information systems security. *Computers in Human Behavior*, 92, 37-46. <https://doi.org/10.1016/j.chb.2018.10.013>
- Mesbah, H., & Alfaiakawi, Y. (2023). TAM Constructs Predicting the Use of Mainstream Social Networking Sites by College Students in Kuwait. *Journal of Creative Communications*, 18, 93 - 108. <https://doi.org/10.1177/09732586221137144>.
- Meurisch, C., & Mühlhäuser, M. (2021). Data Protection in AI Services. *ACM Computing Surveys (CSUR)*, 54, 1 - 38. <https://doi.org/10.1145/3440754>.
- Meyer, D., Kottner, J., Beele, H., Schmitt, J., Lange, T., Hecke, A., Verhaeghe, S., & Beeckman, D. (2019). Delphi procedure in core outcome set development: rating scale and consensus criteria determined outcome selection.. *Journal of clinical epidemiology*, 111, 23-31 . <https://doi.org/10.1016/j.jclinepi.2019.03.011>.
- Miao, M., Jalees, T., Zaman, S., Khan, S., Hanif, N., & Javed, M. (2021). The influence of e-customer satisfaction, e-trust and perceived value on consumer's repurchase intention in B2C e-commerce segment. *Asia Pacific Journal of Marketing and Logistics*. <https://doi.org/10.1108/apjml-03-2021-0221>.
- Millenia, S., Kristianti, T., & Prawati, L. (2022). The Success Factors of e-Filing Tax Reporting in Indonesia: An Empirical Analysis Using the DeLone & McLean IS Success Model. *Proceedings of the 2022 5th International Conference on Computers in Management and Business*. <https://doi.org/10.1145/3512676.3512691>.
- Miller, B., & Simmering, M. (2022). Attitude Toward the Color Blue: An Ideal Marker Variable. *Organizational Research Methods*, 26, 409 - 440. <https://doi.org/10.1177/10944281221075361>.
- Miller, J., & Ulrich, R. (2019). The quest for an optimal alpha. *PLoS ONE*, 14. <https://doi.org/10.1371/journal.pone.0208631>.
- Miraz, M., Ali, M., & Excell, P. (2021). Adaptive user interfaces and universal usability through plasticity of user interface design. *Comput. Sci. Rev.*, 40, 100363. <https://doi.org/10.1016/J.COSREV.2021.100363>.
- Mirzaei, A., Carter, S., Patanwala, A., & Schneider, C. (2021). Missing data in surveys: Key concepts, approaches, and applications.. *Research in social & administrative pharmacy : RSAP*. <https://doi.org/10.1016/j.sapharm.2021.03.009>.

- Mishra, S., Alowaidi, M., & Sharma, S. (2021). Impact of security standards and policies on the credibility of e-government. *Journal of Ambient Intelligence and Humanized Computing*, 1-12. <https://doi.org/10.1007/s12652-020-02767-5>.
- Mobidin, H., Sulaiman, R., Shukur, Z., & Ali, N. (2019). Personal Legacy Information Management System for Muslim in Malaysia: A Preliminary Design. *Journal of Computer Science*. <https://doi.org/10.3844/JCSSP.2019.1721.1733>.
- Mohaddesi, O., & Hartevelt, C. (2020). The Importance of Pilot Studies for Gamified Research: Pre-Testing Gamettes to Study Supply Chain Decisions. *Extended Abstracts of the 2020 Annual Symposium on Computer-Human Interaction in Play*. <https://doi.org/10.1145/3383668.3419889>.
- Mohamad, A., & Sule, I. (2021). ICT-Enabled Applications For Decision-Making By The Courts: Experiences From Malaysia And Nigeria. , 6, 189-196. <https://doi.org/10.35631/IJLGC.6220018>.
- Mohamad, A., Hamin, Z., & Othman, M. (2019a). Organizational Implications of Technology Adoption at the Malaysian Civil Courts. *Journal of Legal, Ethical and Regulatory Issues*, 22.
- Mohamad, A., Hamin, Z., Nor, M., Kamaruddin, S., & Radzi, M. (2020). The Implications of Audio/Video Conference Systems on the Administration of Justice at the Malaysian Courts. *Webology*, 17, 904-921. <https://doi.org/10.14704/web/v17i2/web17076>.
- Mohamad, M., Thani, A., Rosely, N., & Sakarji, S. (2023). Evolution of E-records Management Practices in E-government: A Malaysian Perspective. *International Journal of Academic Research in Business and Social Sciences*. <https://doi.org/10.6007/ijarbss/v13-i8/17455>.
- Mohamad, Z., Kamarozaman, Z., Kassim, M., & Razak, F. (2021). Does social influence affect continuous intention to use e-campus? A Study in Malaysian private higher institution. *Journal of Physics: Conference Series*, 1793. <https://doi.org/10.1088/1742-6596/1793/1/012008>.
- Mohamed, M., Liu, P., & Nie, G. (2022). Causality between Technological Innovation and Economic Growth: Evidence from the Economies of Developing Countries. *Sustainability*. <https://doi.org/10.3390/su14063586>.
- Mohamed, S., Hitam, J., Mazlan, N., & Aziz, N. (2018). Case Study of Taxpayers Usage on E-Filing System. *Proceedings of the Regional Conference on Science, Technology and Social Sciences (RCSTSS 2016)*. [https://doi.org/10.1007/978-981-13-0203-9\\_26](https://doi.org/10.1007/978-981-13-0203-9_26).

- Mohammadi, R., & Javidan, R. (2021). EFSUTE: a novel efficient and survivable traffic engineering for software defined networks. *Journal of Reliable Intelligent Environments*, 8, 247 - 260. <https://doi.org/10.1007/s40860-021-00139-0>.
- Mohanty, P., Sekhar, S., & Shahaida, P. (2022). Determinants of ERP Adoption, User Satisfaction, and User Engagement. *Int. J. Inf. Syst. Model. Des.*, 13, 1-16. <https://doi.org/10.4018/ijismd.297044>.
- Mohr, H., & Walter, Z. (2019). Formation of Consumers' Perceived Information Security: Examining the Transfer of Trust in Online Retailers. *Information Systems Frontiers*, 21, 1231 - 1250. <https://doi.org/10.1007/s10796-019-09961-7>.
- Mokhsin, M. (2019). Study of Information Architecture using Card Sorting Technique: A Case in Inland Revenue Board of Malaysia, Official Website. *International Journal of Advanced Trends in Computer Science and Engineering*. <https://doi.org/10.30534/ijatcse/2019/1281.42019>.
- Mokhsin, M., Hamidulfuad, S., Ibrahim, E., Som, M., Razak, F., & Halim, H. (2023). Design Requirements on Web-Based Ancestry Platform for Islamic Family Inheritance in Malaysia. *Journal of Advanced Research in Applied Sciences and Engineering Technology*. <https://doi.org/10.37934/araset.32.3.2642>.
- Molino, M., Cortese, C., & Ghislieri, C. (2020). The Promotion of Technology Acceptance and Work Engagement in Industry 4.0: From Personal Resources to Information and Training. *International Journal of Environmental Research and Public Health*, 17. <https://doi.org/10.3390/ijerph17072438>.
- Monecke, A., & Leisch, F. (2012). semPLS: Structural Equation Modeling Using Partial Least Squares. *Journal of Statistical Software*, 48, 1-32. <https://doi.org/10.18637/JSS.V048.I03>.
- Montenegro, L., & Araral, E. (2020). Can competition-enhancing regulation bridge the quality divide in Internet provision?. *Telecommunications Policy*. <https://doi.org/10.1016/J.TELPOL.2019.101836>.
- Moon, Y., & Armstrong, D. (2020). Service quality factors affecting customer attitudes in online-to-offline commerce. *Information Systems and e-Business Management*, 18, 1-34. <https://doi.org/10.1007/s10257-019-00459-y>.
- Moorthy, K., T'ing, L., Yee, K., Huey, A., In, L., Feng, P., & Yi, T. (2020). What drives the adoption of mobile payment? A Malaysian perspective. *International Journal of Finance & Economics*. <https://doi.org/10.1002/ijfe.1756>.
- Moorthy, K., Ting, T., Kamarudin, A., T'ing, L., & Johanthan, S. (2022). Impact Of Government Incentive And Social Influence In The Consumer Adoption Of E-

- Wallets In Malaysia. *Asian Journal Of Economics And Finance*.  
<https://doi.org/10.47509/ajef.2022.v04i04.01>.
- Moorthy, K., Xsin, N., Salleh, N., Ling, P., & T'ing, L. (2022). Continuous Intention To Use E-Wallets In Malaysia After Outbreak Of Covid-19. *International Journal of Applied Business and Management Sciences*.  
<https://doi.org/10.47509/ijabms.2022.v03i01.03>.
- Morin, J., Olsson, C., & Atikcan, E. (2021). Unit of Analysis and Observation. *Research Methods in the Social Sciences: An A-Z of key concepts*.  
<https://doi.org/10.1093/hepl/9780198850298.003.0070>.
- Moser, C., & Deichmann, D. (2020). Knowledge sharing in two cultures: the moderating effect of national culture on perceived knowledge quality in online communities. *European Journal of Information Systems*, 30, 623 - 641.  
<https://doi.org/10.1080/0960085X.2020.1817802>.
- Moslehpour, M., Pham, V., Wong, W., & Bilgiçli, İ. (2018). e-purchase intention of Taiwanese consumers : sustainable mediation of perceived usefulness and perceived ease of use. *Sustainability*, 10, 234.  
<https://doi.org/10.3390/SU10010234>.
- Mosweu, T., & Mosweu, O. (2019). Electronic Court Records Management Systems: A Review of Literature in Selected African Countries. *Mousaion: South African Journal of Information Studies*. <https://doi.org/10.25159/2663-659X/4196>.
- Mou, X., Xu, F., & Du, J. (2021). Examining the factors influencing college students' continuous intention to use short-form video APP. *Aslib J. Inf. Manag.*, 73, 992-1013. <https://doi.org/10.1108/ajim-03-2021-0080>.
- Moulton, J., Cole, C., Ridgers, N., Pépin, G., & Barnett, L. (2018). Measuring movement skill perceptions in preschool children: A face validity and reliability study. *Australian Occupational Therapy Journal*, 66, 13–22.  
<https://doi.org/10.1111/1440-1630.12485>.
- Moura, I., Almeida, L., Silva, W., Veiga, C., & Costa, F. (2020). Predictor Factors of Intention to Use Technological Resources: A Multigroup Study About the Approach of Technology Acceptance Model. *SAGE Open*, 10.  
<https://doi.org/10.1177/2158244020967942>.
- Mubarak, M., Tiwari, S., Petraite, M., Mubarik, M., & Rasi, R. (2021). How Industry 4.0 technologies and open innovation can improve green innovation performance?. *Management of Environmental Quality: An International Journal*.  
<https://doi.org/10.1108/MEQ-11-2020-0266>.

- Mubarokah, I., & Hidayanto, A. (2020). Analysis of Continuous Use Intention and Satisfaction on Implementation of ALKI (Internal Activity Report Application) in Ministry of Industry. *2020 International Conference on Informatics, Multimedia, Cyber and Information System (ICIMCIS)*, 307-312. <https://doi.org/10.1109/ICIMCIS51567.2020.9354278>.
- Muchardie, B., Gunawan, A., & Lestari, Y. (2021). Comparison of Continuous Intention in Using E-Wallet among Indonesian Gen X, Y, and Z. *2021 International Conference on Information Management and Technology (ICIMTech)*, 1, 43-48. <https://doi.org/10.1109/ICIMTech53080.2021.9535092>.
- Muda, J., Tumsa, S., Tuni, A., & Sharma, D. (2020). Cloud-Enabled E-Governance Framework for Citizen Centric Services. *Journal of Computer and Communications*. <https://doi.org/10.4236/jcc.2020.87006>.
- Muhamad, N., Kamarudin, M., Abdullah, A., Sholehuddin, N., Hamid, M., Muhidin, I., & Karim, K. (2019). Islamic intervivos law challenges in Malaysia. *Journal of Legal, Ethical and Regulatory Issues*, 22(1), Article 1.
- Muhammad, I., Hasnu, N., Ibrahim, M., Hamid, S., & Hanefah, M. (2022). Trust in Government and Its Determinants: An Empirical Study of Public Acceptability for Carbon Tax in Malaysia. *Sustainability*. <https://doi.org/10.3390/su142315684>.
- Mujani, W. K., Hussain, M. M., Yaakub, N. I. M., & Rashid, N. A. (2011). Fiscal policy and economic growth in Malaysia. *International Journal of Economics and Management*, 5(1), 147-161. <https://doi.org/10.35631/ijem.v5i1.173>
- Mujtaba, B., & Cavico, F. (2023). E-Commerce and Social Media Policies in the Digital Age: Legal Analysis and Recommendations for Management. *Journal of Entrepreneurship and Business Venturing*. <https://doi.org/10.56536/jebv.v3i1.37>.
- Mulia, D., Usman, H., & Parwanto, N. (2020). The role of customer intimacy in increasing Islamic bank customer loyalty in using e-banking and m-banking. *Journal of Islamic Marketing*. <https://doi.org/10.1108/jima-09-2019-0190>.
- Muljo, H., Pardamean, B., Perbangsa, A., Lie, Y., Purwandari, K., Mahesworo, B., Hidayat, A., & Cenggoro, T. (2020). TAM as a Model to Understand the Intention of Using a Mobile-based Cancer Early Detection Learning Application. *Int. J. Online Biomed. Eng.*, 16, 80-93. <https://doi.org/10.3991/ijoe.v16i02.12609>.
- Müller, L., & Hertel, G. (2023). Trusting Information Systems in Everyday Work Events - Effects on Cognitive Resources, Performance, and Well-being.. *Ergonomics*, 1-49 . <https://doi.org/10.1080/00140139.2023.2286910>.



- Munankarmi, P., Maguire, J., Balamurugan, S., Blonsky, M., Roberts, D., & Jin, X. (2021). Community-scale interaction of energy efficiency and demand flexibility in residential buildings. *Applied Energy*, 298, 117149. <https://doi.org/10.1016/J.APENERGY.2021.117149>.
- Munezero, F., Sossa, C., & Bazira, L. (2020). Information system in the context of the use of electronic patient record in Burundi. *European Journal of Public Health*. <https://doi.org/10.1093/eurpub/ckaa165.226>.
- Murali, S., Balasubramanian, M., & Choudary, M. (2021). Investigation on the impact of the supplier, customer, and organization collaboration factors on the performance of new product development. *International Journal of Systems Assurance Engineering and Management*, 1-6. <https://doi.org/10.1007/S13198-021-01064-4>.
- Murniati, S., Diana, F., Herlina, H., Novita, L., & Izzah, D. (2022). Understanding the internet as a moderation of e-filing system implementation to taxpayer compliance. *Atestasi: Jurnal Ilmiah Akuntansi*, 5(2), 469-482.
- Murtaza, M., Ahmed, Y., Shamsi, J., Sherwani, F., & Usman, M. (2022). AI-Based Personalized E-Learning Systems: Issues, Challenges, and Solutions. *IEEE Access*, 10, 81323-81342. <https://doi.org/10.1109/access.2022.3193938>.
- Muskat, B., Hörtnagl, T., Prayag, G., & Wagner, S. (2019). Perceived quality, authenticity, and price in tourists' dining experiences: Testing competing models of satisfaction and behavioral intentions. *Journal of Vacation Marketing*, 25, 480 - 498. <https://doi.org/10.1177/1356766718822675>.
- Muslichah, M., Bashir, M., & Arniati, T. (2023). the impact of tax e-filing system quality on taxpayer satisfaction: perceived usefulness as mediator. *JRAK*. <https://doi.org/10.23969/jrak.v15i2.8715>.
- Mustaf, A., Ibrahim, O., & Mohammed, F. (2020). E-government adoption: a systematic review in the context of developing nations. *International Journal of Innovation*, 8, 59-76. <https://doi.org/10.5585/iji.v8i1.16479>.
- Mustafa, A., & Garcia, M. (2021). Theories Integrated With Technology Acceptance Model (TAM) in Online Learning Acceptance and Continuous Intention: A Systematic Review. *2021 1st Conference on Online Teaching for Mobile Education (OT4ME)*, 68-72. <https://doi.org/10.1109/OT4ME53559.2021.9638934>.
- Mweetwa, L., & Mwange, A. (2023). Major Models and Theories of Cryptocurrency Technology Adoption: A Theoretical.

- Myint, A. (2022). Users' satisfaction with e-government services. *International Journal of Research in Business and Social Science* (2147- 4478). <https://doi.org/10.20525/ijrbs.v11i3.1712>.
- Na, N., & Hien, N. (2021). A study of user's m-wallet usage behavior: The role of long-term orientation and perceived value. *Cogent Business & Management*, 8. <https://doi.org/10.1080/23311975.2021.1899468>.
- Na, S., Heo, S., Han, S., Shin, Y., & Roh, Y. (2022). Acceptance Model of Artificial Intelligence (AI)-Based Technologies in Construction Firms: Applying the Technology Acceptance Model (TAM) in Combination with the Technology–Organisation–Environment (TOE) Framework. *Buildings*. <https://doi.org/10.3390/buildings12020090>.
- Nadal, C., Sas, C., & Doherty, G. (2019). Technology Acceptance in Mobile Health: Scoping Review of Definitions, Models, and Measurement. *Journal of Medical Internet Research*, 22. <https://doi.org/10.2196/17256>.
- Naidoo, S. (2022). Adapting the technology acceptance model to investigate student responses to e-learning. *South African Journal of African Languages*, 42, 1 - 8. <https://doi.org/10.1080/02572117.2021.2015111>.
- Najjar, M. S., Dahabiyeh, L., & Algharabat, R. S. (2021). Users' affect and satisfaction in a privacy calculus context. *Online Information Review*, 45(3), 577-598. <https://doi.org/10.1108/OIR-12-2019-0374>
- Nan, D., Kim, Y., Park, M., & Kim, J. (2020). What Motivates Users to Keep Using Social Mobile Payments?. *Sustainability*, 12, 6878. <https://doi.org/10.3390/su12176878>.
- Nardi, V., Jardim, W., Ladeira, W., & Santini, F. (2020). A meta-analysis of the relationship between customer participation and brand outcomes. *Journal of Business Research*. <https://doi.org/10.1016/j.jbusres.2020.06.017>.
- Nasiri, M., & Shokouhyar, S. (2021). Actual consumers' response to purchase refurbished smartphones: Exploring perceived value from product reviews in online retailing. *Journal of Retailing and Consumer Services*, 62, 102652. <https://doi.org/10.1016/J.JRETCONSER.2021.102652>.
- Nasrul, M. A. D., Shah, N. A. M. A., Ibrahim, N. M., & Manaf, Z. I. A. (2023). Overview Of Digital Asset and Its Process Under the Inheritance Management. *International Journal of Business and Technology Management*, 5(S5), 199-208.

- Nasrul, M., & Salim, W. (2018). Administration Of Estates In Malaysia: Determinant Of Factors Behind The Delay In The Distribution Of The Deceased's Asset. *Journal of Nusantara Studies (JONUS)*. <https://doi.org/10.24200/JONUS.VOL3ISS1PP75-86>.
- Nasrul, M., Salim, W., Hak, N., Halim, A., & Manab, S. (2018). Administration Of The Deceased's Estates: An Analysis To The Effect Of Nomination. . <https://doi.org/10.15405/EPSBS.2018.12.03.20>.
- Naswir, R., Maarop, N., Hasan, M., Daud, S., Narayana, G., & Magalingam, P. (2019). Towards a Conceptual Model to Evaluate usability of Digital Government Services in Malaysia. *International Journal of Advanced Computer Science and Applications*. <https://doi.org/10.14569/IJACSA.2019.0100438>.
- Nathanson, M., Craig, J., Geoghegan, J., Lee, N., Haber, M., Hieken, S., Ilteris, M., McDonald, D., Salvati, J., & Stelljes, S. (2021). Estate Planning and Why It's Really So Important. *Personal Financial Planning for Executives and Entrepreneurs*. [https://doi.org/10.1007/978-3-319-98416-2\\_9](https://doi.org/10.1007/978-3-319-98416-2_9).
- Naveh, G., & Shelef, A. (2018). Let the Learning Management System Grow on You - The Effect of Experience on Satisfaction. , 1337-1344. [https://doi.org/10.1007/978-3-319-77712-2\\_128](https://doi.org/10.1007/978-3-319-77712-2_128).
- Nawi, N., Mamun, A., Hayat, N., & Seduram, L. (2022). Promoting Sustainable Financial Services Through the Adoption of eWallet Among Malaysian Working Adults. *SAGE Open*, 12. <https://doi.org/10.1177/21582440211071107>.
- Naz, S., Akbar, A., Poulouva, P., Martins, J., Haider, S., Mata, M., Khan, S., & Kumari, K. (2021). Extending the Role of Technology Continuous Theory and Task Technology Fit with Pre-Technology Adoption and Post-Technology Adoption Behaviors. . <https://doi.org/10.20944/preprints202109.0219.v1>.
- Naz, S., Asrar-ul-Haq, M., Iqbal, A., & Ahmed, M. (2023). Relationship between brand innovativeness and customer satisfaction: a moderated mediation model from Generation M perspective. *Journal of Islamic Marketing*. <https://doi.org/10.1108/jima-01-2022-0029>.
- Nazari, M., & Abdekhoda, M. (2021). Effective Factors in Adopting Electronic Books E books by Students in Electronic Era. *DESIDOC Journal of Library & Information Technology*, 41, 88-93. <https://doi.org/10.14429/DJLIT.41.02.16009>.
- Nedoshytko, I., & Patriak, O. (2022). Electronic Document Management and Its Value for Business. *Digital Platform: Information Technologies in Sociocultural Sphere*. <https://doi.org/10.31866/2617-796x.5.2.2022.270142>.

- Neuert, C., & Lenzner, T. (2019). Effects of the Number of Open-Ended Probing Questions on Response Quality in Cognitive Online Pretests. *Social Science Computer Review*, 39, 456 - 468. <https://doi.org/10.1177/0894439319866397>.
- Neves, A., Freise, L., Laranjo, L., Carter, A., Darzi, A., & Mayer, E. (2020). Impact of providing patients access to electronic health records on quality and safety of care: a systematic review and meta-analysis. *BMJ Quality & Safety*, 29, 1019 - 1032. <https://doi.org/10.1136/bmjqs-2019-010581>.
- Newburger, E., Correll, M., & Elmqvist, N. (2022). Fitting Bell Curves to Data Distributions Using Visualization. *IEEE Transactions on Visualization and Computer Graphics*, 29, 5372-5383. <https://doi.org/10.1109/TVCG.2022.3210763>.
- Ng, H., Kee, D., & Ramayah, T. (2019). Examining the mediating role of innovativeness in the link between core competencies and SME performance. *Journal of Small Business and Enterprise Development*, 27, 103-129. <https://doi.org/10.1108/jsbed-12-2018-0379>.
- Ng, K. (2020). The moderating role of trust and the theory of reasoned action. *J. Knowl. Manag.*, 24, 1221-1240. <https://doi.org/10.1108/jkm-01-2020-0071>.
- Ngoc, N., Hanh, D., Hà, N., Nhung, P., & Phurong, N. (2020). Mediating Effect of Social Commerce Continuous Use Intention on the Relationship Between Perceived Values and Brand Loyalty. *European Journal of Business and Management*. <https://doi.org/10.7176/ejbm/12-11-07>.
- Ngubelanga, A., & Duffett, R. (2021). Modeling Mobile Commerce Applications' Antecedents of Customer Satisfaction among Millennials: An Extended TAM Perspective. *Sustainability*, 13, 5973. <https://doi.org/10.3390/SU13115973>.
- Nguyen, G., & Ha, M. (2021). The role of user adaptation and trust in understanding continuous intention towards mobile shopping: An extended expectation-confirmation model. *Cogent Business & Management*, 8. <https://doi.org/10.1080/23311975.2021.1980248>.
- Nguyen, H., Pham, H., Vu, N., & Hoang, H. (2020). Factors Influencing Students' Intention to Use E-learning System: A Case Study Conducted in Vietnam. *Int. J. Emerg. Technol. Learn.*, 15, 165-182. <https://doi.org/10.3991/IJET.V15I18.15441>.
- Nguyen, V., Zhang, X., Blanchet, J., & Georghiou, A. (2020). Distributionally robust parametric maximum likelihood estimation. *arXiv*. <https://arxiv.org/abs/2010.05321>

- Nhi, V., & Lam, P. (2020). The role of perceived usefulness in the relationship between task — technology fit and individual job performance in ERP implementation — evidence from Vietnam's enterprises. , 3, 449-459. <https://doi.org/10.32508/stdjelm.v3i4.587>.
- Niederhut, D. (2018). Safe handling instructions for missing data. , 56-60. <https://doi.org/10.25080/MAJORA-4AF1F417-008>.
- Nikolenko, L. (2022). Electronic justice as a way to increase the efficiency of judicial proceedings. *Uzhhorod National University Herald. Series: Law*. <https://doi.org/10.24144/2307-3322.2022.71.57>.
- Nirwanto, N., & Andarwati, M. (2019). End-user Satisfaction as an Impact of the System Quality, Information Quality, and Top Management Support, upon the Perceived Usefulness of Technology Utilization. *Journal of Marketing Development and Competitiveness*. <https://doi.org/10.33423/JMDC.V13I1.682>.
- Nisha, C., Kerline, P. J., Sunil, A., Jini, C. M., & Saju, C. R. (2018). Knowledge attitude and practices regarding family planning methods in a rural area in Thrissur district Kerala, India. *European J Biomed Pharm Sci*, 5, 224-7.
- Nizamuddin, N., Salah, K., Azad, M., Arshad, J., & Rehman, M. (2019). Decentralized document version control using ethereum blockchain and IPFS. *Comput. Electr. Eng.*, 76, 183-197. <https://doi.org/10.1016/J.COMPELECENG.2019.03.014>.
- Nnaji, C., & Karakhan, A. (2020). Technologies for safety and health management in construction: Current use, implementation benefits and limitations, and adoption barriers. *Journal of building engineering*, 29, 101212. <https://doi.org/10.1016/j.jobbe.2020.101212>.
- Noh, S. B. M., Shafii, Z. B., & Marzuki, A. B. Assessing the Issues and Challenges of Current Competency Issues Amongst the Islamic Legacy Planners in Malaysia.
- Noor, F., Abdul Rahim, G. A., Abbasi, M., Iranmanesh, M., Nwakaji, C., & Amran, A. (2023). Determinants of continuous intention to use e-government services: An extension of technology continuous theory. *Journal of Systems and Information Technology*. <https://doi.org/10.1108/JSIT-09-2020-0166>
- Noor, M. (2022). The effect of e-service quality on user satisfaction and loyalty in accessing e-government information. *International Journal of Data and Network Science*. <https://doi.org/10.5267/j.ijdns.2022.2.002>.
- Noor, N., & Aziz, A. (2019). 'Standing' room only: A vintage issue in estate administration claims. *UUM Journal of Legal Studies*, 10(2), <https://doi.org/10.32890/uumjls.10.2.2019.4988>.

- Noordin, F. M., Yusof, Z. M., & Arshad, R. (2012). Assessing user acceptance of the electronic filing system (EFS) in Malaysia: A preliminary study. *Procedia-Social and Behavioral Sciences*, 65, 849-854. <https://doi.org/10.1016/j.sbspro.2012.11.215>
- Noordzij, G., Giel, L., & Mierlo, H. (2021). A meta-analysis of induced achievement goals: the moderating effects of goal standard and goal framing. *Social Psychology of Education*, 24, 195 - 245. <https://doi.org/10.1007/s11218-021-09606-1>.
- Nordin, H., Singh, D., Mansor, Z., & Yadegaridehkordi, E. (2022). Impact of Power Distance Cultural Dimension in E-Learning Interface Design among Malaysian Generation Z Students. *IEEE Access*, PP, 1-1. <https://doi.org/10.1109/ACCESS.2022.3183117>.
- Novak, J. (2020). Measurement Reliability in Psychology: Method Development, Infatuation with Cronbach's Alpha Coefficient, and Recommendations for Appropriate Reliability Estimation. *Psychological topics*.
- Nugroho, M., Setyorini, D., & Novitasari, B. (2019). The Role of Satisfaction on Perceived Value and E-Learning Usage Continuity Relationship. *Procedia Computer Science*. <https://doi.org/10.1016/j.procs.2019.11.102>.
- Nugroho, Y., & Prasetyo, A. (2018). Assessing information systems success: a respecification of the DeLone and McLean model to integrating the perceived quality. *Problems and perspectives in management*, 16, 348-360. [https://doi.org/10.21511/PPM.16\(1\).2018.34](https://doi.org/10.21511/PPM.16(1).2018.34).
- Nuh, F., Herwastoeti, H., & Hapsari, D. (2022). Implementation of E-Court in Civil Life Settlement to Realize Simple Principles Quickly and Low Costs (Study in Malang District Court Class 1a). *Indonesia Law Reform Journal*. <https://doi.org/10.22219/ilrej.v2i3.23264>.
- Nuji, M. N. N., Latiff, Z. A., Ali, A., Ridzuan, A. R., & Rahman, M. F. A. (2018). Communication technology acceptance and job performance in government agency. *International Journal of Academic Research in Business and Social Sciences*, 8(7), 1067-1078.
- Nunes, M., & Abreu, A. (2020). Managing Open Innovation Project Risks Based on a Social Network Analysis Perspective. *Sustainability*, 12, 3132. <https://doi.org/10.3390/su12083132>.
- Nunnally, J. C., & Bernstein, I. H. (1994). The assessment of reliability. In *Psychometric theory* (3rd ed., pp. 248-292). McGraw-Hill.

- Nurbani, K., & Meiyanti, F. (2019). The Impact Of System Quality And Information Quality On User Satisfaction And User Performance. *Jurnal Akuntansi, Manajemen dan Ekonomi*. <https://doi.org/10.32424/1.JAME.2019.21.2.1265>.
- Nuryakin, N., Rakotoarizaka, N., & Musa, H. (2023). The Effect of Perceived Usefulness and Perceived Easy to Use on Student Satisfaction The Mediating Role of Attitude to Use Online Learning. *Asia Pacific Management and Business Application*. <https://doi.org/10.21776/ub.apmba.2023.011.03.5>.
- Nusa, I., & Dubovick, S. (2021). The Influence Of Information Technology And The Perception Of Usefulness On The Use Of E-Filing. *International Journal of Artificial Intelligence Research*. <https://doi.org/10.29099/ijair.v5i2.234>.
- Nuswantara, D. (2022). Reframing whistleblowing intention: an analysis of individual and situational factors. *Journal of Financial Crime*. <https://doi.org/10.1108/jfc-11-2021-0255>.
- O'Neill, B. (2022). Sample size determination with a pilot study. *PLoS ONE*, 17(1), e0262804. <https://doi.org/10.1371/journal.pone.0262804>
- Obeng, A., & Coleman, A. (2020). Evaluating the effects and outcome of technological innovation on a web-based e-learning system. *Cogent Education*, 7. <https://doi.org/10.1080/2331186X.2020.1836729>.
- Obukhov, A., Krasnyanskiy, M., & Nikolyukin, M. (2020). Algorithm of adaptation of electronic document management system based on machine learning technology. *Progress in Artificial Intelligence*, 9, 287 - 303. <https://doi.org/10.1007/s13748-020-00214-2>.
- Oetama, R., & Andila, M. (2023). Training Recommendation using Simple Addictive Weighting in Agriculture Product Trading Company. *International Journal of Science, Technology & Management*. <https://doi.org/10.46729/ijstm.v4i3.820>.
- Ofosu-Ampong, K., Boa Siegrist, R., Awuni, D., & Anning-Dorson, T. (2020). Examining Information Quality and Perceived Learning Performance in a Gamified Environment. *2020 IEEE 22nd Conference on Business Informatics (CBI)*, 2, 1-9. <https://doi.org/10.1109/CBI49978.2020.10052>.
- Ogedengbe, F., & Talib, Y. (2020). Factors influencing electronic banking continuous usage intention in developing economies: a study of Nigeria. *Int. J. Bus. Inf. Syst.*, 35, 63-87. <https://doi.org/10.1504/IJBIS.2020.10020616>.
- Ogunmokun, O. A., Eluwole, K. K., Avci, T., Lasisi, T. T., & Ikhida, J. E. (2020). Propensity to trust and knowledge sharing behavior: An evaluation of importance-

- performance analysis among Nigerian restaurant employees. *Tourism Management Perspectives*, 33, 100590.
- Ohliati, J., & Abbas, B. (2019). Measuring Students Satisfaction in Using Learning Management System. *Int. J. Emerg. Technol. Learn.*, 14, 180-189. <https://doi.org/10.3991/IJET.V14I04.9427>.
- Okour, M., Chong, C., Okour, S., & Abdelfattah, F. (2023). The mediating role of perceived value on electronic service quality and customer satisfaction: Evidence from Malaysia. *Innovative Marketing*. [https://doi.org/10.21511/im.19\(4\).2023.03](https://doi.org/10.21511/im.19(4).2023.03).
- Oktavia, F. (2023). Factors affecting user satisfaction on e-filing system in Indonesia. *Kompartemen: Jurnal Ilmiah Akuntansi*, 20(2), <https://doi.org/10.30595/kompartemen.v20i2.13564>
- Oláh, J., Aburumman, N., Popp, J., Khan, M., Haddad, H., & Kitukutha, N. (2020). Impact of Industry 4.0 on Environmental Sustainability. *Sustainability*. <https://doi.org/10.3390/su12114674>.
- Olivia, M., & Marchyta, N. K. (2022). The influence of perceived ease of use and perceived usefulness on e-wallet continuous intention: Intervening role of customer satisfaction (Doctoral dissertation, Petra Christian University). Petra Christian University Repository.
- Omeziri, U. (2021). The impact of continuous use of an enterprise systems (es) on job satisfaction. . <https://doi.org/10.32920/14665407>.
- Ooi, K. B., Lin, B., Teh, P. L., & Chong, A. Y. L. (2012). Does TQM support innovation performance in Malaysia's manufacturing industry? *Journal of Business Economics and Management*, 13(2), 366-393. <https://doi.org/10.3846/16111699.2011.621736>
- Oosterveld, P., Vorst, H., & Smits, N. (2019). Methods for questionnaire design: a taxonomy linking procedures to test goals. *Quality of Life Research*, 28, 2501 - 2512. <https://doi.org/10.1007/s11136-019-02209-6>.
- Opoku, M., & Enu-kwesi, F. (2020). Relevance of the technology acceptance model (TAM) in information management research: a review of selected empirical evidence. *Research Journal of Business Management*, 7, 34-44. <https://doi.org/10.17261/pressacademia.2020.1186>.
- Orlando, B., Ballestra, L., Scuotto, V., Pironti, M., & Giudice, M. (2022). The Impact of R&D Investments on Eco-Innovation: A Cross-Cultural Perspective of Green Technology Management. *IEEE Transactions on Engineering Management*, 69, 2275-2284. <https://doi.org/10.1109/TEM.2020.3005525>.



- Osadchyi, A. (2023). Digitalization of Administrative Procedures. *Problems of legality*. <https://doi.org/10.21564/2414-990x.163.291971>.
- Osang, F. B. (2022). Apple internetwork operating system and Google's Android in sub-Saharan Africa: The mobile internet services dimension. *International Journal of Wireless and Mobile Computing*, 23(2), 153-162. <https://doi.org/10.1504/IJWMC.2022.123456>
- Osatuyi, B., Qin, H., Osatuyi, T., & Turel, O. (2020). When it comes to Satisfaction ... It depends: An empirical examination of social commerce users. *Comput. Hum. Behav.*, 111, 106413. <https://doi.org/10.1016/j.chb.2020.106413>.
- Osman, E., Hardaker, G., & Glenn, L. (2022). Implementing structural equation modelling and multiple mediator models for management information systems. *The International Journal of Information and Learning Technology*. <https://doi.org/10.1108/ijilt-09-2022-0182>.
- Ospina, M., Saxena, D., & Pinzón, B. (2021). Mechanisms underpinning the usage of e-government services by businesses: A proposal based on previous empirical research. *JeDEM - eJournal of eDemocracy and Open Government*. <https://doi.org/10.29379/jedem.v13i2.685>.
- Ostendorff, M., Blume, T., & Ostendorff, S. (2020). Towards an Open Platform for Legal Information. *Proceedings of the ACM/IEEE Joint Conference on Digital Libraries in 2020*. <https://doi.org/10.1145/3383583.3398616>.
- Othman, A., Hamzah, M., & Hassan, L. (2020). Modeling the contingent role of technological optimism on customer satisfaction with self-service technologies. *J. Enterp. Inf. Manag.*, 33, 559-578. <https://doi.org/10.1108/jeim-09-2019-0295>.
- Otto, A., Szymanski, D., & Varadarajan, R. (2020). Customer satisfaction and firm performance: insights from over a quarter century of empirical research. *Journal of the Academy of Marketing Science*, 48, 543-564. <https://doi.org/10.1007/S11747-019-00657-7>.
- Oturakci, M. (2018). Developing New Technology Acceptance Model With Multi-Criteria Decision Technique: An Implementation Study. *Engineering Management Research*. <https://doi.org/10.5539/EMR.V7N2P43>.
- Ozturk, A., Wei, W., Hua, N., & Qi, R. (2021). Factors affecting attendees continuous use of mobile event applications. *Journal of Hospitality and Tourism Technology*. <https://doi.org/10.1108/JHTT-03-2020-0058>.

- Ozsoy, T. (2022). The Effect of Innovative Organizational Climate on Employee Job Satisfaction. *Marketing and Management of Innovations*. <https://doi.org/10.21272/mmi.2022.2-01>.
- Padilla, K., Weston, R., Morgan, G., Lively, P., & O'Guinn, N. (2022). Validity and Reliability Evidence for Assessments Based in Applied Behavior Analysis: A Systematic Review. *Behavior Modification*, 47, 247 - 288. <https://doi.org/10.1177/01454455221098151>.
- Paftalika, R., & Hananto, A. (2018). The Uses and Gratifications Theory, Subjective Norm, and Gender in Influencing Students' Continuous Participation Intention in LinkedIn. *Binus Business Review*. <https://doi.org/10.21512/BBR.V9I3.4722>.
- Pak, J., Li, L., & Chung, G. (2019). A holistic approach to individual-level innovation implementation. *Innovation*, 21, 552 - 571. <https://doi.org/10.1080/14479338.2019.1632710>.
- Pal, D., Funilkul, S., & Zhang, X. (2021). Should I Disclose My Personal Data? Perspectives From Internet of Things Services. *IEEE Access*, 9, 4141-4157. <https://doi.org/10.1109/ACCESS.2020.3048163>.
- Palamuthusingam, D., Johnson, D., Hawley, C., Pascoe, E., & Fahim, M. (2019). Corrigendum. *Internal Medicine Journal*, 49. <https://doi.org/10.1111/imj.14643>.
- Palil, M. R., Amin, H. B., & Turmin, S. Z. (2020). Challenges in Implementing Taxes on E-Commerce Transactions in Malaysia. *Jurnal Bisnis Dan Akuntansi*, 22(2), 179-200.
- Panagiotakopoulos, T., Kiouvrekis, Y., Misthos, L., & Kappas, C. (2023). RF-EMF Exposure Assessments in Greek Schools to Support Ubiquitous IoT-Based Monitoring in Smart Cities. *IEEE Access*, 11, 7145-7156. <https://doi.org/10.1109/ACCESS.2023.3237970>.
- Pang, H. (2021). Identifying associations between mobile social media users' perceived values, attitude, satisfaction, and eWOM engagement: The moderating role of affective factors. *Telematics Informatics*, 59, 101561. <https://doi.org/10.1016/j.tele.2020.101561>.
- Pang, S., Bao, P., Hao, W., Kim, J., & Gu, W. (2020). Knowledge Sharing Platforms: An Empirical Study of the Factors Affecting Continuous Use Intention. *Sustainability*. <https://doi.org/10.3390/su12062341>.
- Panjaitan, A., & Utomo, R. (2023). The Influence of Users' Perception Of Security, Privacy, and Trust in Using Online Dating Applications. 2023 11th International

Conference on Information and Communication Technology (ICoICT), 551-556.  
<https://doi.org/10.1109/ICoICT58202.2023.10262520>.

Pankratova, N., Gorelova, G., & Pankratov, V. (2019). System approach to assessing of the quantitative and qualitative characteristics of information. *Proceedings of the XI International Scientific Conference Communicative Strategies of the Information Society*. <https://doi.org/10.1145/3373722.3373768>.

Papariodamis, N., Katsikeas, C., & Chumpitaz, R. (2019). The role of supplier performance in building customer trust and loyalty: A cross-country examination. *Industrial Marketing Management*.  
<https://doi.org/10.1016/J.INDMARMAN.2017.02.005>.

Papenmeier, A., Englebienne, G., & Seifert, C. (2019). How model accuracy and explanation fidelity influence user trust. *ArXiv*. <https://arxiv.org/abs/1907.12652>

Pappas, I., Kourouthanassis, P., Mikalef, P., & Giannakos, M. (2018). Combining system success factors with trust to explain e-government adoption using fsQCA. *Government Information Quarterly*, 35(4), 623-634.  
<https://doi.org/10.1016/j.giq.2018.09.003>

Parekh, A., Sheth, M., & Sheth, S. (2023). Attitude of Physiotherapy Students towards Responses to Questionnaires. *International Journal of Health Sciences and Research*. <https://doi.org/10.52403/ijhsr.20231040>.

Park, A., & Li, H. (2021). The Effect of Blockchain Technology on Supply Chain Sustainability Performances. *Sustainability*. <https://doi.org/10.3390/SU13041726>.

Park, B., & Turel, O. (2019). Social motivation for the use of social technologies: An empirical examination of social commerce site users. *Internet Res.*, 29, 24-45.  
<https://doi.org/10.1108/IntR-09-2017-0338>.

Park, C., Kim, D., Cho, S., & Han, H. (2019). Adoption of multimedia technology for learning and gender difference. *Comput. Hum. Behav.*, 92, 288-296.  
<https://doi.org/10.1016/j.chb.2018.11.029>.

Park, S., & Lee, J. (2022). The Influence of Theory of Planned Behavior (TPB) on the Perceived Ease of Use and Perceived Usefulness in Accounting Information Users. *Korean Association Of Computers And Accounting*.  
<https://doi.org/10.32956/kaoca.2022.20.2.23>.

Parry, D., Davidson, B., Sewall, C., Fisher, J., Mieczkowski, H., & Quintana, D. (2021). A systematic review and meta-analysis of discrepancies between logged and self-reported digital media use. *Nature Human Behaviour*, 5, 1535 - 1547.  
<https://doi.org/10.1038/s41562-021-01117-5>.

- Parsons, S., Kruijt, A., & Fox, E. (2019). Psychological Science Needs a Standard Practice of Reporting the Reliability of Cognitive-Behavioral Measurements. *Advances in Methods and Practices in Psychological Science*, 2, 378 - 395. <https://doi.org/10.1177/2515245919879695>.
- Passalacqua, M., Morin, R., Sénécal, S., Nacke, L., & Léger, P. (2020). Demystifying the First-Time Experience of Mobile Games: The Presence of a Tutorial Has a Positive Impact on Non-Expert Players' Flow and Continuous-Use Intentions. *Multimodal Technol. Interact.*, 4, 41. <https://doi.org/10.3390/mti4030041>.
- Pathardikar, A., Mishra, P., Sahu, S., & Srivastava, A. (2023). Superior-subordinate Trust Affecting Quit Intentions: Mediation of Job Satisfaction and Affective Commitment. *South Asian Journal of Human Resources Management*. <https://doi.org/10.1177/23220937231190229>.
- Pee, L., Jiang, J., & Klein, G. (2019). E-store loyalty: Longitudinal comparison of website usefulness and satisfaction. *International Journal of Market Research*, 61, 178 - 194. <https://doi.org/10.1177/1470785317752045>.
- Perepelkina, O., & Kondratov, D. (2019). Mathematical Modeling of Electronic Records Management and Office Work in the Executive Bodies of State Administration. *Recent Research in Control Engineering and Decision Making*. [https://doi.org/10.1007/978-3-030-12072-6\\_50](https://doi.org/10.1007/978-3-030-12072-6_50).
- Perevalov, A., Ngomo, A., & Both, A. (2022). Enhancing the Accessibility of Knowledge Graph Question Answering Systems through Multilingualization. *2022 IEEE 16th International Conference on Semantic Computing (ICSC)*, 251-256. <https://doi.org/10.1109/ICSC52841.2022.00048>.
- Personality and Social Psychology, 51(6), 1173-1182. <https://doi.org/10.1037/0022->
- Pian, W., Song, S., & Zhang, Y. (2020). Consumer health information needs: A systematic review of measures. *Inf. Process. Manag.*, 57, 102077. <https://doi.org/10.1016/j.ipm.2019.102077>.
- Pilar, D., & Henriques, C. (2018). What's the Impact of Local Cultures on the User Experience of Software Solutions?. , 169-177. [https://doi.org/10.1007/978-3-319-91238-7\\_15](https://doi.org/10.1007/978-3-319-91238-7_15).
- Pinem, A. A., Immanuella, I. M., Hidayanto, A. N., & Phusavat, K. (2018). Trust and its impact towards continuous of use in government-to-business online service.

- Transforming Government: People, Process and Policy*, 12(3/4), 265-285. <https://doi.org/10.1108/TG-12-2017-0061>
- Pirmatov, O. (2022). Case management in the electronic civil case system (e-courts). *Jurisprudence*. <https://doi.org/10.51788/tsul.jurisprudence.2.5/mkhp7309>
- Player, C., & Griffiths, N. (2020). Improving trust and reputation assessment with dynamic behaviour. *The Knowledge Engineering Review*, 35. <https://doi.org/10.1017/S0269888920000077>.
- Poon, W., & Leeves, G. (2022). Gender Discrimination in the Absence of Discrimination Laws: Evidence from Malaysia. *International Journal of Business and Society*. <https://doi.org/10.33736/ijbs.4856.2022>.
- Poromatikul, C. (2019). *Factors influencing individuals in continuous usage intention towards mobile banking in Thailand* (Doctoral dissertation, Mahidol University).
- Porumbescu, G., Cucciniello, M., & Gil-García, J. R. (2020). Accounting for citizens when explaining open government effectiveness. *Government Information Quarterly*, 37, 101451. <https://doi.org/10.1016/j.giq.2019.101451>
- Potter, L., & Thompson, A. (2019). New and Emerging Technology: Ownership and Adoption. *Proceedings of the 2019 on Computers and People Research Conference*. <https://doi.org/10.1145/3322385.3322407>.
- Poudel, O., Acharya, P., & Simkhada, D. (2023). Customers' Trust in E-payment: The Influence of Security and Privacy. *BMC Journal of Scientific Research*. <https://doi.org/10.3126/bmcjsr.v6i1.60958>.
- Pour, M., Mesrabadi, J., & Asarian, M. (2021). Meta-analysis of the DeLone and McLean models in e-learning success: the moderating role of user type. *Online Inf. Rev.*, 46, 590-615. <https://doi.org/10.1108/oir-01-2021-0011>.
- Pramanita, I., & Rasmini, N. (2020). Sistem E-Filing dan Kepatuhan Wajib Pajak Orang Pribadi: Studi D&M IS Success Model pada KPP Pratama Denpasar Timur. *European Journal of Anaesthesiology*, 30, 2825-2838. <https://doi.org/10.24843/EJA.2020.V30.I11.P09>.
- Pramesti, R., Sukirman, S., & Bawono, I. (2020). E-Filing vs Non E-Filing: Taxpayers' Perceptions of Use-fulness, Ease, Security, Confidentiality, and Satisfaction. , 3, 151-162. <https://doi.org/10.24815/JAROE.V3I2.16993>.
- Preacher, K. J., & Hayes, A. F. (2008). Asymptotic and resampling strategies for assessing and comparing indirect effects in multiple mediator models. *Behavior Research Methods*, 40(3), 879-891. <https://doi.org/10.3758/BRM.40.3.879>

- Purba, D., Simanjuntak, M., Rumapea, M., Sembiring, Y., Siahaan, S., , J., Goh, T., & Purba, E. (2019). The Effect of Implementation of E-Filing System on Taxpayer Compliance with the Understanding of the Internet. *2019 International Conference of Computer Science and Information Technology (ICoSNIKOM)*, 1-4. <https://doi.org/10.1109/ICoSNIKOM48755.2019.9111523>.
- Purbokusumo, Y., & Santoso, A. D. (2021). Predictor for local government social media use in Indonesia. *Digital Policy, Regulation and Governance*, 23(6), 533-552. <https://doi.org/10.1108/DPRG-03-2021-0022>
- Purnamasari, D., Tahir, R., & Sudaryo, Y. (2020). Implementation of E-Filing Information System as a Public Policy Form in Increasing Taxpayer Compliance. *Solid State Technology*, 63, 5340-5349.
- Puspaningtyas, M. (2022). The Role of Technology and Investment in Digitalization and The Economy in Malaysia. *Tamansiswa Management Journal International*. <https://doi.org/10.54204/tmji/vol412022006>.
- Putranti, S. (2021). Relationships between Mean, Median and Mode. , 3, 87. <https://doi.org/10.33846/AIJMU30403>.
- Pym, A. (2021). Cooperation, risk, trust. *STRIDON: Studies in Translation and Interpreting*. <https://doi.org/10.4312/stridon.1.2.5-24>.
- Qadri, R., & Darmawan, E. (2021). E-Filing implementation, tax compliance, and technology authority. *Journal of Accounting and Auditing Technology*, 6(1), 23-36. <https://doi.org/10.30871/JAAT.V6I1.2822>
- Qin, L. (2020). A Cross-Cultural Study of Interpersonal Trust in Social Commerce. *Journal of Computer Information Systems*, 60, 26 - 33. <https://doi.org/10.1080/08874417.2017.1383865>.
- Quadir, B., & Zhou, M. (2021). Students Perceptions, System Characteristics and Online Learning During the COVID-19 Epidemic School Disruption. *Int. J. Distance Educ. Technol.*, 19, 15-33. <https://doi.org/10.4018/IJDET.20210401.oa1>.
- Quarchioni, S., Paternostro, S., & Trovarelli, F. (2020). Knowledge management in higher education: a literature review and further research avenues. *Knowledge Management Research & Practice*, 20, 304 - 319. <https://doi.org/10.1080/14778238.2020.1730717>.
- Raamkumar, A., & Yang, Y. (2022). Empathetic Conversational Systems: A Review of Current Advances, Gaps, and Opportunities. *IEEE Transactions on Affective Computing*, 14, 2722-2739. <https://doi.org/10.1109/TAFFC.2022.3226693>.

- Rachmacandrani, N., Natsir, M., Respati, H., Haryanto, S., & Setiyadi, S. (2023). The Effect of Information Quality, System Quality, Ease of Use on User Satisfaction's Qris (Quick Response Indonesian Standard) in SME'S. *Journal of Economics and Public Health*. <https://doi.org/10.37287/jeph.v2i1.1572>.
- Rachmi, I., Asta, F., & Kartiko, N. (2023). The Effects of Perceived Ease of Use, Perceived Usefulness, and Computer Self-Efficacy on e-Nofa Application User Satisfaction. *E3S Web of Conferences*. <https://doi.org/10.1051/e3sconf/202338804017>.
- Rafiqia, S., Naira, S., & Fernandezb, E. (2021). Cognitive and Affective UI for Enhanced Usability. *AHFE International*. <https://doi.org/10.54941/ahfe100588>.
- Rahardja, U., Sigalingging, C., Putra, P., Hidayanto, A., & Phusavat, K. (2023). The Impact of Mobile Payment Application Design and Performance Attributes on Consumer Emotions and Continuous Intention. *SAGE Open*, 13. <https://doi.org/10.1177/21582440231151919>.
- Rahi, S., & Abd. Ghani, M. (2019). Integration of DeLone and McLean and self-determination theory in internet banking continuous intention context. *International Journal of Accounting & Information Management*, 27(3), 512-528.
- Rahi, S., Mansour, M., Alharafsheh, M., & Alghizzawi, M. (2021). The post-adoption behavior of internet banking users through the eyes of self-determination theory and expectation confirmation model. *J. Enterp. Inf. Manag.*, 34, 1874-1892. <https://doi.org/10.1108/JEIM-04-2020-0156>.
- Rahim, N., Abbasi, G., Iranmanesh, M., Christopher, N., & Amran, A. (2023). Determinants of continuous intention to use e-government services: an extension of technology continuous theory. *J. Syst. Inf. Technol.*, 25, 245-267. <https://doi.org/10.1108/jsit-09-2020-0166>.
- Rahimi, B., Nadri, H., Afshar, H., & Timpka, T. (2018). A Systematic Review of the Technology Acceptance Model in Health Informatics. *Applied Clinical Informatics*, 09, 604 - 634. <https://doi.org/10.1055/s-0038-1668091>.
- Rahmadani, V., Schaufeli, W., Ivanova, T., & Osin, E. (2019). Basic psychological need satisfaction mediates the relationship between engaging leadership and work engagement: A cross-national study. *Human Resource Development Quarterly*. <https://doi.org/10.1002/HRDQ.21366>.
- Rahman, A., & Pangendra, P. (2022). Assessing factors influencing people's intention to continuously use e-government systems. *Jurnal Akuntansi & Auditing Indonesia*. <https://doi.org/10.20885/jaai.vol26.iss2.art6>.

- Rahman, F., Talukder, M., Yang, L., & Khayer, A. (2020). Why do citizens use e-tax system?. *International Journal of Research In Business and Social Science*, 9, 177-189. <https://doi.org/10.20525/ijrbs.v9i7.946>.
- Rahman, M., Ming, T., Baigh, T., & Sarker, M. (2021). Adoption of artificial intelligence in banking services: an empirical analysis. *International Journal of Emerging Markets*. <https://doi.org/10.1108/ijoem-06-2020-0724>.
- Rahman, M., Othman, A., & Amrin, N. (2018). The Effects of e-Service Quality on Users' Satisfaction: A Case of e-Filing at LHDN. , 87-98. [https://doi.org/10.1007/978-981-10-6053-3\\_9](https://doi.org/10.1007/978-981-10-6053-3_9).
- Rahman, S., Fadrul, F., Momin, M., Yusrizal, Y., & Marlyn, R. (2022). Improving Satisfaction and Loyalty of Online Shop Customer Based on E-Commerce Innovation and E-Service Quality. *Gadjah Mada International Journal of Business*. <https://doi.org/10.22146/gamaijb.58783>.
- Rahmayanti, R., & Johan, A. (2024). Does Innovative Work Behavior Matter for Performance? Green Talent Management and Green Servant Leadership in the Healthcare Industry. *JBTI: Jurnal Bisnis: Teori dan Implementasi*, 15(1), 85-100.
- Rais, S., Enzai, N., & Husni, H. (2022). Open and distance learning for limited internet access in technology and engineering course. *International Journal of e-Learning and Higher Education*. <https://doi.org/10.24191/ijelhe.v17n1.1714>.
- Rajan, N., Joothymani, V., & Althabhwawi, N. (2022). Gender Equality From The Perspective Of Jurisprudence. *Cultural Communication and Socialization Journal*. <https://doi.org/10.26480/ccsj.01.2022.08.12>.
- Rajić, M., Milosavljević, P., & Kostić, Z. (2023). Knowledge and Data Management: The Cornerstone of Effective Organizational Strategy. *2023 International Conference on Big Data, Knowledge and Control Systems Engineering (BdKCSE)*, 1-7. <https://doi.org/10.1109/BdKCSE59280.2023.10339774>.
- Ramadania, R., Rosnani, T., Fauzan, R., & Darma, D. (2021). The Study of Perceived Risk and E-Service Convenience Towards Satisfaction and Trust of Online Academic Users in Indonesia. *International Journal of Media and Information Literacy*. <https://doi.org/10.13187/ijmil.2021.2.387>.
- Ramke, J., Palagyi, A., Kuper, H., & Gilbert, C. (2018). Assessment of Response Bias Is Neglected in Cross-Sectional Blindness Prevalence Surveys: A Review of Recent Surveys in Low- and Middle-Income Countries. *Ophthalmic Epidemiology*, 25, 379 - 385. <https://doi.org/10.1080/09286586.2018.1500613>.



- Ramkumar, M., Schoenherr, T., Wagner, S., & Jenamani, M. (2019). Q-TAM: A quality technology acceptance model for predicting organizational buyers' continuous intentions for e-procurement services. *International Journal of Production Economics*. <https://doi.org/10.1016/J.IJPE.2019.06.003>.
- Randsborg, P., Adamec, D., Cepeda, N., Pearle, A., & Ranawat, A. (2021). Differences in Baseline Characteristics and Outcome Among Responders, Late Responders, and Never-Responders After Anterior Cruciate Ligament Reconstruction. *The American Journal of Sports Medicine*, 49, 3809 - 3815. <https://doi.org/10.1177/03635465211047858>.
- Ranga, B., Singh, R., & Ranga, I. (2022). Investigation of antecedents and consequences of usefulness in online travel communities: The moderating role of decision making stage. *Advances in Hospitality and Tourism Research (AHTR)*. <https://doi.org/10.30519/ahtr.1053634>.
- Ranjan, A., Singh, A., Kumar, A., Manoj, T., & , K. (2023). Transforming Judicial Systems with Blockchain: A Court Case Governance System for Tamper-Proof and Transparent Legal Processes. *2023 International Conference on Applied Intelligence and Sustainable Computing (ICAISC)*, 1-7. <https://doi.org/10.1109/ICAISC58445.2023.10200234>.
- Rashid, J., & Waheed, K. (2021). Missing Values And Outliers In Research Data. , 31, 167-167. <https://doi.org/10.51642/PPMJ.V31I04.404>.
- Raut, R., Kumar, R., & Das, N. (2020). Individual investors' intention towards SRI in India: an implementation of the theory of reasoned action. *Social Responsibility Journal*. <https://doi.org/10.1108/srj-02-2018-0052>.
- Raykov, T., & Marcoulides, G. (2023). Evaluating the Discrepancy Between Scale Reliability and Cronbach's Coefficient Alpha Using Latent Variable Modeling. *Measurement: Interdisciplinary Research and Perspectives*, 21, 29 - 37. <https://doi.org/10.1080/15366367.2022.2031485>.
- Razak, F., Bakar, A., & Abdullah, W. (2020). E-filing users acceptance in Malaysia: Do government servant has enough technical proficiency?. *Journal of Physics: Conference Series*, 1529. <https://doi.org/10.1088/1742-6596/1529/5/052089>.
- Razak, F., Bakar, A., & Abdullah, W. (2020b). Relationship between technical proficiency and continuous intention to use e-service in Malaysian setting. *Journal of Physics: Conference Series*, 1529. <https://doi.org/10.1088/1742-6596/1529/5/052091>.
- Razak, F., Bakar, A., & Abdullah, W. (2020c). The role of system quality and content quality in explaining e-learning continuous intention: An Evidence from

- Malaysian e-learning users. *Journal of Physics: Conference Series*, 1529. <https://doi.org/10.1088/1742-6596/1529/5/052095>.
- Razak, F., Mokhtar, A., Rahman, A., & Abidin, M. (2021). Service quality, satisfaction and users' continuous intention to use e-campus: A mediation analysis. *Journal of Physics: Conference Series*, 1793. <https://doi.org/10.1088/1742-6596/1793/1/012019>.
- Razak, F., Rahman, A., & Mokhtar, A. (2021d). Measuring the impact of technical proficiency on continuous intention to use e-campus: Empirical study from Malaysia. *Journal of Physics: Conference Series*, 1793. <https://doi.org/10.1088/1742-6596/1793/1/012025>.
- Rehman, O., & Ryan, M. (2018). A framework for design for sustainable future-proofing. *Journal of Cleaner Production*, 170, 715-726. <https://doi.org/10.1016/J.JCLEPRO.2017.09.177>.
- Reiber, F., Schnuerch, M., & Ulrich, R. (2020). Improving the efficiency of surveys with randomized response models: A sequential approach based on curtailed sampling. *Psychological methods*. <https://doi.org/10.1037/met0000353>.
- Reshetilova, T., & Kuvaieva, T. (2021). Consumer Research In The Process Of Creation And Distribution Of Innovative Products. *Economic scope*. <https://doi.org/10.32782/2224-6282/168-11>.
- Rezanov, B., & Kuchuk, H. (2022). MODELING THE PROCESS OF TWO-FACTOR AUTHENTICATION. *Advanced Information Systems*. <https://doi.org/10.20998/2522-9052.2022.2.02>.
- Rezvani, A., & Khosravi, P. (2019). Emotional intelligence: The key to mitigating stress and fostering trust among software developers working on information system projects. *International Journal of Information Management*, 48, 139-150. <https://doi.org/10.1016/j.ijinfomgt.2019.02.007>
- Rhaiem, K., & Amara, N. (2019). Learning from innovation failures: a systematic review of the literature and research agenda. *Review of Managerial Science*, 1-46. <https://doi.org/10.1007/S11846-019-00339-2>.
- Ricci, L., Lanfranchi, J., Lemétayer, F., Rotonda, C., Guillemin, F., Coste, J., & Spitz, E. (2018). Qualitative Methods Used to Generate Questionnaire Items: A Systematic Review. *Qualitative Health Research*, 29, 149 - 156. <https://doi.org/10.1177/1049732318783186>.
- Richardson, H., & Simmering, M. (2020). Missing Data in Research. . <https://doi.org/10.1093/acrefore/9780190224851.013.226>.

- Richter, N., Schubring, S., Hauff, S., Ringle, C., & Sarstedt, M. (2020). When predictors of outcomes are necessary: guidelines for the combined use of PLS-SEM and NCA. *Ind. Manag. Data Syst.*, 120, 2243-2267. <https://doi.org/10.1108/imds-11-2019-0638>.
- Ringle, C. M., Sarstedt, M., Mitchell, R., & Gudergan, S. P. (2020). Partial least squares structural equation modeling in HRM research. *The International Journal of Human Resource Management*, 31(12), 1617-1643. <https://doi.org/10.1080/09585192.2019.1593946>
- Rita, P., Oliveira, T., & Farisa, A. (2019). The impact of e-service quality and customer satisfaction on customer behavior in online shopping. *Heliyon*, 5. <https://doi.org/10.1016/j.heliyon.2019.e02690>.
- Ritchi, H., Evayanti, N., & Sari, P. (2021). A Study On Information Systems Success: Examining User Satisfaction Of Accounting Information System. *Bina Ekonomi*. <https://doi.org/10.26593/be.v24i2.5084.1-14>.
- Roberts, R., & Flin, R. (2019). Best practices for the introduction of new technologies: Investigating the psychological dimension. *Journal of Engineering and Technology Management*, 52, 1-15. <https://doi.org/10.1016/j.jengtecman.2019.01.002>
- Robin, L. (2023). Chapter 1 – Exploring the Advancements, Benefits and Challenges of Emerging Technologies. . <https://doi.org/10.59646/advcivilmechc1/026>.
- Robles, V. (2018). Resolving Discourse at Technical-Support Helpdesks. *IEEE Transactions on Professional Communication*, 61, 275-294. <https://doi.org/10.1109/TPC.2018.2813178>.
- Rocha-Silva, T., Nogueira, C., & Rodrigues, L. (2023). Passive data collection on Reddit: a practical approach. *Research Ethics*. <https://doi.org/10.1177/17470161231210542>.
- Roder-DeWan, S., Gage, A., Hirschhorn, L., Twum-Danso, N., Liljestrand, J., Asante-Shongwe, K., Yahya, T., & Kruk, M. (2020). Level of confidence in and endorsement of the health system among internet users in 12 low-income and middle-income countries. *BMJ Global Health*, 5. <https://doi.org/10.1136/bmjgh-2019-002205>.
- Rodiyah, R., Idris, S., & Smith, R. (2023). Mainstreaming Justice in the Establishment of Laws and Regulations Process: Comparing Case in Indonesia, Malaysia, and Australia. *Journal of Indonesian Legal Studies*. <https://doi.org/10.15294/jils.v7i2.60096>.

- Rogers, E. M. (2003). *Diffusion of innovations* (5th ed.). Free Press.  
<https://doi.org/10.1086/525436>
- Rongen, G., Ahmad, Z., Lanjouw, P., & Simler, K. (2022). The Interplay of Regional and Ethnic Inequalities in Malaysian Poverty Dynamics. *Policy Research Working Papers*. <https://doi.org/10.1596/1813-9450-9898>.
- Roslan, A., Fakrudin, N., Ghani, N., Saad, H., & Ishak, S. (2022). Legal protection of e-consumers in Malaysia. *International Journal of Law, Government and Communication*. <https://doi.org/10.35631/ijlgc.729016>
- Rosli, M., Saleh, N., Ali, A., Bakar, S., & Tahir, L. (2022). A Systematic Review of the Technology Acceptance Model for the Sustainability of Higher Education during the COVID-19 Pandemic and Identified Research Gaps. *Sustainability*. <https://doi.org/10.3390/su141811389>.
- Rosman, M., Alias, N., Arshad, I., Hamid, H., & Idris, Z. (2023). Assessing Students' Perceived Engagement and Perceived Performance for E-Learning in East Coast Malaysia: A Partial Least Square Structural Equation Modeling Approach. *IEEE Engineering Management Review*, 51, 63-75.  
<https://doi.org/10.1109/EMR.2022.3196929>.
- Rosseel, Y., & Loh, W. (2022). A structural after measurement approach to structural equation modeling. *Psychological Methods*. <https://doi.org/10.1037/met0000503>
- Rouhani, S., & Deters, R. (2021). Data Trust Framework Using Blockchain Technology and Adaptive Transaction Validation. *IEEE Access*, 9, 90379-90391.  
<https://doi.org/10.1109/ACCESS.2021.3091327>.
- Rouibah, K., Qurban, H., & Al-Qirim, N. (2022). Impact of Risk Perceptions and User Trust on Intention to Re-Use E-Government: A Mixed Method Research. *J. Glob. Inf. Manag.*, 30, 1-29. <https://doi.org/10.4018/jgim.307117>.
- Rubalcaba, L., & Deschryvere, M. (2022). The uneven role of users in service innovation performance. *Economics of Innovation and New Technology*, 32, 953 - 976. <https://doi.org/10.1080/10438599.2022.2053848>.
- Rubins, D., McCoy, A., Dutta, S., McEvoy, D., Patterson, L., Miller, A., Jackson, J., Zuccotti, G., & Wright, A. (2022). Real-Time User Feedback to Support Clinical Decision Support System Improvement. *Applied clinical informatics*, 13 5, 1024-1032 . <https://doi.org/10.1055/s-0042-1757923>.
- Ruiz-Alba, J., Abou-Foul, M., Nazarian, A., & Foroudi, P. (2021). Digital platforms: customer satisfaction, eWOM and the moderating role of perceived technological

innovativeness. *Inf. Technol. People*, 35, 2470-2499. <https://doi.org/10.1108/itp-07-2021-0572>.

Rule, A., Chiang, M., & Hribar, M. (2019). Using electronic health record audit logs to study clinical activity: a systematic review of aims, measures, and methods. *Journal of the American Medical Informatics Association : JAMIA*. <https://doi.org/10.1093/jamia/ocz196>.

Runge, Y., Frings, C., & Tempel, T. (2019). Hiding to hedge against information overload. *AIS Transactions on Enterprise Systems*. <https://doi.org/10.30844/aistes.v4i1.12>.

Rusakova, E., & Петровна, P. (2020). Electronic Civil Proceedings In Indonesia, Thailand, Malaysia. *RUDN Journal of Law*. <https://doi.org/10.22363/2313-2337-2020-24-4-1122-1140>.

Rusnadewi, E., & Noor Inayah, S. (2013). Diversifying income generation through waqf in public Universities in Malaysia: Efforts and challenges. *IJASOS-International E-journal of Advances in Social Sciences*, 3(7), 223-231.

Rwezaula, A., Chachage, B., & Tonya, E. (2022). The Moderation Effects of Demographic Variables on Trust of Mobile Phone Banking Services; a Case Study of Smallholder Farmers in Dodoma Region, Tanzania. *South Asian Journal of Social Studies and Economics*. <https://doi.org/10.9734/sajsse/2022/v14i430394>.

Ryu, H., & Ko, K. (2020). Sustainable Development of Fintech: Focused on Uncertainty and Perceived Quality Issues. *Sustainability*. <https://doi.org/10.3390/su12187669>.

Sa'diyah, M., & Soegoto, D. (2021). The Effect of Perceived Security towards Intention to Use Digital Payment through a Trust. *Proceeding of International Conference on Business, Economics, Social Sciences, and Humanities*. <https://doi.org/10.34010/icobest.v2i.277>.

Sabarudin, A., & Razak, F. (2021). Understanding the effects of system quality on continuous intention to use student's information system management: An empirical evidence from Malaysia. *Journal of Physics: Conference Series*, 1793. <https://doi.org/10.1088/1742-6596/1793/1/012024>.

Sabirin, M. (2014). Dampak pengangguran terhadap pembangunan ekonomi di Malaysia [The impact of unemployment on economic development in Malaysia]. *Jurnal EkonomiMalaysia*, 48(1), 73-88. <https://doi.org/10.17576/JEM-2014-4801-06>

- Sachan, A., Kumar, R., & Kumar, R. (2018). Examining the impact of e-government service process on user satisfaction. *Journal of Global Operations and Strategic Sourcing*. <https://doi.org/10.1108/JGOSS-11-2017-0048>.
- Sachdeva, M., Lehal, R., Gupta, S., & Gupta, S. (2022). Influence of contextual factors on investment decision-making: a fuzzy-AHP approach. *Journal of Asia Business Studies*. <https://doi.org/10.1108/jabs-09-2021-0376>.
- Sadik-Rozsnyai, O., & Bertrandias, L. (2019). New technological attributes and willingness to pay: the role of social innovativeness. *European Journal of Marketing*. <https://doi.org/10.1108/EJM-12-2016-0834>.
- Saga, B., & , W. (2021). The Effectiveness Utilization of Electronic Tax Filing in Kantor Pelayanan Pajak (Kpp) Pratama Jakarta Pluit, North Jakarta. , 544-563. <https://doi.org/10.2991/ASSEHR.K.211102.070>.
- Said, M., Nasrul, M., Ahmad, N., & Salim, W. (2021). Muslim Estate Administration: The Locus of Malaysian Syariah Court in Malaysia. *International Journal of Islamic Thought*. <https://doi.org/10.24035/ijit.19.2021.197>.
- Saif, N., Khan, S. U., Shaheen, I., ALotaibi, F. A., Alnfiai, M. M., & Arif, M. (2024). Chat-GPT; validating Technology Acceptance Model (TAM) in the education sector via ubiquitous learning mechanism. *Computers in Human Behavior*, 154, 108097. <https://doi.org/10.1016/j.chb.2024.108097>
- Saiful, A., Masrani, M., Rushidi, M. A., & Kumar, S. P. (2023). Important factors in measuring learners' satisfaction and continuous intention in open and distance learning (ODL) institutions. *Higher Education, Skills and Work-based Learning*. <https://doi.org/10.1108/heswbl-12-2022-0274>
- Sajjad, M., & Zaman, U. (2020). Innovative Perspective of Marketing Engagement: Enhancing Users' Loyalty in Social Media through Blogging. *Journal of Open Innovation: Technology, Market, and Complexity*. <https://doi.org/10.3390/JOITMC6030093>.
- Salameh, A., Ahmad, H., Zulhumadi, F., & Abubakar, F. (2018). Relationships between system quality, service quality, and customer satisfaction: M-commerce in the Jordanian context. *J. Syst. Inf. Technol.*, 20, 73-102. <https://doi.org/10.1108/JSIT-03-2017-0016>.
- Saleem, S., Shair, W., ul Hassan, R., & Iftikhar, R. (2024). Effect of ICT and E-Government on Public Revenue: Evidence from South Asian Economies. *Bulletin of Business and Economics (BBE)*, 13(1).

- Saleh, S., Nat, M., & Aqel, M. (2022). Sustainable Adoption of E-Learning from the TAM Perspective. *Sustainability*. <https://doi.org/10.3390/su14063690>.
- Salem, M., & Nor, K. (2021). A meta-analysis of continuous technology usage behaviour. *International Journal of Business Continuity and Risk Management*. <https://doi.org/10.1504/ijbcrm.2021.10039360>.
- Salih, S., Abdelsalam, S., Hamdan, M., Abdelmaboud, A., Hamzah, M., Hilal, A., & Motwakel, A. (2022). Critical Success Factors for ERP Systems' Post-Implementations of SMEs in Saudi Arabia: A Top Management and Vendors' Perspective. *IEEE Access*, 10, 108004-108020. <https://doi.org/10.1109/ACCESS.2022.3202954>.
- Salim, M., Alfansi, L., Anggarawati, S., Saputra, F., & Afandy, C. (2021). The role of perceived usefulness in moderating the relationship between the DeLone and McLean model and user satisfaction. *Uncertain Supply Chain Management*. <https://doi.org/10.5267/j.uscm.2021.4.002>.
- Salkind, L., & Salkind, N. J. (1997). Gender and age differences in preference for works of art. *Studies in Art Education*, 38(4), 246-256. <https://doi.org/10.1080/00393541.1997.11656031>
- Salleh, H., & Razak, F. (2021). The impact of innovativeness on user satisfaction to use e-campus. *Journal of Physics: Conference Series*, 1793. <https://doi.org/10.1088/1742-6596/1793/1/012020>.
- Salleh, K., Sulaiman, N., & Gloeckner, G. (2023). Exploring Test Concept and Measurement Through Validity and Reliability Process in TVET Research: Guideline for The Novice Researcher. *Journal of Technical Education and Training*. <https://doi.org/10.30880/jtet.2023.15.01.022>.
- Salleh, M., Abdullah, R., & Zakaria, N. (2020). Evaluating the effects of electronic health records system adoption on the performance of Malaysian health care providers. *BMC Medical Informatics and Decision Making*, 21. <https://doi.org/10.1186/s12911-021-01447-4>.
- Salloum, S., Alhamad, A., Al-Emran, M., Monem, A., & Shaalan, K. (2019). Exploring Students' Acceptance of E-Learning Through the Development of a Comprehensive Technology Acceptance Model. *IEEE Access*, 7, 128445-128462. <https://doi.org/10.1109/ACCESS.2019.2939467>.
- Sam, T., Wong, W., Gwadabe, Z., Balakrishnan, R., Poopalaselvam, R., Adam, A., & Tee, K. (2021). The adoption of IoT technology in the Malaysian manufacturing industry. , 2355, 030002. <https://doi.org/10.1063/5.0053240>.

- Sambrani, S. (2021). An Empirical Study on Users' Perception Towards E-Learning Platforms. *International Journal of Management and Humanities*. <https://doi.org/10.35940/ijmh.11367.096121>.
- Sammut, D., Griscti, D., & Norman, P. (2021). Strategies to improve response rates to web surveys: A literature review.. *International journal of nursing studies*, 123, 104058 . <https://doi.org/10.1016/j.ijnurstu.2021.104058>.
- San, T. (2020). Predictions from data analytics: Does Malaysian data protection law apply?. *Information & Communications Technology Law*, 29, 291 - 307. <https://doi.org/10.1080/13600834.2020.1759276..>
- Sanchez-Espigares, J., Grima, P., & Marco-Almagro, L. (2018). Graphical comparison of normality tests for unimodal distribution data. *Journal of Statistical Computation and Simulation*, 89, 145 - 154. <https://doi.org/10.1080/00949655.2018.1539085>.
- Sanchez-Gordon, S., Aguilar-Mayanquer, C., & Calle-Jimenez, T. (2021). Model for Profiling Users With Disabilities on e-Learning Platforms. *IEEE Access*, 9, 74258-74274. <https://doi.org/10.1109/ACCESS.2021.3081061>.
- Sandhu, H., & Vistro, D. (2020). Data Management for Healthcare with a Focus on Privacy and Security for Cancer Patients. *International journal of current research and review*, 12, 62-70. <https://doi.org/10.31782/ijcrr.2020.121712>.
- Santa, R., MacDonald, J., & Ferrer, M. (2019). The role of trust in e-Government effectiveness, operational effectiveness and user satisfaction: Lessons from Saudi Arabia in e-G2B. *Gov. Inf. Q.*, 36, 39-50. <https://doi.org/10.1016/j.giq.2018.10.007>.
- Santee, J., Marszalek, J., & Hardinger, K. (2019). A critique of validity analysis from instruments assessing the affective domain.. *Currents in pharmacy teaching & learning*, 11 2, 218-229 . <https://doi.org/10.1016/j.cptl.2018.11.010>.
- Santhanamery, T., & Ramayah, T. (2018). Trust in the System: The Mediating Effect of Perceived Usefulness of the E-Filing System. , 89-103. [https://doi.org/10.1007/978-3-319-59442-2\\_5](https://doi.org/10.1007/978-3-319-59442-2_5).
- Santhanamery, T., & Ramayah, T. (2019). Explaining and Predicting Users' Continuous Usage Intention Toward E-Filing Utilizing Technology Continuous Theory. *Advanced Methodologies and Technologies in Business Operations and Management*. <https://doi.org/10.4018/978-1-5225-2255-3.CH072>.
- Santiadi, K. (2019). Expanding Access To Justice Through E-Court In Indonesia. , 1, 75-89. <https://doi.org/10.20885/plr.vol1.iss1.art5>.



- Santini, F., Ladeira, W., Pinto, D., Herter, M., Sampaio, C., & Babin, B. (2020). Customer engagement in social media: a framework and meta-analysis. *Journal of the Academy of Marketing Science*, 48, 1211 - 1228. <https://doi.org/10.1007/s11747-020-00731-5>.
- Santini, F., Ladeira, W., Sampaio, C., Perin, M., & Dolci, P. (2020). Propensity for technological adoption: an analysis of effects size in the banking sector. *Behaviour & Information Technology*, 39, 1341 - 1355. <https://doi.org/10.1080/0144929x.2019.1667441>.
- Santos, P., & Cirillo, M. (2021). Construction of the average variance extracted index for construct validation in structural equation models with adaptive regressions. *Communications in Statistics - Simulation and Computation*, 52, 1639 - 1650. <https://doi.org/10.1080/03610918.2021.1888122>.
- Saoula, O., Shamim, A., Suki, N., Ahmad, M., Abid, M., Patwary, A., & Abbasi, A. (2023). Building e-trust and e-retention in online shopping: the role of website design, reliability and perceived ease of use. *Spanish Journal of Marketing - ESIC*. <https://doi.org/10.1108/sjme-07-2022-0159>.
- Saptono, P., Hodžić, S., Khozen, I., Mahmud, G., Pratiwi, I., Purwanto, D., Aditama, M., Haq, N., & Khodijah, S. (2023). Quality of E-Tax System and Tax Compliance Intention: The Mediating Role of User Satisfaction. *Informatics*, 10, 22. <https://doi.org/10.3390/informatics10010022>.
- Sarathy, P., Kottam, L., Parker, A., Brealey, S., Coleman, E., Keding, A., Mitchell, A., Northgraves, M., Torgerson, D., & Rangan, A. (2020). Timing of electronic reminders did not improve trial participant questionnaire response: a randomized trial and meta-analyses.. *Journal of clinical epidemiology*. <https://doi.org/10.1016/j.jclinepi.2020.03.001>.
- Sari, G., Atichasari, A., & Ristiyana, R. (2023). Pengaruh Persepsi Kegunaan, Persepsi Kemudahan, Kepuasan Pengguna Dan Kesiapan Teknologi Informasi Terhadap Penggunaan E-Filing. *Jurnal Lentara Akuntansi*. <https://doi.org/10.34127/jrakt.v8i1.882>.
- Sarkar, S., Chauhan, S., & Khare, A. (2020). A meta-analysis of antecedents and consequences of trust in mobile commerce. *Int. J. Inf. Manag.*, 50, 286-301. <https://doi.org/10.1016/j.ijinfomgt.2019.08.008>.
- Sarstedt, M., & Cheah, J. (2019). Partial least squares structural equation modeling using SmartPLS: a software review. *Journal of Marketing Analytics*, 7, 196 - 202. <https://doi.org/10.1057/s41270-019-00058-3>.

- Sarta, A., Durand, R., & Vergne, J. (2021). Organizational Adaptation. *Journal of Management*. <https://doi.org/10.1177/0149206320929088>.
- Satalkina, L., & Steiner, G. (2020). Digital Entrepreneurship and its Role in Innovation Systems: A Systematic Literature Review as a Basis for Future Research Avenues for Sustainable Transitions. *Sustainability*. <https://doi.org/10.3390/su12072764>.
- Sazali, H., & Firdaus, I. (2019). Highway infrastructure: visions & challenges in the next decades. *IOP Conference Series: Materials Science and Engineering*, 512. <https://doi.org/10.1088/1757-899X/512/1/012047>.
- Scherer, R., & Teo, T. (2019). Unpacking teachers' intentions to integrate technology: A meta-analysis. *Educational Research Review*. <https://doi.org/10.1016/J.EDUREV.2019.03.001>.
- Scherr, S., Hupp, S., & Elberzhager, F. (2021). Establishing Continuous App Improvement by Considering Heterogenous Data Sources. *Int. J. Interact. Mob. Technol.*, 15, 66. <https://doi.org/10.3991/IJIM.V15I10.20613>.
- Scheuch, I., Bohlinger, S., Bieß, A., & Nguyễn, H. (2021). Mapping Research on European VET Policy With a Systematic Literature Review Method: A Pilot Study. *International Journal for Research in Vocational Education and Training*. <https://doi.org/10.13152/ijrvet.8.4.6>.
- Schober, P., Boer, C., & Schwarte, L. (2018). Correlation Coefficients: Appropriate Use and Interpretation. *Anesthesia & Analgesia*, 126, 1763–1768. <https://doi.org/10.1213/ANE.0000000000002864>.
- Schoenfeld, E., Mader, S., Houghton, C., Wenger, R., Probst, M., Schoenfeld, D., Lindenauer, P., & Mazor, K. (2019). The Effect of Shared Decisionmaking on Patients' Likelihood of Filing a Complaint or Lawsuit: A Simulation Study.. *Annals of emergency medicine*. <https://doi.org/10.1016/j.annemergmed.2018.11.017>.
- Schweitzer, F., Hende, E., & Hultink, E. (2020). There's More Than One Perspective to Take Into Account for Successful Customer Integration Into Radical New Product Innovation: A Framework and Research Agenda. *IEEE Transactions on Engineering Management*, 67, 813-829. <https://doi.org/10.1109/TEM.2019.2893060>.
- Sebetci, Ö. (2018). Enhancing end-user satisfaction through technology compatibility: An assessment on health information system. *Health Policy and Technology*, 7(3), 265-274. <https://doi.org/10.1016/j.hlpt.2018.05.002>

- Sedighi, M., Sheikh, A., Tourani, N., & Bagheri, R. (2022). Service Delivery and Branding Management in Digital Platforms: Innovation through Brand Extension. *Human Behavior and Emerging Technologies*. <https://doi.org/10.1155/2022/7159749>.
- Şehbenderoğlu, Z. (2019). Predicting the adoption of wearable health tracking devices: An application of diffusion of innovation theory. *Available at SSRN*. <https://doi.org/10.2139/ssrn.3427919>
- Sekaran, U., & Bougie, R. (2010). *Research Methods for Business: A Skill-Building Approach* (5th ed.). Wiley & Sons, Ltd.
- Sekaran, U. (2003). Research methods for business. Hoboken. NJ: John Wiley & Sons. *The Journal of Management Development*, 14(3), 3-13.
- Semanik, M., Kleinschmidt, P., Wright, A., Willett, D., Dean, S., Saleh, S., Co, Z., Sampene, E., & Buchanan, J. (2021). Impact of a problem-oriented view on clinical data retrieval. *Journal of the American Medical Informatics Association : JAMIA*. <https://doi.org/10.1093/jamia/ocaa332>.
- Semenov, V., Ilyin, D., Morozov, S., & Tarlapan, O. (2019). Effective consistency management for large-scale product data. *J. Ind. Inf. Integr.*, 13, 13-21. <https://doi.org/10.1016/J.JII.2018.11.006>.
- Senaviratna, N., & Cooray, T. (2019). Diagnosing Multicollinearity of Logistic Regression Model. *Asian Journal of Probability and Statistics*. <https://doi.org/10.9734/ajpas/2019/v5i230132>.
- Senevirathne, G., & Manathunga, K. (2021). Impact of E-Learning System User Interface Design on User Satisfaction. *2021 IEEE 9th Region 10 Humanitarian Technology Conference (R10-HTC)*, 01-06. <https://doi.org/10.1109/R10-HTC53172.2021.9641570>.
- Seo, K., & Lee, J. (2021). The Emergence of Service Robots at Restaurants: Integrating Trust, Perceived Risk, and Satisfaction. *Sustainability*, 13, 4431. <https://doi.org/10.3390/SU13084431>.
- Setyoko, P., Faozanudin, M., Wahyuningrat, W., Harsanto, B., Simin, S., Isna, A., & Rohman, A. (2023). The role of e-billing and e-SPT implementation on user satisfaction of e-filing taxpayers. *International Journal of Data and Network Science*. <https://doi.org/10.5267/j.ijdns.2022.12.014>.
- Shachak, A., Kuziemy, C., & Petersen, C. (2019). Beyond TAM and UTAUT: Future directions for HIT implementation research. *Journal of biomedical informatics*, 103315 . <https://doi.org/10.1016/j.jbi.2019.103315>.

- Shah, M., & Buang, A. (2021). Ahmad Ibrahim dan Sumbangannya dalam Perkembangan Islam di Malaysia. *Journal of Al-Tamaddun*. <https://doi.org/10.22452/jat.vol16no1.6>.
- Shahzad, M., Qu, Y., Zafar, A., & Appolloni, A. (2021). Does the interaction between the knowledge management process and sustainable development practices boost corporate green innovation?. *Business Strategy and the Environment*. <https://doi.org/10.1002/bse.2865>.
- Shamsi, M., Iakovleva, T., Olsen, E., & Bagozzi, R. P. (2021). Employees' work-related well-being during COVID-19 pandemic: An integrated perspective of technology acceptance model and JD-R theory. *International Journal of Environmental Research and Public Health*, 18(22), 11888. <https://doi.org/10.3390/ijerph182211888>
- Shanahan, M., Fischer, I., & Rand, K. (2020). Hope, optimism, and affect as predictors and consequences of expectancies: The potential moderating roles of perceived control and success. *Journal of Research in Personality*, 84, 103903. <https://doi.org/10.1016/j.jrp.2019.103903>.
- Shanahan, T., Tran, T., & Taylor, E. (2019). Getting to know you: Social media personalization as a means of enhancing brand loyalty and perceived quality. *Journal of Retailing and Consumer Services*. <https://doi.org/10.1016/J.JRETCONSER.2018.10.007>.
- Shang, H. (2019). Exploring online peer feedback and automated corrective feedback on EFL writing performance. *Interactive Learning Environments*, 30, 4 - 16. <https://doi.org/10.1080/10494820.2019.1629601>.
- Shankar, A., & Rishi, B. (2020). Convenience Matter in Mobile Banking Adoption Intention?. *Australasian Marketing Journal*, 28, 273 - 285. <https://doi.org/10.1016/j.ausmj.2020.06.008>.
- Shankar, A., Jebarajakirthy, C., & Ashaduzzaman, M. (2020). How do electronic word of mouth practices contribute to mobile banking adoption?. *Journal of Retailing and Consumer Services*, 52, 101920. <https://doi.org/10.1016/j.jretconser.2019.101920>.
- Shao, H., Zhang, Z., & Wang, B. (2021). Research on Accounting Information Security Management Based on Blockchain. *Mob. Inf. Syst.*, 2021, 9926106:1-9926106:11. <https://doi.org/10.1155/2021/9926106>.
- Shao, Z., Li, X., Dryden-Palmer, Y., & Zhang, L. (2020). Influence of service quality in sharing economy: Understanding customers' continuous intention of bicycle

sharing. *Electron. Commer. Res. Appl.*, 40, 100944.  
<https://doi.org/10.1016/j.elerap.2020.100944>.

Sharabati, A., Al-Haddad, S., Al-Khasawneh, M., Nababteh, N., Mohammad, M., & Ghoush, Q. (2022). The Impact of TikTok User Satisfaction on Continuous Intention to Use the Application. *Journal of Open Innovation: Technology, Market, and Complexity*. <https://doi.org/10.3390/joitmc8030125>.

Sharahiley, S. (2020). Examining Entrepreneurial Intention of the Saudi Arabia's University Students: Analyzing Alternative Integrated Research Model of TPB and EEM. *Global Journal of Flexible Systems Management*, 21, 67-84.  
<https://doi.org/10.1007/s40171-019-00231-8>.

Sharit, J., Moxley, J., & Czaja, S. (2022). Older Adults' Willingness To Adopt Technologies: An Experimental Study. *Innovation in Aging*.  
<https://doi.org/10.1093/geroni/igac059.859>.

Sharma, A., Pilli, E., Mazumdar, A., & Gera, P. (2020). Towards trustworthy Internet of Things: A survey on Trust Management applications and schemes. *Comput. Commun.*, 160, 475-493. <https://doi.org/10.1016/j.comcom.2020.06.030>.

Sharma, P., Gaur, S., & Dashora, D. (2019). Impact of ICT Support on e-Governances Services. *Lecture Notes in Networks and Systems*. [https://doi.org/10.1007/978-981-13-7150-9\\_22](https://doi.org/10.1007/978-981-13-7150-9_22).

Sharma, S., & Saini, J. R. (2022). On the role of teachers' acceptance, continuous intention and self-efficacy in the use of digital technologies in teaching practices. *Journal of Further and Higher Education*, 46(6), 721-736.  
<https://doi.org/10.1080/0309877X.2021.2021770>

Shen, H., Mei, N., & Gao, Y. (2020). Matching entrepreneurial orientation and operations strategy for manufacturing firms in China. *Operations Management Research*, 13, 39-52. <https://doi.org/10.1007/s12063-020-00154-z>.

Sheppard, M., & Vibert, C. (2019). Re-examining the relationship between ease of use and usefulness for the net generation. *Education and Information Technologies*, 24, 3205 - 3218. <https://doi.org/10.1007/s10639-019-09916-0>.

Shevchenko, A., Pagell, M., Lévesque, M., & Johnston, D. (2020). Preventing supplier non-conformance: extending the agency theory perspective. *International Journal of Operations & Production Management*. <https://doi.org/10.1108/ijopm-08-2019-0601>.

Shi, S., Wang, L., Zheng, S., Lv, J., & Zhang, Q. (2019). Research on Multiple Security Authentication Schemes for Mobile Applications of Power Trading

- Platforms. *IOP Conference Series: Materials Science and Engineering*, 486. <https://doi.org/10.1088/1757-899X/486/1/012108>.
- Shiau, W., Yuan, Y., Pu, X., Ray, S., & Chen, C. (2020). Understanding fintech continuous: perspectives from self-efficacy and ECT-IS theories. *Ind. Manag. Data Syst.*, 120, 1659-1689. <https://doi.org/10.1108/imds-02-2020-0069>.
- Shim, M., & Jo, H. (2020). What quality factors matter in enhancing the perceived benefits of online health information sites? Application of the updated DeLone and McLean Information Systems Success Model. *International journal of medical informatics*, 137, 104093 . <https://doi.org/10.1016/j.ijmedinf.2020.104093>.
- Shin, D. (2019). Blockchain: The emerging technology of digital trust. *Telematics Informatics*, 45. <https://doi.org/10.1016/J.TELE.2019.101278>.
- Shin, D., & Hwang, Y. (2020a). The effects of security and traceability of blockchain on digital affordance. *Online Inf. Rev.*, 44, 913-932. <https://doi.org/10.1108/oir-01-2019-0013>.
- Shin, J. (2021). Mediating effect of satisfaction in the relationship between customer experience and intention to reuse digital banks in Korea. *Social Behavior and Personality*, 49, 1-18. <https://doi.org/10.2224/SBP.9753>.
- Shin, J., Choi, G., Hwang, H., & Kim, S. (2021). Evaluation of Emotional Satisfaction Using Questionnaires in Voice-Based Human–AI Interaction. *Applied Sciences*, 11, 1920. <https://doi.org/10.3390/APP11041920>.
- Shin, N., Yoo, J., & Kwon, I. (2020). Fostering Trust and Commitment in Complex Project Networks through Dedicated Investment in Partnership Management. *Sustainability*. <https://doi.org/10.3390/su122410397>.
- Shith, M., Adilii, M., Putera, N., & Rahim, M. (2022). Al-Wisayyah in The Islamic Estate Planning: The Malaysian Perspective. *Malaysian Journal of Social Sciences and Humanities (MJSSH)*. <https://doi.org/10.47405/mjssh.v7i11.1948>.
- Shrestha, A., Vassileva, J., Joshi, S., & Just, J. (2021). Augmenting the technology acceptance model with trust model for the initial adoption of a blockchain-based system. *PeerJ Computer Science*, 7. <https://doi.org/10.7717/peerj-cs.502>.
- Shrestha, A., Vassileva, J., Joshi, S., & Just, J. (2021). Augmenting the technology acceptance model with trust model for the initial adoption of a blockchain-based system. *PeerJ Computer Science*, 7. <https://doi.org/10.7717/peerj-cs.502>.
- Shudler, S., Berens, Y., Calotoiu, A., Hoefler, T., Strube, A., & Wolf, F. (2019). Engineering Algorithms for Scalability through Continuous Validation of

- Performance Expectations. *IEEE Transactions on Parallel and Distributed Systems*, 30, 1768-1785. <https://doi.org/10.1109/TPDS.2019.2896993>.
- Shuib, L., Yadegaridehkordi, E., & Ainin, S. (2019). Malaysian urban poor adoption of e-government applications and their satisfaction. *Cogent Social Sciences*, 5. <https://doi.org/10.1080/23311886.2019.1565293>.
- Siegrist, M. (2019). Trust and Risk Perception: A Critical Review of the Literature. *Risk Analysis*, 41. <https://doi.org/10.1111/risa.13325>.
- Sijabat, R. (2020). Analysis of e-Government Services: A Study of the Adoption of Electronic Tax Filing in Indonesia. , 23, 179-197. <https://doi.org/10.22146/jsp.52770>.
- Silva, D. (2023). Developing A Measurement Scale For Perceived Service Quality In Higher Education: An Empirical Study. *Journal of Accountancy & Finance*. <https://doi.org/10.57075/jaf1022304>.
- Silva, F., Shojaei, A., & Barbosa, B. (2023). Chatbot-Based Services: A Study on Customers' Reuse Intention. *J. Theor. Appl. Electron. Commer. Res.*, 18, 457-474. <https://doi.org/10.3390/jtaer18010024>.
- Silva, R., & Oliveira, C. (2020). The Influence of Innovation in Tangible and Intangible Resource Allocation: A Qualitative Multi Case Study. *Sustainability*. <https://doi.org/10.3390/su12124989>.
- Simms, L., Zelazny, K., Williams, T., & Bernstein, L. (2019). Does the Number of Response Options Matter? Psychometric Perspectives Using Personality Questionnaire Data. *Psychological Assessment*, 31, 557-566. <https://doi.org/10.1037/pas0000648>.
- Simorangkir, E., & Fakhrorazi, A. (2023). The Effect of Attributes of Innovation on Adoption of E-Filing with Taxpayers' Trust as Moderating Variable. *Oblik i finansi*. [https://doi.org/10.33146/2307-9878-2023-3\(101\)-151-157](https://doi.org/10.33146/2307-9878-2023-3(101)-151-157).
- Sinaga, A. E. S., & Chalid, D. A. (2021). Analysis of the factors affecting the intention of using mobile payments among millennials with the unified theory of acceptance and use of technology II. In *Contemporary Research on Business and Management* (pp. 86-89). CRC Press.
- Sinaga, B. D., & Rizal, A. (2024). Satisfaction positively impacts customer loyalty and mediates the relationship between perceived service quality, perceived relationship quality, and customer loyalty, but does not mediate the relationship between perceived value and customer loyalty. *Journal of Economic, Bussines and Accounting (COSTING)*, 7(4), 8713-8732.

- Singh, D., & Gál, Z. (2020). Economic Freedom and its Impact on Foreign Direct Investment: Global Overview. *Review of Economic Perspectives*, 20, 73 - 90. <https://doi.org/10.2478/revecp-2020-0004>.
- Singh, G., & Usman, M. (2021). Enhanced estimation of population distribution function in the presence of non-response. *Ain Shams Engineering Journal*. <https://doi.org/10.1016/J.ASEJ.2021.02.002>.
- Singh, H., Grover, P., Kar, A., & Ilavarasan, P. (2020). Review of performance assessment frameworks of e-government projects. *Transforming Government: People, Process and Policy*, 14, 31-64. <https://doi.org/10.1108/tg-02-2019-0011>.
- Singh, P., & Chan, S. (2022). The Impact of Electronic Procurement Adoption on Green Procurement towards Sustainable Supply Chain Performance-Evidence from Malaysian ISO Organizations. *Journal of Open Innovation: Technology, Market, and Complexity*. <https://doi.org/10.3390/joitmc8020061>.
- Singh, S., & Aggarwal, Y. (2021). In search of a consensus definition of innovation: a qualitative synthesis of 208 definitions using grounded theory approach. *Innovation: The European Journal of Social Science Research*, 35, 177 - 195. <https://doi.org/10.1080/13511610.2021.1925526>.
- Singh, S., & Srivastava, R. (2020). Understanding the intention to use mobile banking by existing online banking customers: an empirical study. *Journal of Financial Services Marketing*, 1-11. <https://doi.org/10.1057/s41264-020-00074-w>.
- Singh, V., André, E., Boll, S., Hildebrandt, M., Shamma, D., & Chua, T. (2019). Legal and Ethical Challenges in Multimedia Research. *IEEE MultiMedia*, 27, 46-54. <https://doi.org/10.1109/MMUL.2020.2994823>.
- Sintov, N., & Hurst, K. (2022). Experimental support for a trust heuristic. *Journal of Risk Research*, 26, 37 - 63. <https://doi.org/10.1080/13669877.2022.2091002>.
- Siraj-Ud-Doula, M. (2021). An Alternative Measures of Moments Skewness Kurtosis and JB Test of Normality. *Journal of Statistical Theory and Applications*. <https://doi.org/10.2991/JSTA.D.210525.002>.
- Siswanto, Y., Firdaus, M., & Supardi, S. (2021). Pengaruh Kualitas Siakad Terhadap Kepuasan Mahasiswa Dengan Perceived Usefulness Sebagai Variabel Intervening. , 17, 225-243. <https://doi.org/10.31967/RELASI.V17I1.419>.
- Skar-Fröding, R., Clausen, H., Benth, J., Ruud, T., Slade, M., & Heiervang, K. (2021). Relationship between satisfaction with mental health services, personal recovery and quality of life among service users with psychosis: a cross-sectional



- study. *BMC Health Services Research*, 21. <https://doi.org/10.1186/s12913-021-06409-0>.
- Sletten, M., & Montebello, M. (2021). Secure Mobile Learning. , 431-436. <https://doi.org/10.1016/j.procs.2021.07.054>.
- Sloan, B. (2020). Administration. *Borkowski's Law of Succession*. <https://doi.org/10.1093/he/9780198850281.003.0011>.
- Smith, M., Witte, M., Rocha, S., & Basner, M. (2019). Effectiveness of incentives and follow-up on increasing survey response rates and participation in field studies. *BMC Medical Research Methodology*, 19. <https://doi.org/10.1186/s12874-019-0868-8>.
- Smith, T., & Smith, S. (2018). Reliability and Validity of the Research Methods Skills Assessment. *International Journal of Teaching and Learning in Higher Education*, 30(1), 80-90.
- Smiti, A. (2020). A critical overview of outlier detection methods. *Comput. Sci. Rev.*, 38, 100306. <https://doi.org/10.1016/j.cosrev.2020.100306>.
- Sohn, K., & Kwon, O. (2020). Technology acceptance theories and factors influencing artificial Intelligence-based intelligent products. *Telematics Informatics*, 47, 101324. <https://doi.org/10.1016/j.tele.2019.101324>.
- Solla, F., Tran, A., Bertonecelli, D., Musoff, C., & Bertonecelli, C. (2018). Why a P-Value is Not Enough. *Clinical Spine Surgery*, 31, 385–388. <https://doi.org/10.1097/BSD.0000000000000695>.
- Soltani-Nejad, N., Taheri-Azad, F., Zarei-Maram, N., & Saberi, M. (2020). Developing a model to identify the antecedents and consequences of user satisfaction with digital libraries. *Aslib J. Inf. Manag.*, 72, 979-997. <https://doi.org/10.1108/ajim-04-2020-0099>.
- Song, B., Han, W., & Park, Y. (2012). Assessing the Efficacy of Improvements in User Satisfaction for Mobile Applications - User Feedback from the Review Data. , 503-506. <https://doi.org/10.5220/0003992105030506>.
- Song, H., Wang, J., & Han, H. (2019). Effect of image, satisfaction, trust, love, and respect on loyalty formation for name-brand coffee shops. *International Journal of Hospitality Management*. <https://doi.org/10.1016/J.IJHM.2018.12.011>.
- Song, T., Deng, N., Cui, T., Qian, S., Liu, F., Guan, Y., & Yu, P. (2021). Measuring success of patients' continuous use of mobile health services for self-management of chronic conditions: Model development and validation. *Journal of Medical Internet Research*, 23(7), e26670.

- Soong, K., Ahmed, E., & Tan, K. (2020). Factors influencing Malaysian small and medium enterprises adoption of electronic government procurement. *Journal of Public Procurement*, 20, 38-61. <https://doi.org/10.1108/jopp-09-2019-0066>.
- Sorensen, K., & Jorgensen, J. (2021). "Hey Alexa, Let's Shop": Millennials' Acceptance of Voice-Activated Shopping. *Int. J. E Serv. Mob. Appl.*, 13, 1-14. <https://doi.org/10.4018/ijesma.2021010101>.
- Sotnyk, I., Zavrazhnyi, K., Kasianenko, V., Roubík, H., & Sidorov, O. (2020). Investment Management of Business Digital Innovations. *Molecular Microbiology*, 95-109. <https://doi.org/10.21272/mmi.2020.1-07>.
- Soundari, D., N, P., G, P., & M, P. (2022). E-Court Management System. 2022 8th International Conference on Advanced Computing and Communication Systems (ICACCS), 1, 1118-1123. <https://doi.org/10.1109/ICACCS54159.2022.9785083>.
- South, L., Saffo, D., Vitek, O., Dunne, C., & Borkin, M. (2022). Effective Use of Likert Scales in Visualization Evaluations: A Systematic Review. *Computer Graphics Forum*, 41. <https://doi.org/10.1111/cgf.14521>.
- Spector, P. (2019). Do Not Cross Me: Optimizing the Use of Cross-Sectional Designs. *Journal of Business and Psychology*, 34, 125-137. <https://doi.org/10.1007/S10869-018-09613-8>.
- Spiers, J., Morse, J., Olson, K., Mayan, M., & Barrett, M. (2018). Reflection/Commentary on a Past Article: "Verification Strategies for Establishing Reliability and Validity in Qualitative Research". *International Journal of Qualitative Methods*, 17. <https://doi.org/10.1177/1609406918788237>.
- Spoto, A., Nucci, M., Prunetti, E., & Vicovaro, M. (2023). Improving content validity evaluation of assessment instruments through formal content validity analysis.. *Psychological methods*. <https://doi.org/10.1037/met0000545>.
- Sreelatha, K., & Reddy, V. (2021). Integrity and memory consumption aware electronic health record handling in cloud. *Concurrent Engineering*, 29, 258 - 265. <https://doi.org/10.1177/1063293X211027869>.
- Srivastava, S., Dev, S., & Bajaj, B. (2021). Human resource information system use, satisfaction, and success. *International Journal of Enterprise Information Systems (IJEIS)*, 17(1), 106-124. <https://doi.org/10.4018/IJEIS.2021010107>
- Stal, J., & Paliwoda-Pękosz, G. (2018). The acceptance of mobile technology in knowledge providing model from the perspective of user's characteristics. In *Proceedings of the 2018 International Conference on Knowledge Management*

*and Information Sharing* (pp. 57-67). Springer International Publishing. [https://doi.org/10.1007/978-3-319-99024-1\\_5](https://doi.org/10.1007/978-3-319-99024-1_5)

Stamboglis, N., & Jacobs, R. (2019). Factors Associated with Patient Satisfaction of Community Mental Health Services: A Multilevel Approach. *Community Mental Health Journal*, 56, 50 - 64. <https://doi.org/10.1007/s10597-019-00449-x>.

Stawowy, M., Duer, S., Paś, J., & Wawrzyński, W. (2021). Determining Information Quality in ICT Systems. *Energies*. <https://doi.org/10.3390/en14175549>.

Stedman, R., Connelly, N., Heberlein, T., Decker, D., & Allred, S. (2019). The End of the (Research) World As We Know It? Understanding and Coping With Declining Response Rates to Mail Surveys. *Society & Natural Resources*, 32, 1139 - 1154. <https://doi.org/10.1080/08941920.2019.1587127>.

Steedman, C., Bobko, P., Gallimore, J., & Lyons, J. (2019). Linking precursors of interpersonal trust to human-automation trust: An expanded typology and exploratory experiment. *Journal of Trust Research*, 9, 28 - 46. <https://doi.org/10.1080/21515581.2019.1579730>.

Steedman, R., Kennedy, H., & Jones, R. (2020). Complex ecologies of trust in data practices and data-driven systems. *Information, Communication & Society*, 23, 817 - 832. <https://doi.org/10.1080/1369118X.2020.1748090>.

Steinkamp, J., Sharma, A., Bala, W., & Kantrowitz, J. (2020). A Fully Collaborative, Noteless Electronic Medical Record Designed to Minimize Information Chaos: Software Design and Feasibility Study (Preprint). . <https://doi.org/10.2196/preprints.23789>.

Stewart, A. (2018). Mean, median and mode. , 21-24. <https://doi.org/10.1201/9781315383286-7>.

Stocchi, L., Michaelidou, N., & Micevski, M. (2019). Drivers and outcomes of branded mobile app usage intention. *Journal of Product & Brand Management*. <https://doi.org/10.1108/JPBM-02-2017-1436>.

Storey, M., Zimmermann, T., Bird, C., Czerwonka, J., Murphy, B., & Kalliamvakou, E. (2019). Towards a Theory of Software Developer Job Satisfaction and Perceived Productivity. *IEEE Transactions on Software Engineering*, 47, 2125-2142. <https://doi.org/10.1109/tse.2019.2944354>.

Stylios, I., Kokolakis, S., Thanou, O., & Chatzis, S. (2022). Key factors driving the adoption of behavioral biometrics and continuous authentication technology: an empirical research. *Inf. Comput. Secur.*, 30, 562-582. <https://doi.org/10.1108/ics-08-2021-0124>.

- Subianto, M., & Rafdhi, F. (2022). Inheritance Sharing Expert System. *Jurnal Inovatif : Inovasi Teknologi Informasi dan Informatika*. <https://doi.org/10.32832/inovatif.v5i1.7262>.
- Subramaniam, S., Salamzadeh, Y., & Mujtaba, B. (2023). The Mediating Role of Dynamic Capability on the Relationship between E-Leadership Qualities and Innovation Management: Insights from Malaysia's Medical Ice Industry. *Sustainability*. <https://doi.org/10.3390/su152416778>.
- Sugandini, D., Effendi, M. I., Istanto, Y., Arundati, R., & Rahmawati, E. D. (2019). Technology-organization-environment model and technology acceptance model in adoption of social media marketing on SMEs tourism. *Journal of Environmental Management and Tourism*, 10(4), 878-885.
- Suhaili, M. R. (2010). Macroeconomic determinants of government revenue in Malaysia. A comparative study on turnaround leadership in higher education and the successful implementation of the UN's sustainable development goals. *International Journal of Sustainability in Higher Education*. <https://doi.org/10.1108/ijshe-01-2022-0001>.
- Sujana, S., & Yusni, Y. (2024). The Influence Of Service Quality And Price Perceptions On Customer Loyalty And Customer Satisfaction As Intervening Variables. *Jurnal Ilmiah Manajemen Kesatuan*, 12(4), 1165-1178.
- Sukendro, S., Habibi, A., Khaeruddin, K., Indrayana, B., Syahrudin, S., Makadada, F., & Hakim, H. (2020). Using an extended Technology Acceptance Model to understand students' use of e-learning during Covid-19: Indonesian sport science education context. *Heliyon*, 6. <https://doi.org/10.1016/j.heliyon.2020.e05410>.
- Sulaiman, S., Ilias, I., Azmi, I., Safei, S., & Ahmad, N. (2022). Teaching Malaysian Islamic Legal System: A Reflection of Current Development in the Shariah Legal Practice. *Malaysian Journal of Social Sciences and Humanities (MJSSH)*. <https://doi.org/10.47405/mjssh.v7i12.1954>.
- Sun, C., Li, S., Hu, W., Zhang, J., Zhou, Q., Liu, C., Li, L., Songyang, Y., Zhang, F., Chen, Z., Li, G., Bi, Z., Bi, Y., Gong, F., Bo, T., Yuan, Z., Hu, W., Zhan, B., Zhang, Q., He, Q., & Li, D. (2019). Comprehensive Analysis of the Expression and Prognosis for E2Fs in Human Breast Cancer.. *Molecular therapy : the journal of the American Society of Gene Therapy*, 27 6, 1153-1165 . <https://doi.org/10.1016/j.ymthe.2019.03.019>.
- Sun, P. (2019). Research on the Tradeoff Between Privacy and Trust in Cloud Computing. *IEEE Access*, 7, 10428-10441. <https://doi.org/10.1109/ACCESS.2019.2891589>.

- Sun, P. (2020). Security and privacy protection in cloud computing: Discussions and challenges. *J. Netw. Comput. Appl.*, 160, 102642. <https://doi.org/10.1016/j.jnca.2020.102642>.
- Sundram, S., & Romli, N. (2023). A Pilot Study to Test the Reliability and Validity of The Research Instrument. *Malaysian Journal of Social Sciences and Humanities (MJSSH)*. <https://doi.org/10.47405/mjssh.v8i3.2149>.
- Sunilraj, B. A., & Eswaramoorthy, M. (2018). Application of reliability engineering: A detailed study. *International Journal of Engineering Research and Technology*, 11(3), 1-7. <https://doi.org/10.37622/IJERT/11.3.2018.001-007>
- Supramaniam, S., & Singaravelloo, K. (2021). Impact of Emotional Intelligence on Organisational Performance: An Analysis in the Malaysian Public Administration. *Administrative Sciences*. <https://doi.org/10.3390/ADMSCI11030076>.
- Supriadi, D., Usman, H., & Jabar, C. (2021). Good school governance: An approach to principal's decision-making quality in Indonesian vocational schools. *Research in Educational Administration and Leadership*, 6(4), 796-831. <https://doi.org/10.30828/real/2021.4.6>
- Sureani, N., Qurni, A., Azman, A., Othman, M., & Zahari, H. (2021). The Adequacy of Data Protection Laws in Protecting Personal Data in Malaysia. *Malaysian Journal of Social Sciences and Humanities (MJSSH)*. <https://doi.org/10.47405/mjssh.v6i10.1087>.
- Surya, B., Menne, F., Sabhan, H., Suriani, S., Abubakar, H., & Idris, M. (2021). Economic Growth, Increasing Productivity of SMEs, and Open Innovation. *Journal of Open Innovation: Technology, Market, and Complexity*. <https://doi.org/10.3390/JOITMC7010020>.
- Susskind, R. (2019). Online Courts and the Future of Justice. . <https://doi.org/10.1093/oso/9780198838364.001.0001>.
- Svare, H., Gausdal, A., & Möllering, G. (2020). The function of ability, benevolence, and integrity-based trust in innovation networks. *Industry and Innovation*, 27, 585 - 604. <https://doi.org/10.1080/13662716.2019.1632695>.
- Swedlow, B., Ripberger, J., Liu, L., Silva, C., Jenkins-Smith, H., & Johnson, B. (2020). Construct Validity of Cultural Theory Survey Measures. *Social Science Quarterly*, 101, 2332-2383. <https://doi.org/10.1111/SSQU.12859>.
- Symeonaki, E., Arvanitis, K., Piromalis, D., & Papoutsidakis, M. (2019). Conversational User Interface Integration in Controlling IoT Devices Applied to

Smart Agriculture: Analysis of a Chatbot System Design., 1071-1088.  
[https://doi.org/10.1007/978-3-030-29516-5\\_80](https://doi.org/10.1007/978-3-030-29516-5_80).

T., S., & Ramayah, T. (2019). Explaining and Predicting Users' Continuous Usage Intention Toward E-Filing Utilizing Technology Continuous Theory. *Advanced Methodologies and Technologies in Business Operations and Management*.  
<https://doi.org/10.4018/978-1-5225-7362-3.ch033>.

Taghizadeh, S., Rahman, S., Nikbin, D., Alam, M., Alexa, L., Suan, C., & Taghizadeh, S. (2021). Factors influencing students' continuous usage intention with online learning during the pandemic: a cross-country analysis. *Behaviour & Information Technology*, 41, 1998 - 2017. <https://doi.org/10.1080/0144929X.2021.1912181>.

Tahar, A., & Sabiqoh, A. (2020). Persepsi Kebermanfaatan, Appearance, dan Individualism terhadap Penggunaan E-Filing dengan Kepuasan Pengguna sebagai Variabel Intervening. *European Journal of Anaesthesiology*, 30, 2983-2998.  
<https://doi.org/10.24843/EJA.2020.V30.I11.P20>.

Tahar, A., Riyadh, H., Sofyani, H., & Purnomo, W. (2020). Perceived Ease of Use, Perceived Usefulness, Perceived Security and Intention to Use E-Filing: The Role of Technology Readiness. *Journal of Asian Finance, Economics and Business*, 7, 537-547. <https://doi.org/10.13106/jafeb.2020.vol7.no9.537>.

Taherdoost, H. (2018). A review of technology acceptance and adoption models and theories. *Procedia Manufacturing*, 22, 960-967.  
<https://doi.org/10.1016/J.PROMFG.2018.03.137>.

Taherdoost, H. (2018b). Development of an adoption model to assess user acceptance of e-service technology: E-Service Technology Acceptance Model. *Behaviour & Information Technology*, 37, 173 - 197.  
<https://doi.org/10.1080/0144929X.2018.1427793>.

Tahmid, I., Rodrigues, F., Giovannelli, A., Lisle, L., Thomas, J., & Bowman, D. (2023). CoLT: Enhancing Collaborative Literature Review Tasks with Synchronous and Asynchronous Awareness Across the Reality-Virtuality Continuum. *2023 IEEE International Symposium on Mixed and Augmented Reality Adjunct (ISMAR-Adjunct)*, 831-836. <https://doi.org/10.1109/ISMAR-Adjunct60411.2023.00183>.

Taipalus, T. (2023). Database management system performance comparisons: A systematic survey. *ArXiv*, abs/2301.01095.  
<https://doi.org/10.48550/arXiv.2301.01095>.

Talukder, M. (2019). Causal paths to acceptance of technological innovations by individual employees. *Business Process Management Journal*, 25(4), 582-605.

- Talwar, S., Dhir, A., Khalil, A., Mohan, G., & Islam, A. (2020). Point of adoption and beyond. Initial trust and mobile-payment continuation intention. *Journal of Retailing and Consumer Services*, 55, 102086. <https://doi.org/10.1016/j.jretconser.2020.102086>.
- Tam, C., Loureiro, A., & Oliveira, T. (2019). The individual performance outcome behind e-commerce. *Internet Res.*, 30, 439-462. <https://doi.org/10.1108/intr-06-2018-0262>.
- Tamilmani, K., Rana, N., Wamba, S., & Dwivedi, R. (2021). The extended Unified Theory of Acceptance and Use of Technology (UTAUT2): A systematic literature review and theory evaluation. *Int. J. Inf. Manag.*, 57, 102269. <https://doi.org/10.1016/j.ijinfomgt.2020.102269>.
- Tan, S., & Chung, G. (2023). An Evaluation Study of User Authentication in the Malaysian FinTech Industry With uAuth Security Analytics Framework. *Journal of Cases on Information Technology*. <https://doi.org/10.4018/jcit.318703>.
- Tantra, H., Frederica, D., Pakpahan, J., & Diweri, O. (2023). ANALYSIS OF E-FILING USAGE FACTORS. *International Journal of Accounting, Management, Economics and Social Sciences (IJAMESC)*. <https://doi.org/10.61990/ijamesc.v1i3.14>.
- Tao, D., Wang, T., Wang, T., Zhang, T., Zhang, X., & Qu, X. (2020). A systematic review and meta-analysis of user acceptance of consumer-oriented health information technologies. *Comput. Hum. Behav.*, 104, 106147. <https://doi.org/10.1016/j.chb.2019.09.023>.
- Tavory, I. (2020). Interviews and Inference: Making Sense of Interview Data in Qualitative Research. *Qualitative Sociology*, 43, 449 - 465. <https://doi.org/10.1007/s11133-020-09464-x>.
- Teichert, T., Graf, A., Swanton, T., & Gainsbury, S. (2021). The joint influence of regulatory and social cues on consumer choice of gambling websites: preliminary evidence from a discrete choice experiment. *International Gambling Studies*, 21, 480 - 497. <https://doi.org/10.1080/14459795.2021.1921011>.
- Teng, S., & Khong, K. (2021). Examining actual consumer usage of E-wallet: A case study of big data analytics. *Comput. Hum. Behav.*, 121, 106778. <https://doi.org/10.1016/J.CHB.2021.106778>.
- Teramura, N., & Farrar, S. (2021). Special Report on Online Legal Education in Malaysia, Brunei Darussalam and Singapore. *Political Economy - Development: Public Service Delivery eJournal*. <https://doi.org/10.2139/ssrn.3918043>.

- Theriault, J., Young, L., & Barrett, L. (2019). The sense of should: A biologically-based framework for modeling social pressure.. *Physics of life reviews*. <https://doi.org/10.31234/osf.io/x5rbs>.
- Thielsch, M. T., Meeßen, S. M., & Hertel, G. (2018). Trust and distrust in information systems at the workplace. *PeerJ*, 6, e5483. <https://doi.org/10.7717/peerj.5483>
- Thompson, K. (2020). Book Review: Paul J. Lavrakes, Michael W. Traugott, Courtney Kennedy, Allyson L. Holbrook, Edith D. de Leeuw, and Brady West. *Experimental Methods in Survey Research: Techniques that Combine Random Sampling with Random Assignment*. 2019, Wiley, ISBN: 978-1-119-08374-0, 544 pages. *Journal of Official Statistics*, 36, 941 - 943. <https://doi.org/10.2478/jos-2020-0046>.
- Thoo, A., Hang, S., Lee, Y., & Tan, L. (2021). Students' Satisfaction Using E-Learning as a Supplementary Tool. *Int. J. Emerg. Technol. Learn.*, 16. <https://doi.org/10.3991/ijet.v16i15.23925>.
- Thoresen, S., Blix, I., Wentzel-Larsen, T., & Birkeland, M. (2021). Trust and social relationships in times of the COVID-19 pandemic. *European Journal of Psychotraumatology*, 12. <https://doi.org/10.1080/20008198.2020.1866418>.
- Thoumrungroje, A., & Racela, O. (2022). Innovation and Performance Implications of Customer-Oriented across Different Business Strategy Types. *Journal of Open Innovation: Technology, Market, and Complexity*. <https://doi.org/10.3390/joitmc8040178>.
- Tian, J., Wang, H., & Wang, M. (2021). Data integrity auditing for secure cloud storage using user behavior prediction. *Comput. Secur.*, 105, 102245. <https://doi.org/10.1016/J.COSE.2021.102245>.
- Tian, X., Zhang, Y., & Qu, G. (2022). The Impact of Digital Economy on the Efficiency of Green Financial Investment in China's Provinces. *International Journal of Environmental Research and Public Health*, 19. <https://doi.org/10.3390/ijerph19148884>.
- Tian, Y., Chan, T., Suki, N., & Kasim, M. (2023). Moderating Role of Perceived Trust and Perceived Service Quality on Consumers' Use Behavior of Alipay e-wallet System: The Perspectives of Technology Acceptance Model and Theory of Planned Behavior. *Human Behavior and Emerging Technologies*. <https://doi.org/10.1155/2023/5276406>.
- Tiana, T., Sugiharto, B., & Umiyati, I. (2019). Analysis Of System Quality, Information Quality And Perceived Usefulness To User Satisfaction. *JASS*



(*Journal of Accounting for Sustainable Society*).  
<https://doi.org/10.35310/JASS.V1I01.71>.

- Tilley, E., Strnadová, I., Danker, J., Walmsley, J., & Loblinzk, J. (2020). The impact of self-advocacy organizations on the subjective well-being of people with intellectual disabilities: A systematic review of the literature.. *Journal of applied research in intellectual disabilities : JARID*. <https://doi.org/10.1111/jar.12752>.
- Timmerman, Y., & Bronselaer, A. (2019). Measuring data quality in information systems research. *Decis. Support Syst.*, 126. <https://doi.org/10.1016/J.DSS.2019.113138>.
- Tong, T., & Xiong, Y. (2022). Modeling Intention-Based Critical Determinants of E-Commerce Utilization: Emerging Business Models and Transformation in the Digital World. *Frontiers in Psychology*, 13. <https://doi.org/10.3389/fpsyg.2022.889147>.
- Trafimow, D., Wang, T., & Wang, C. (2019). From a Sampling Precision Perspective, Skewness Is a Friend and Not an Enemy!. *Educational and Psychological Measurement*, 79, 129 - 150. <https://doi.org/10.1177/0013164418764801>.
- Trang, N., & Tuan, N. (2020). User's satisfaction with information system quality: An empirical study on the hospital information systems in Ho Chi Minh City, Vietnam. , 9. <https://doi.org/10.46223/hcmcous.econ.en.9.2.157.2019>.
- Trivena, C., & Silintowe, Y. (2019). Efektivitas Sistem Kearsipan Elektronik Human Resource Information System (HRIS). *Jurnal Sekretaris & Administrasi Bisnis (JSAB)*. <https://doi.org/10.31104/jsab.v3i2.128>.
- Troussas, C., Krouska, A., & Sgouropoulou, C. (2021). A User-centric System for Improving Human-Computer Interaction through Fuzzy Logic-based Assistive Messages. , 365-370. <https://doi.org/10.5220/0010702800003058>.
- Trueblood, J., Heathcote, A., Evans, N., & Holmes, W. (2020). Urgency, leakage, and the relative nature of information processing in decision-making.. *Psychological review*. <https://doi.org/10.1037/rev0000255>.
- Truong, N., Sun, K., Lee, G., & Guo, Y. (2019). Trust Evaluation Mechanism for User Recruitment in Mobile Crowd-Sensing in the Internet of Things. *IEEE Transactions on Information Forensics and Security*, 14, 2705-2719. <https://doi.org/10.1109/TIFS.2019.2903659>.
- Tsai, J., & Hung, S. (2019). Examination of community identification and interpersonal trust on continuous use intention: Evidence from experienced online

- community members. *Inf. Manag.*, 56, 552-569. <https://doi.org/10.1016/J.IM.2018.09.014>.
- Tsai, J., Cheng, M., Tsai, H., Hung, S., & Chen, Y. (2019). Acceptance and resistance of telehealth: The perspective of dual-factor concepts in technology adoption. *Int. J. Inf. Manag.*, 49, 34-44. <https://doi.org/10.1016/J.IJINFOMGT.2019.03.003>.
- Tsai, W. Y., & Su, C. J. (2022). Digital transformation of business model innovation. *Frontiers in Psychology*, 13, 1017750.
- Tseng, F., Huang, T., Cheng, T., & Teng, C. (2021). Not all qualities are equal: Moderating role of online shopper conscientiousness in quality evaluation. *Electron. Commer. Res. Appl.*, 47, 101056. <https://doi.org/10.1016/J.ELERAP.2021.101056>.
- Tsertsidis, A., Kolkowska, E., & Hedström, K. (2019). Factors influencing seniors' acceptance of technology for ageing in place in the post-implementation stage: A literature review. *International journal of medical informatics*, 129, 324-333 . <https://doi.org/10.1016/J.IJMEDINF.2019.06.027>.
- Tung, S., Dorasamy, M., & Razak, R. (2022). Knowledge Creation for Digital Innovation in Malaysia: Practitioners' Standpoint. *Sustainability*. <https://doi.org/10.3390/su141912375>.
- Tuominen, S., Reijonen, H., Nagy, G., Buratti, A., & Laukkanen, T. (2022). Customer-centric strategy driving innovativeness and business growth in international markets. *International Marketing Review*. <https://doi.org/10.1108/imr-09-2020-0215>.
- Tupa, J., & Steiner, F. (2019). Industry 4.0 and business process management. , 13, 349-355. <https://doi.org/10.31803/tg-20181008155243>.
- Tutuhatunewa, A., Surachman, S., Santoso, P., & Santoso, I. (2020). Analysis of Supply Chain Information System Receiving with the Technology Acceptance Model. *International Journal of Engineering*, 8, 241-248. <https://doi.org/10.15866/irea.v8i6.20038>.
- Uddin, M. K., & Nasrin, S. (2023). Customer satisfaction and intention to use mobile financial services: A systematic literature review. *European Journal of Business and Management Research*, 8(1), 274-283. <https://doi.org/10.24018/ejbmr.2023.8.1.1910>
- Ullah, H., Ahmed, A., & Danish, R. (2022). Factors that influence user adoption of e-government services: The case of the online tax filing and payment system.

*Journal of Public Value and Administrative Insight*, 4(3), 27-44.  
<https://doi.org/10.31580/jpvai.v4i3.2493>

- Usami, S., Murayama, K., & Hamaker, E. (2019). A unified framework of longitudinal models to examine reciprocal relations.. *Psychological methods*.  
<https://doi.org/10.1037/MET0000210>.
- Uyob, R., Bahador, K., & Saad, R. (2023). Integrating technology acceptance model with diffusion of innovation theory: an empirical investigation of the usage behaviour of XBRL-based Malaysia business reporting system. *Accounting Research Journal*. <https://doi.org/10.1108/arj-02-2023-0063>.
- Uzkurt, C., Ekmekcioglu, E. B., Ceyhan, S., & Hatiboglu, M. B. (2024). Digital technology use of SMEs during the COVID-19 pandemic in Turkey: Mobile applications' role on motivation and job performance. *Kybernetes*, 53(4), 1354-1373. <https://doi.org/10.1108/K-09-2022-0957>
- V, Y. (2023). A Study On Income Tax Payers' Perception Towards E-Filing With Reference To Jayaram Achar & Co., Bengaluru. *Interantional Journal Of Scientific Research In Engineering And Management*.  
<https://doi.org/10.55041/ijsrem25609>.
- Vaezi, R., Mills, A., & Chin, W. (2019). User Satisfaction with Information Systems: A Comprehensive Model of Attribute-level Satisfaction. *Commun. Assoc. Inf. Syst.*, 45, 13. <https://doi.org/10.17705/1CAIS.04513>.
- Vaezi, R., Mills, A., & Chin, W. (2019). User Satisfaction with Information Systems: A Comprehensive Model of Attribute-level Satisfaction. *Commun. Assoc. Inf. Syst.*, 45, 13. <https://doi.org/10.17705/1CAIS.04513>.
- Vafaei-Zadeh, A., Ramayah, T., Hanifah, H., Kurnia, S., & Mahmud, I. (2020). Supply chain information integration and its impact on the operational performance of manufacturing firms in Malaysia. *Information & Management*, 57(8), 103386. <https://doi.org/10.1016/j.im.2020.103386>
- Vafaei-Zadeh, A., Ramayah, T., Hanifah, H., Kurnia, S., & Mahmud, I. (2020). Supply chain information integration and its impact on the operational performance of manufacturing firms in Malaysia. *Information & Management*, 57(8), 103386. <https://doi.org/10.1016/j.im.2020.103386>
- Vahdat, A., Alizadeh, A., Quach, S., & Hamelin, N. (2020). Would you like to shop via mobile app technology? The technology acceptance model, social factors and purchase intention. *Australasian Marketing Journal*, 29, 187 - 197. <https://doi.org/10.1016/j.ausmj.2020.01.002>.

- Vanduhe, V., Nat, M., & Hasan, H. (2020). Continuous Intentions to Use Gamification for Training in Higher Education: Integrating the Technology Acceptance Model (TAM), Social Motivation, and Task Technology Fit (TTF). *IEEE Access*, 8, 21473-21484. <https://doi.org/10.1109/ACCESS.2020.2966179>.
- Vaniea, K. (2019). Questionnaires. *Data Collection Research Methods in Applied Linguistics*. <https://doi.org/10.4324/9781315456539-24>.
- Veeramootoo, N., Nunkoo, R., & Dwivedi, Y. (2018). What determines success of an e-government service? Validation of an integrative model of e-filing continuous usage. *Gov. Inf. Q.*, 35, 161-174. <https://doi.org/10.1016/j.giq.2018.03.004>.
- Venkatesh, V. (2000). Determinants of perceived ease of use: Integrating control, intrinsic motivation, and emotion into the technology acceptance model. *Information Systems Research*, 11(4), 342-365. <https://doi.org/10.1287/isre.11.4.342.11872>
- Venkatesh, V., & Davis, F. D. (2000). A theoretical extension of the technology acceptance model: Four longitudinal field studies. *Management Science*, 46(2), 186-204. <https://doi.org/10.1287/mnsc.46.2.186.11926>
- Ventura-León, J., & Peña-Calero, B. (2020). The world should not revolve around Cronbach's  $\alpha \geq .70$ . *Adicciones*, 0, 0, 1576. <https://doi.org/10.20882/adicciones.1576>.
- Venturini, S., & Mehmetoglu, M. (2019). plssem: A Stata Package for Structural Equation Modeling with Partial Least Squares. *Journal of Statistical Software*. <https://doi.org/10.18637/JSS.V088.I08>.
- Verdugo, J., & Rodríguez, M. (2020). Assessing data cybersecurity using ISO/IEC 25012. *Software Quality Journal*. <https://doi.org/10.1007/s11219-019-09494-x>.
- Vermanen, M., Naskali, J., Harkke, V., & Koskinen, J. (2023). PAPA for IoT - Role of Data Accuracy in IoT Deployment and Data-centric Decision-Making. *2023 46th MIPRO ICT and Electronics Convention (MIPRO)*, 500-505. <https://doi.org/10.23919/MIPRO57284.2023.10159749>.
- Vijayalakshmi, S., & Venkatesan, V. (2022). A Survey on Application of Metaheuristics Techniques for Ensemble Feature Selection (EFS). *2022 International Conference on Automation, Computing and Renewable Systems (ICACRS)*, 958-965. <https://doi.org/10.1109/ICACRS55517.2022.10029177>.
- Vindrola-Padros, C., & Johnson, G. (2020). Rapid Techniques in Qualitative Research: A Critical Review of the Literature. *Qualitative Health Research*, 30, 1596 - 1604. <https://doi.org/10.1177/1049732320921835>.

- Vos, J. (2019). Analysing the effect of trip satisfaction on satisfaction with the leisure activity at the destination of the trip, in relationship with life satisfaction. *Transportation*, 46, 623-645. <https://doi.org/10.1007/S11116-017-9812-0>.
- Vos, J., Boonstra, A., Kooistra, A., Seelen, M., & Offenbeek, M. (2020). The influence of electronic health record use on collaboration among medical specialties. *BMC Health Services Research*. <https://doi.org/10.1186/s12913-020-05542-6>.
- Waffenschmidt, S., Knelangen, M., Sieben, W., Bühn, S., & Pieper, D. (2019). Single screening versus conventional double screening for study selection in systematic reviews: a methodological systematic review. *BMC Medical Research Methodology*, 19. <https://doi.org/10.1186/s12874-019-0782-0>.
- Wahab, N., Maamor, S., Hashim, S., Zainol, Z., & Yaacob, H. (2021). Investigating tendencies of Malaysian Muslims in Islamic estate planning: Insight into its determinants. *The Journal of Muamalat and Islamic Finance Research*, 18(2), 1-20. <https://doi.org/10.33102/jmifr.v18i2.377>
- Wahdi, N., Utari, V., & Santoso, A. (2022). Analysis of the Determining Factors of Taxpayer's Interest in Using E-Filing. *Indonesian Journal of Islamic Economics and Finance*. <https://doi.org/10.37680/ijief.v2i2.1835>.
- Waheed, M., Klobas, J. E., & Ain, N. (2021). Unveiling knowledge quality, researcher satisfaction, learning, and loyalty: A model of academic social media success. *Information Technology & People*, 34(1), 204-227. <https://doi.org/10.1108/ITP-02-2020-0071>
- Wahyuni, D., Hidayatullah, S., & Sisharini, N. (2023). The Influence of Information System Quality and Information Quality on User Satisfaction of Presence Application through Perceived Usefulness on Regional Secretariat of Malang District Government. *International Journal of Social Science and Human Research*. <https://doi.org/10.47191/ijsshr/v6-i10-66>.
- Walizada, S. (2021). Significance of correlation in statistics. *International Journal of Multidisciplinary Research and Growth Evaluation*. <https://doi.org/10.54660/ijmrge.2021.2.6.317-318>.
- Wall, A., Simmering, M., Fuller, C., & Waterwall, B. (2022). Manipulating Common Method Variance via Experimental Conditions. *Electronic Journal of Business Research Methods*. <https://doi.org/10.34190/ejbrm.20.1.2196>.
- Wallace, L., Wegener, D., & Petty, R. (2020). Consuming Information from Sources Perceived as Biased versus Untrustworthy: Parallel and Distinct

- Influences. *Journal of the Association for Consumer Research*, 5, 137 - 148. <https://doi.org/10.1086/707732>.
- Wamba, S. F., Queiroz, M. M., Blome, C., & Sivarajah, U. (2021). Fostering financial inclusion in a developing country: Predicting user acceptance of mobile wallets in Cameroon. *Journal of Global Information Management (JGIM)*, 29(4), 195-220. <https://doi.org/10.4018/JGIM.20211001.0a8>
- Wan, L., Xie, S., & Shu, A. (2020). Toward an Understanding of University Students' Continuous Intention to Use MOOCs: When UTAUT Model Meets TTF Model. *SAGE Open*, 10. <https://doi.org/10.1177/2158244020941858>.
- Wan, X., He, R., Zhang, G., & Zhou, J. (2022). Employee engagement and open service innovation: The roles of creative self-efficacy and employee innovative behaviour. *Frontiers in Psychology*, 13. <https://doi.org/10.3389/fpsyg.2022.921687>.
- Wang, C., Teo, T., & Liu, L. (2020). Perceived value and continuous intention in mobile government service in China. *Telematics Informatics*, 48, 101348. <https://doi.org/10.1016/j.tele.2020.101348>.
- Wang, E. S. T. (2022). Influences of innovation attributes on value perceptions and usage intentions of mobile payment. *Journal of Electronic Commerce Research*, 23(1), 45-58. <https://doi.org/10.2139/ssrn.3642270>
- Wang, J., Li, X., Wang, P., Liu, Q., Deng, Z., & Wang, J. (2021). Research Trend of the Unified Theory of Acceptance and Use of Technology Theory: A Bibliometric Analysis. *Sustainability*. <https://doi.org/10.3390/su14010010>.
- Wang, L., Lew, S., Lau, S., & Leow, M. (2019). Usability factors predicting continuous of intention to use cloud e-learning application. *Heliyon*, 5. <https://doi.org/10.1016/j.heliyon.2019.e01788>.
- Wang, S. (2019). Investigation on Filing of Regulatory Documents in China. *Canadian Social Science*, 15, 74-80. <https://doi.org/10.3968/11243>.
- Wang, T., Fan, L., Zheng, X., Wang, W., Liang, J., An, K., Ju, M., & Lei, J. (2020). The Impact of Gamification-Induced Users' Feelings on the Continuous Use of mHealth Apps: A Structural Equation Model With the Self-Determination Theory Approach. *Journal of Medical Internet Research*, 23. <https://doi.org/10.2196/24546>.
- Wang, W., Ou, W., & Chen, W. (2019). The impact of inertia and user satisfaction on the continuous intentions to use mobile communication applications: A mobile

- service quality perspective. *Int. J. Inf. Manag.*, 44, 178-193. <https://doi.org/10.1016/j.ijinfomgt.2018.10.011>.
- Wang, X., & Ji, X. (2020). Sample Size Estimation in Clinical Research: From Randomized Controlled Trials to Observational Studies.. *Chest*, 158 1S, S12-S20 . <https://doi.org/10.1016/j.chest.2020.03.010>.
- Wang, Z. (2022). Media Richness and Continuous Intention to Online Learning Platforms: The Mediating Role of Social Presence and the Moderating Role of Need for Cognition. *Frontiers in Psychology*, 13. <https://doi.org/10.3389/fpsyg.2022.950501>.
- Wang, Z., Yao, Y., Tong, X., Luo, Q., & Chen, X. (2019). Dynamically Reconfigurable Encryption and Decryption System Design for the Internet of Things Information Security. *Sensors (Basel, Switzerland)*, 19. <https://doi.org/10.3390/s19010143>.
- Wantania, L., Hidayanto, A., Ruldeviyani, Y., & Kurnia, S. (2021). Analysis of User Satisfaction Factors of E-Kinerja Application as Utilization of the Paperless Office System: A Case Study in Regional Civil Service Agency, North Sulawesi Province. *IOP Conference Series: Earth and Environmental Science*, 700. <https://doi.org/10.1088/1755-1315/700/1/012011>.
- Weismueller, J., Harrigan, P., Wang, S., & Soutar, G. (2020). Influencer Endorsements: How Advertising Disclosure and Source Credibility Affect Consumer Purchase Intention on Social Media. *Australasian Marketing Journal*, 28, 160 - 170. <https://doi.org/10.1016/j.ausmj.2020.03.002>.
- Weiss, A., Michels, C., Burgmer, P., Mussweiler, T., Ockenfels, A., & Hofmann, W. (2020). Trust in everyday life.. *Journal of personality and social psychology*. <https://doi.org/10.1037/pspi0000334>.
- Wen, J., Deng, P., Zhang, Q., & Chang, C. (2021). Is Higher Government Efficiency Bringing About Higher Innovation?. *Technological and Economic Development of Economy*, 1-30. <https://doi.org/10.3846/TEDE.2021.14269>.
- Wen, J., Deng, P., Zhang, Q., & Chang, C. (2021). IS HIGHER GOVERNMENT EFFICIENCY BRINGING ABOUT HIGHER INNOVATION?. *Technological and Economic Development of Economy*, 1-30. <https://doi.org/10.3846/TEDE.2021.14269>.
- Wiardi, A., Murni, T., Hayu, R., & Hadi, E. (2022). Behavioral Intention to Re-Use Online Learning Platform. *Journal of Health and Behavioral Science*. <https://doi.org/10.35508/jhbs.v4i1.4781>.

- Wibawa, E. S., & Siswanto, E. (2021). Manajemen Perancangan Elektronik Filling System (E-Filling) Untuk Pendataan Kependudukan Menggunakan Metode Alfred. *Kompak: Jurnal Ilmiah Komputerisasi Akuntansi*, 14(2), 247-255.
- Wiczorek, R., & Meyer, J. (2019). Effects of Trust, Self-Confidence, and Feedback on the Use of Decision Automation. *Frontiers in Psychology*, 10. <https://doi.org/10.3389/fpsyg.2019.00519>.
- Wiczorek, R., & Meyer, J. (2019). Effects of Trust, Self-Confidence, and Feedback on the Use of Decision Automation. *Frontiers in Psychology*, 10. <https://doi.org/10.3389/fpsyg.2019.00519>.
- Widiantoro, A., Murniati, C., & Hartono, H. (2022). Examining user acceptance and satisfaction of HE's E-learning platform. *World Journal on Educational Technology: Current Issues*. <https://doi.org/10.18844/wjet.v14i5.7200>.
- Widodo, K., Rachmawati, A., & Wijayanti, L. (2022). Using the Technology Acceptance Model to Analyze Information System Performance. *International Journal of Business, Humanities, Education and Social Sciences (IJBHES)*. <https://doi.org/10.46923/ijbhes.v4i2.198>.
- Widodo, W., Galang, T., & Budoyo, S. (2021). THE EFFECTIVENESS OF THE E-COURT MANAGEMENT SYSTEM IN SEMARANG COURTS IN SEMARANG CITY. *INFORMATION MANAGEMENT AND COMPUTER SCIENCE*. <https://doi.org/10.26480/imcs.01.2021.26.30>.
- Wijaya, N. (2021). The Effect of Perceived Usefulness and Perceived Ease to Use on Intention to Use Online Applications in The Learning Process in Pandemic Era. , 12, 1276-1280. <https://doi.org/10.17762/TURCOMAT.V12I8.3053>.
- Wikhamn, W. (2019). Innovation, sustainable HRM and customer satisfaction. *International Journal of Hospitality Management*, 76, 102-110.
- Winarsih, E., Adil, M., & Wahyuni, I. (2022). Effect of security and confidentiality and readiness of information technology on the use of e-filing. *Point of View Research Accounting and Auditing*, 3(2), 146-159. <https://doi.org/10.1108/PVRAA-02-2022-0023>
- Windriati, W., Thamrin, M., & Semil, N. (2021). The E-Filing Tax Implementation Success Examined From The Taxpayer Agency as User. *Jurnal Administrasi Publik : Public Administration Journal*. <https://doi.org/10.31289/jap.v11i1.4832>.
- Wold, H. (1982). Models for knowledge. In *The making of statisticians* (pp. 189-212). Academic Press.



- Wollegheem, P. (2020). Does administrative capacity matter? The absorption of the European Fund for the integration of migrants. *Policy Studies*, 43, 640 - 658. <https://doi.org/10.1080/01442872.2020.1770209>.
- Wong, C., & Jensen, O. (2020). The paradox of trust: perceived risk and public compliance during the COVID-19 pandemic in Singapore. *Journal of Risk Research*, 23, 1021 - 1030. <https://doi.org/10.1080/13669877.2020.1756386>.
- Wong, H., & Muhamad, M. (2022). Electronic signature and attestation in conveyancing practice: A Malaysian legal perspective. *F1000Research*, 11. <https://doi.org/10.12688/f1000research.73548.1>.
- Wong, K. K. K. (2019). *Mastering partial least squares structural equation modeling (PLS-SEM) with SmartPLS in 38 hours*. iUniverse.
- Wong, L., Leong, L., Hew, J., Tan, G., & Ooi, K. (2020). Time to seize the digital evolution: Adoption of blockchain in operations and supply chain management among Malaysian SMEs. *Int. J. Inf. Manag.*, 52, 101997. <https://doi.org/10.1016/j.ijinfomgt.2019.08.005>.
- Wong, M., & Jackson, S. (2021). Investigating the Nature of Expectations and Its Influence on Attitudes Towards Malaysian Government E-Services. *Int. J. Electron. Gov. Res.*, 17, 31-47. <https://doi.org/10.4018/IJEGR.2021010103>.
- Woo, M., & Sazali, H. (2023). Evaluation of the Type 2 Errors of Testing Methods for Path Coefficients in Structural Equation Model. *The Korean Data Analysis Society*. <https://doi.org/10.37727/jkdas.2023.25.3.959>.
- Wu, S. (2020). Maximum Likelihood Estimation. *Definitions*. <https://doi.org/10.1016/b978-0-12-076948-3.50013-4>.
- Xie, Z., Wang, J., & Miao, L. (2021). Big data and emerging market firms' innovation in an open economy: The diversification strategy perspective. *Technological Forecasting and Social Change*, 173, 121091. <https://doi.org/10.1016/J.TECHFORE.2021.121091>.
- Xu, C., Zhang, H., Wang, M., & Iqbal, A. (2022). Investigating the Relationship Between Entity Financialization, Managers' Incentives, and Enterprise's Innovation: Fresh Evidence From China. *Frontiers in Psychology*, 12. <https://doi.org/10.3389/fpsyg.2021.810294>.
- Xu, F., & Du, J. (2018). Factors influencing users' satisfaction and loyalty to digital libraries in Chinese universities. *Comput. Hum. Behav.*, 83, 64-72. <https://doi.org/10.1016/j.chb.2018.01.029>.

- Xu, J., Anders, S., Pruttianan, A., France, D., Lau, N., Adams, J., & Weinger, M. (2018). Human performance measures for the evaluation of process control human-system interfaces in high-fidelity simulations.. *Applied ergonomics*, 73, 151-165 . <https://doi.org/10.1016/j.apergo.2018.06.008>.
- Yaakop, A., Shi, Y., Foster, B., & Saputra, J. (2021). Investigating e-wallet adoption of COVID19 intra-period among Malaysian youths': Integrated task-technology fit and technology acceptance model framework. *International Journal of Data and Network Science*. <https://doi.org/10.5267/j.ijdns.2021.6.004>.
- Yalcin, M., & Kutlu, B. (2019). Examination of students' acceptance of and intention to use learning management systems using extended TAM. *Br. J. Educ. Technol.*, 50, 2414-2432. <https://doi.org/10.1111/BJET.12798>.
- Yan, M., Filieri, R., & Gorton, M. (2021). Continuous intention of online technologies: A systematic literature review. *Int. J. Inf. Manag.*, 58, 102315. <https://doi.org/10.1016/j.ijinfomgt.2021.102315>.
- Yan, M., Filieri, R., Raguseo, E., & Gorton, M. (2021b). Mobile apps for healthy living: Factors influencing continuous intention for health apps. *Technological Forecasting and Social Change*, 166, 120644. <https://doi.org/10.1016/J.TECHFORE.2021.120644>.
- Yang, C., & Masron, T. (2022). Impact of Digital Finance on Energy Efficiency in the Context of Green Sustainable Development. *Sustainability*. <https://doi.org/10.3390/su141811250>.
- Yang, L., Holtz, D., Jaffe, S., Suri, S., Sinha, S., Weston, J., Joyce, C., Shah, N., Sherman, K., Hecht, B., & Teevan, J. (2021). The effects of remote work on collaboration among information workers. *Nature Human Behaviour*, 6, 43-54. <https://doi.org/10.1038/s41562-021-01196-4>.
- Yasa, N. N. K., Adnyani, I., Rahyuda, H., Rahmayanti, P. L., & Wijaya, P. Y. (2020). The effect of competitive intensity and management support on social media adoption and its impact on business performance of the culinary SMEs in Bali Province, Indonesia. *Revista Espacios*, 41(19). <https://doi.org/10.48082/espacios-a20v41n19a14>
- Yasa, N., Piartrini, P., Telagawathi, N., Muna, N., Rahmayanti, P., Wardana, M., Wijaya, N., Ribek, P., & Suartina, I. (2022). The role of attitude to mediate the effect of trust, perceived behavior control, subjective norm and perceived quality on intention to reuse the COVID-19 website. *International Journal of Data and Network Science*. <https://doi.org/10.5267/j.ijdns.2022.2.007>.

- Yassierli, Y., Vinsensius, V., & Mohamed, M. (2019). The Importance of Usability Aspect in M-Commerce Application for Satisfaction and Continuous Intention. *Makara Journal of Technology*. <https://doi.org/10.7454/MST.V22I3.3655>.
- Yen, Y., & Hui, D. (2023). Influencing mobile banking acceptance among consumers in Malaysia. *Asian Economic and Financial Review*. <https://doi.org/10.55493/5002.v13i11.4865>.
- Yesuf, E., Grill, E., Fröschl, G., Haile-Mariam, D., & Koller, D. (2020). Face and content validity of a prospective multidimensional performance instrument for service delivery in district health systems in low-income countries: a Delphi study.. *International health*. <https://doi.org/10.1093/inthealth/ihz064>.
- Yoga, T., Sari, U., Tanjung, D., & Alamsyah, N. (2023). Analysis of E-learning user Acceptance using the Technology Acceptance Model (TAM) and end-User Computing Satisfaction (EUCS). *Formosa Journal of Applied Sciences*. <https://doi.org/10.55927/fjas.v2i8.5405>.
- Yoon, D., Dawley, S., Pike, A., & Cumbers, A. (2020). Rethinking path creation: A geographical political economy approach. *Economic geography*, 95(2), 113-135.
- Yoshikuni, A., & Dwivedi, R. (2022). The role of enterprise information systems strategies enabled strategy-making on organizational innovativeness: a resource orchestration perspective. *J. Enterp. Inf. Manag.*, 36, 172-196. <https://doi.org/10.1108/jeim-10-2021-0442>.
- You, Y., & Joshi, A. (2020). The Impact of User-Generated Content and Traditional Media on Customer Acquisition and Retention. *Journal of Advertising*, 49, 213 - 233. <https://doi.org/10.1080/00913367.2020.1740631>.
- Younas, A., Faisal, C., Habib, M., Ashraf, R., & Ahmad, M. (2021). Role of Design Attributes to Determine the Intention to Use Online Learning via Cognitive Beliefs. *IEEE Access*, 9, 94181-94202. <https://doi.org/10.1109/ACCESS.2021.3093348>.
- Young, B., Bedford, L., Nair, R., Gallant, S., Littleford, R., Robertson, J., Schembri, S., Sullivan, F., Vedhara, K., & Kendrick, D. (2019). Unconditional and conditional monetary incentives to increase response to mailed questionnaires: A randomized controlled study within a trial (SWAT).. *Journal of evaluation in clinical practice*. <https://doi.org/10.1111/jep.13230>.
- Yousafzai, S. Y., Hussain, S., & Li, X. (2019). Understanding mHealth continuous usage

- Yu, M., Mai, Q., Tsai, S., & Dai, Y. (2018). An Empirical Study on the Organizational Trust, Employee-Organization Relationship and Innovative Behavior from the Integrated Perspective of Social Exchange and Organizational Sustainability. *Sustainability*, 10, 864. <https://doi.org/10.3390/SU10030864>.
- Yu, N., & Huang, Y. (2022). Why do people play games on mobile commerce platforms? An empirical study on the influence of gamification on purchase intention. *Comput. Hum. Behav.*, 126, 106991. <https://doi.org/10.1016/J.CHB.2021.106991>.
- Yu, X., & Li, Y. (2023). Research on Security System of Computer Network Big Data Encryption System. *2023 3rd Asia-Pacific Conference on Communications Technology and Computer Science (ACCTCS)*, 631-635. <https://doi.org/10.1109/ACCTCS58815.2023.00120>.
- Yu, X., & Yin, C. (2023). Some results on multivariate measures of elliptical and skew-elliptical distributions: higher-order moments, skewness and kurtosis. *AIMS Mathematics*. <https://doi.org/10.3934/math.2023370>.
- Yu, Z., & Jin, D. (2021). Determinants of Users' Attitude and Intention to Intelligent Connected Vehicle Infotainment in the 5G-V2X Mobile Ecosystem. *International Journal of Environmental Research and Public Health*, 18. <https://doi.org/10.3390/ijerph181910069>.
- Yuan, S., Liu, L., Su, B., & Zhang, H. (2020). Determining the antecedents of mobile payment loyalty: Cognitive and affective perspectives. *Electron. Commer. Res. Appl.*, 41, 100971. <https://doi.org/10.1016/j.elerap.2020.100971>.
- Yudha, N., Widyari, A., Ariyanto, D., Suprasto, H., Gede, D., & Suputra, D. (2021). Understanding the Impact of e-Filing System Performance on Tax Compliance Using the DeLone and McLean Model. *Jurnal Dinamika Akuntansi dan Bisnis*. <https://doi.org/10.24815/JDAB.V8I2.21746>.
- Yunshan, L. (2023). Construction of a New Generation of Information Technology Remote Collaborative Office Efficiency Improvement Model. *2023 IEEE 3rd International Conference on Power, Electronics and Computer Applications (ICPECA)*, 1423-1427. <https://doi.org/10.1109/ICPECA56706.2023.10076053>.
- Yunusa, A., & Umar, I. (2020). A scoping review of Critical Predictive Factors (CPFs) of satisfaction and perceived learning outcomes in E-learning environments. *Education and Information Technologies*, 26, 1223-1270. <https://doi.org/10.1007/s10639-020-10286-1>.
- Yusoff, M., Zainol, F., Ismail, M., Redzuan, R., Merican, R., Razik, M., & Afthanorhan, A. (2021). The Role of Government Financial Support Programmes,

Risk-Taking Propensity, and Self-Confidence on Propensity in Business Ventures. *Sustainability*. <https://doi.org/10.3390/su13010380>.

Yusoff, R., Yunus, A., Arshad, A., Ali, A., Barlinti, Y., Wirdyaningsih, W., & Prihatini, F. (2023). A Comparative Analysis of Frozen Estates in Malaysia and Indonesia. *International Journal of Social Science Research*. <https://doi.org/10.5296/ijssr.v12i1.21544>.

Zabukovšek, S., Dezelak, Z., Parusheva, S., & Bobek, S. (2022). Attractiveness of Collaborative Platforms for Sustainable E-Learning in Business Studies. *Sustainability*. <https://doi.org/10.3390/su14148257>.

Zahid, H., & Din, B. (2019). Determinants of Intention to Adopt E-Government Services in Pakistan: An Imperative for Sustainable Development. *Resources*. <https://doi.org/10.3390/RESOURCES8030128>.

Zain, N., Saman, W., Yatin, S., Ahmad, A., Saifuddin, N., Mokhtar, W., & Ramlee, N. (2018). Developing Legal Framework for E-Court in Judicial Delivery. *International Journal of Engineering & Technology*. <https://doi.org/10.14419/IJET.V7I3.7.16351>.

Zainal, A., & Zainuddin, S. (2020). Technology adoption in Malaysian schools: An analysis of national ICT in education policy initiatives. *Digital Education Review*, 172-194. <https://doi.org/10.1344/der.2020.37.172-194>.

Zainudin, Z., Wahid, H., Zainol, Z., & Heriranto, P. (2020). The Influence of Trust on The Intention to Perform electronic Word-of-Mouth (eWOM) and Purchase Intention Among S-Commerce Users. *The International Journal of Academic Research in Business and Social Sciences*, 10, 1114-1130. <https://doi.org/10.6007/IJARBS/V10-I10/8273>.

Zalnieriute, M., & Bell, F. (2019). Technology and the Judicial Role. *The Judge, the Judiciary and the Court*. <https://doi.org/10.2139/ssrn.3492868>.

Zamir, Z. (2023). Can The System, Information, And Service Qualities Impact Employee Learning, Adaptability, And Job Satisfaction?. *Applied Computer Science*. <https://doi.org/10.35784/acs-2023-03>.

Zaripova, R., Kosulin, V., Shkinderov, M., & Rakhmatullin, I. (2023). Unlocking the potential of artificial intelligence for big data analytics. *E3S Web of Conferences*. <https://doi.org/10.1051/e3sconf/202346004011>.

Zeng, G., Zhang, L., Fung, S., Li, J., Liu, Y., Xiong, Z., Jiang, Z., Zhu, F., Chen, Z., Luo, S., Yu, P., & Huang, Q. (2021). Problematic Internet Usage and Self-Esteem in Chinese Undergraduate Students: The Mediation Effects of Individual Affect

- and Relationship Satisfaction. *International Journal of Environmental Research and Public Health*, 18. <https://doi.org/10.3390/ijerph18136949>.
- Zeno, J. (2022). Information in Consumer Contracts: Reforming Consumer Protection Law in Malaysia. *Asian Journal of Comparative Law*, 17, 242 - 267. <https://doi.org/10.1017/asjcl.2022.18>.
- Zhang, J., Zhang, M., Liu, Y., & Zhang, L. (2023). What are the key drivers to promote continuous intention of undergraduates in online learning? A multi-perspective framework. *Frontiers in Psychology*, 14. <https://doi.org/10.3389/fpsyg.2023.1121614>.
- Zhang, N., & Yuan, Q. (2020). The means-end cognitions of perceived information quality in academic social networking sites. *Journal of Librarianship and Information Science*, 52, 781 - 791. <https://doi.org/10.1177/0961000619871612>.
- Zhang, Q., Liu, J., Dai, Y., Qi, Y., Yuan, Y., Zheng, K., Huang, F., & Tan, X. (2022). Multi-Task Fusion via Reinforcement Learning for Long-Term User Satisfaction in Recommender Systems. *Proceedings of the 28th ACM SIGKDD Conference on Knowledge Discovery and Data Mining*. <https://doi.org/10.1145/3534678.3539040>.
- Zhang, R. (2020). Social trust and satisfaction with life: A cross-lagged panel analysis based on representative samples from 18 societies.. *Social science & medicine*, 251, 112901 . <https://doi.org/10.1016/j.socscimed.2020.112901>.
- Zhang, T., Tao, D., Qu, X., Zhang, X., Lin, R., & Zhang, W. (2019). The roles of initial trust and perceived risk in public's acceptance of automated vehicles. *Transportation Research Part C: Emerging Technologies*. <https://doi.org/10.1016/J.TRC.2018.11.018>.
- Zhang, W., Zhang, W., Wang, C., & Daim, T. (2021). What drives continuous intention of disruptive technological innovation? The case of e-business microcredit in China. *Technology Analysis & Strategic Management*, 34, 905 - 918. <https://doi.org/10.1080/09537325.2021.1932798>.
- Zhang, Y., Khan, U., Lee, S., & Salik, M. (2019). The Influence of Management Innovation and Technological Innovation on Organization Performance. A Mediating Role of Sustainability. *Sustainability*. <https://doi.org/10.3390/SU11020495>.
- Zhao, M., Li, Z., Liu, W., Chen, J., & Li, X. (2021). UFC2: User-Friendly Collaborative Cloud. *IEEE Transactions on Parallel and Distributed Systems*, PP, 1-1. <https://doi.org/10.1109/TPDS.2021.3132496>.

- Zheng, J., & Li, S. (2020). What drives students' intention to use tablet computers: An extended technology acceptance model. *International Journal of Educational Research*, 102, 101612. <https://doi.org/10.1016/j.ijer.2020.101612>.
- Zheng, L. (2019). The role of consumption emotions in users' mobile gaming application continuous intention. *Inf. Technol. People*, 33, 340-360. <https://doi.org/10.1108/ITP-04-2018-0197>.
- Zheng, P., Lin, T., Chen, C., & Xu, X. (2018). A systematic design approach for service innovation of smart product-service systems. *Journal of Cleaner Production*. <https://doi.org/10.1016/J.JCLEPRO.2018.08.101>.
- Zhou, J., Li, J., Jiao, H., Qiu, H., & Liu, Z. (2020). The more funding the better? The moderating role of knowledge stock on the effects of different government-funded research projects on firm innovation in Chinese cultural and creative industries. *Technovation*, 102059. <https://doi.org/10.1016/J.TECHNOVATION.2018.11.002>.
- Zhou, J., Zhang, B., Tan, R., Tseng, M., & Zhang, Y. (2020). Exploring the Systematic Attributes Influencing Gerontechnology Adoption for Elderly Users Using a Meta-Analysis. *Sustainability*. <https://doi.org/10.3390/su12072864>.
- Zhou, W., Tsiga, Z., Li, B., Zheng, S., & Jiang, S. (2018). What influence users' e-finance continuous intention? The moderating role of trust. *Ind. Manag. Data Syst.*, 118, 1647-1670. <https://doi.org/10.1108/IMDS-12-2017-0602>.
- Zhou, Z., Zhan, G., & Zhou, N. (2019). How does negative experience sharing influence happiness in online brand community? A dual-path model. *Internet Res.*, 30, 575-590. <https://doi.org/10.1108/intr-12-2018-0531>.
- Zhu, J. (2023). Implementing and assessing Seamlessaccess: A publisher's experience. *Information Services & Use*. <https://doi.org/10.3233/isu-230203>.
- Zieglmeier, V., & Lehene, A. (2021). Designing Trustworthy User Interfaces. *Proceedings of the 33rd Australian Conference on Human-Computer Interaction*. <https://doi.org/10.1145/3520495.3520525>.
- Zloteanu, M., Harvey, N., Tuckett, D., & Livan, G. (2018). Digital Identity: The effect of trust and reputation information on user judgement in the Sharing Economy. *PLoS ONE*, 13. <https://doi.org/10.1371/journal.pone.0209071>.
- Zong, W., Yang, J., & Bao, Z. (2019). Social network fatigue affecting continuous intention of social networking services. *Data Technol. Appl.*, 53, 123-139. <https://doi.org/10.1108/DTA-06-2018-0054>.

- Zou, Y., Chen, C., Deng, T., Zhang, J., Zhu, X., Chen, S., & Yin, S. (2022). User-level parallel file system: Case studies and performance optimizations. *Concurrency and Computation: Practice and Experience*, 34. <https://doi.org/10.1002/cpe.6905>.
- Zyl, v., & Martin, J. (2018). An empirical study of the behaviour of the sample kurtosis in samples from symmetric stable distributions. *South African Statistical Journal*. <https://doi.org/10.37920/sasj.2020.54.2.9>.





## APPENDIX A

### RESEARCH QUESTIONNAIRE



Dear respected respondents,

I am soliciting your corporation to participate in my doctoral research survey which aims to examine the relationship between the Perceived Information Quality, Trust, Innovation, Perceived Usefulness, and use of Inheritance electronic filing and their impact on users' satisfaction. Respondents will have to fulfill the criteria of having used the Electronic Filing System (EFS) by the Estate Distribution Section (BPP), High Court of Malaysia for submission of estate administration case at least once.

This research is interested to know users' personal experiences or opinions on the Inheritance EFS. Your input will contribute the most valuable information to disseminate my findings. Please read the instruction for each section and please answer all the questions.

Please be assured that all information will be treated with absolute confidentiality and will be used for academic research purpose only. If you have any doubts, questions, or needs clarifications, you may address them to me at the contact details below.

Thank you for your kind support and the time taken in answering this questionnaire.

Yours Sincerely,

**Shukor Bin Nordin**

Ph.D. Program

School of Technology Management and Logistic

University Utara Malaysia, Sintok, Kedah

Email: [shukur.mba@gmail.com](mailto:shukur.mba@gmail.com)

Tel.No: 019-4179004

## SECTION 1: General Information About Yourself

Please tick the one that best describes yourself.

1.1 What is your gender?

- ☐ Male  
☐ Female

1.2 What is your age?

- ☐ 18-25 years  
☐ 26-35 years  
☐ 36-45 years  
☐ 46-55 years  
☐ Over 55 years

1.3 State

- ☐ Perlis  
☐ Kedah  
☐ Pulau Pinang  
☐ Perak  
☐ Selangor  
☐ Johor  
☐ Negeri Sembilan  
☐ Melaka  
☐ Pahang  
☐ Terengganu  
☐ Kelantan  
☐ Sabah  
☐ Sarawak  
☐ Wilayah Persekutuan KL

1.4 What is your race?

- ☐ Malay  
☐ Chinese  
☐ Indian  
☐ Others  
☐ Malay



1.5 What is your highest level of formal education?

- ☐ Certificate
- ☐ Diploma
- ☐ Master's degree
- ☐ Doctoral Degree
- ☐ Others

1.6 What is your area work field?

- ☐ Government Servant
- ☐ Private
- ☐ Others

1.7 Computer & Internet at home

- ☐ No computer
- ☐ Computer with internet
- ☐ Master's degree
- ☐ Doctoral Degree
- ☐ Others

1.8 Experience using computer & Internet.

- ☐ 1 – 3 years
- ☐ 4 – 6 years
- ☐ 7 years & above

1.9 Have you experienced use any inheritance online filing/system?

- ☐ Yes
- ☐ No

2.0 If you have experienced - related systems, please specify the name online filing/system?

- ☐ MyeTaPP
- ☐ EFS
- ☐ Online Will-Writing & Hibah
- ☐ Other Systems

**SECTION 2: Perceived Information Quality toward Inheritance of Online Filing**

Please choose the answer that best reflects of your opinion based the scale from 1 (Strongly disagree) to 5 (strongly agree)

No	Perceived Information Quality	Score				
		(SD) 1	(D) 2	(N) 3	(A) 4	(SA) 5
1	I find that the information given must be completed / comprehensive.					
2	I think that the information provided must be error-free.					
3	I find that the information given must be presented in detail.					
4	I think the information must be applicable to the filing services.					
5	I believe that the information must be up to date.					
6	I find that the information must be able to present work performance (progress, completed job, current achievement, etc.).					
7	I feel that the information must be easy to understand.					
8	I believe that the information must be available at any time necessary.					

**SECTION 3: Impact of Trust toward Inheritance of Online Filing**

Please choose the answer that best reflects of your opinion based the scale from 1 (Strongly disagree) to 5 (strongly agree)

No	Trust	Score				
		(SD) 1	(D) 2	(N) 3	(A) 4	(SA) 5
1	I believe the use of electronic filing technology is an effective enforcement of privacy and protection in filing activity.					

No	Trust	Score				
		(SD) 1	(D) 2	(N) 3	(A) 4	(SA) 5
2	I trust that the use of electronic filing system may combating cybercrime and spam.					
3	I accept EFS use allows company to obtain, to process, to accumulate and to exchange information.					
4	I credit that EFS can support transformation of knowledge among users.					
5	I rely on that EFS provides a safe environment for system performance.					
6	I feel secure sending sensitive / private information across the internet.					
7	I confident that electronic filing is a good protected from malfunctions and issues.					
8	In general, the internet is now robust and give safe environment in which to transact services with the electronic filing.					

#### SECTION 4: Effect of Innovation toward Inheritance of Electronic Filing

Please choose the answer that best reflects of your opinion based the scale from 1 (Strongly disagree) to 5 (strongly agree)

No	Innovation	Score				
		(SD) 1	(D) 2	(N) 3	(A) 4	(SA) 5
1	Electronic filing has often developing new processes.					
2	Developing new innovations in electronic filing has solve people problems for submission case.					
3	EFS innovation is an important way to create and established new lines of excellent services.					
4	Innovation in EFS is encouraging people to apply alternative ways to improve work processes and sustain the filing services.					

No	Innovation	Score				
		(SD) 1	(D) 2	(N) 3	(A) 4	(SA) 5
5	The success of EFSs is related to innovation.					
6	The EFSs must be involved in planning for extended excellent services.					
7	The innovation plays a critical role in improving the performance of EFSs.					
8	Innovation in EFS will introduce different technical characteristics or specifications for different level of good services.					

#### **SECTION 5: Effect of Perceived Usefulness toward Inheritance Electronic Filing**

Please choose the answer that best reflects of your opinion based the scale from 1 (Strongly disagree) to 5 (strongly agree)

No	Perceived Usefulness	Score				
		(SD) 1	(D) 2	(N) 3	(A) 4	(SA) 5
1	I feel handling of cases become faster and more efficient after using EFSs.					
2	Using electronic filing will improve my understanding in inheritance flow process.					
3	Using electronic filing would help me reduce errors in preparing my documents submitted.					
4	The use of the EFS facilitates my preparing documents process.					
5	Using online filing system would enhance my effectiveness in preparing documents filing.					
6	The online filing system provides necessary information and forms to be downloaded.					
7	Using electronic filing allows me to accomplish more work than would otherwise be possible.					

No	Perceived Usefulness	Score				
		(SD) 1	(D) 2	(N) 3	(A) 4	(SA) 5
8	Overall, I would prefer to use the EFS when compared to manual filing.					

#### **SECTION 6: Satisfaction toward Inheritance of Electronic Filing**

Please choose the answer that best reflects of your opinion based the scale from 1 (Strongly disagree) to 5 (strongly agree)

No	Satisfaction	Score				
		(SD) 1	(D) 2	(N) 3	(A) 4	(SA) 5
1	I feel that the EFS adequately meets my needs of interaction with the government agency.					
2	Using the EFS makes me feel very satisfied.					
3	I found the EFS is competent and fully satisfied with the filing service system.					
4	I feel that the filing technology system is effective in helping me to fulfil documents process.					
5	It is an accurate decision to document through EFS.					
6	I am satisfied with the EFS related to security provided.					
7	I am satisfied with the EFS in terms of privacy issues.					
8	Overall, I am satisfied in using the EFS.					

#### **SECTION 7: Continuous Intention to use toward Inheritance of Electronic Filing**

Please choose the answer that best reflects of your opinion based the scale from 1 (Strongly disagree) to 5 (strongly agree)

No	Continuous Intention	Score				
		(SD) 1	(D) 2	(N) 3	(A) 4	(SA) 5
1	I intend to continue using electronic filing in case submission in the future.					
2	I plan to use electronic filing to accomplish to solve my documentation process.					
3	I will encourage other people/beneficiaries to continue submitting their cases via online filing.					
4	I would like to use / learn more about electronic filing in executing my case submission.					
5	I believe my interest in submitting cases via electronic filing will increase.					
6	I am willing to continue using electronic filing to perform my assigned tasks.					
7	I will continue using the electronic filing services for case submission purposes.					
8	I am glad to learn new fast techniques in my EFSs.					



## APPENDIX B

### MEASUREMENT INSTRUMENT VALIDATION

#### List Experts That Validate the Research Instrument

1. **Associate Professor Dr. Amlus Bin Ibrahim**  
UUM College of Business  
School of Technology Management and Logistics  
Universiti Utara Malaysia  
06010 UUM Sintok  
Kedah Darul Aman, Malaysia
2. **Associate Professor Dr. Guzman Nawanir**  
School of Industry Management  
Universiti Malaysia Pahang  
26600 Pekan  
Pahang, Malaysia
3. **Dr. Sharif Shofirun Bin Sharif Ali**  
Deputy Dean (Research & Innovation)  
School of Government  
College of Law, Government and International Studies  
Universiti Utara Malaysia (UUM)  
Sintok, Kedah  
Malaysia.

## APPENDIX C

### COMMON METHOD VARIANCE (CMV)

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	16.932	35.275	35.275	16.932	35.275	35.275
2	4.171	8.69	43.965			
3	3.537	7.368	51.333			
4	2.922	6.087	57.42			
5	2.023	4.214	61.633			
6	1.868	3.892	65.526			
7	1.292	2.692	68.218			
8	1.103	2.298	70.515			
9	0.96	1.999	72.515			
10	0.861	1.793	74.308			
11	0.817	1.701	76.009			
12	0.726	1.514	77.523			
13	0.704	1.466	78.989			
14	0.669	1.394	80.383			
15	0.611	1.274	81.657			
16	0.582	1.212	82.869			
17	0.533	1.111	83.98			
18	0.492	1.026	85.006			
19	0.472	0.982	85.989			
20	0.464	0.967	86.955			
21	0.435	0.906	87.861			
22	0.41	0.855	88.716			
23	0.407	0.847	89.563			
24	0.388	0.809	90.372			
25	0.358	0.745	91.117			
26	0.348	0.725	91.842			
27	0.338	0.705	92.547			
28	0.318	0.662	93.208			
29	0.3	0.625	93.833			
30	0.294	0.612	94.446			
31	0.264	0.55	94.996			
32	0.26	0.542	95.538			

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
33	0.242	0.505	96.042			
34	0.236	0.492	96.535			
35	0.229	0.477	97.012			
36	0.215	0.448	97.46			
37	0.207	0.431	97.891			
38	0.193	0.403	98.294			
39	0.188	0.392	98.685			
40	0.175	0.364	99.049			
41	0.16	0.333	99.382			
42	0.154	0.321	99.703			
43	0.094	0.197	99.899			
44	0.024	0.05	99.949			
45	0.012	0.026	99.974			
46	0.007	0.016	99.99			
47	0.003	0.006	99.996			
48	0.002	0.004	100			

Extraction Method: Principal Component Analysis.