

## PERCEIVED VALUE AND NETIZENS' COGNITIVE EXPERIENCE OF ONLINE RETAIL SERVICE PROVIDERS IN RIVERS STATE, NIGERIA

GBOROGBOSI Nubari Leesi

Department of Marketing, Faculty of Administration and Management  
Rivers State University Nkpolu-Oroworukwo, Port Harcourt, Nigeria  
leesinubari@gmail.com

WALI Andy Fred

Department of Marketing, Faculty of Administration and Management  
Rivers State University Nkpolu-Oroworukwo, Port Harcourt, Nigeria  
wali.andy@ust.edu.ng

IKEGWURU MacKingsley

Department of Logistics and Supply Chain Management, Faculty of Administration and Management  
Rivers State University Nkpolu-Oroworukwo, Port Harcourt, Nigeria  
ikegwuru.mac-kingsley@ust.edu.ng

### Abstract

This study examined how perceived value, perceived quality, and perceived convenience influence the netizens cognitive experiences with online retailers in Rivers State, Nigeria. The study adopted a quantitative approach and survey research design. It was underpinned by Technology Acceptance Model and Expectancy-Confirmation Theory. The study collected primary data using questionnaire. The data collected, was analyzed using Pearson Product Moment Correlation statistic. The results indicate that attitude of netizens towards value, quality, and convenience is an essential determinant of cognitive experience with online retailers. The study concludes that perceived value (perceived usefulness, perceived quality and perceived convenience) inform netizens' cognitive experience, and recommends that online retailers in Rivers State that seek to register positive cognitive experience in netizens should focus on value-based approaches, improve service quality, and integrate features that enhance convenience to create and promote positive mental experiences.

**Keywords:** Perceived value, perceived quality, perceived convenience, netizens' cognitive experience, ease of use

### Introduction

The proliferation of e-commerce sites in the last few years has revolutionized the way people purchase, by making a wide range of products more accessible, convenient, and enjoyable. The use of the Internet for commerce offers great prospects, but also pose significant challenge for traders, as they strive to enlist the trust of online consumers (Ateke & Ogbuji, 2017). Keeping customers' confidence, happiness and loyalty is still a challenge for many online retailers.

The core of this challenge stems from the fact that consumers' cognitive experiences are heavily influenced by their opinion of the value of online purchases. This perception dictate how they think, assess, and judge their interactions with online businesses. A lot of people have issues with things like slow response times, inaccurate product descriptions, and opaque pricing and shipping policies. Consequently, this impacts how they perceive value, which in turn causes negative cognitive experiences including uncertainty, dissatisfaction, and a loss of faith in online shopping.

In addition, majority of online vendors in Rivers State prioritize promotional incentives above creating real value for customers by focusing on service quality, dependability and user-centred interaction, even though perceived value is a major factor in consumer decision-making and loyalty. This lack of attention often leads to temporary support and eventual loss of customers. While many empirical research on online shopping in Nigeria have focused on trust,

contentment and perceived utility, very few have examined the impact of perceived value on netizens' cognitive experience in Rivers State. Thus, there seems to be a misalignment between the value that online retailers create and what netizens experience cognitively, which if not attended, has the potential to hinder the success (customer engagement, satisfaction, and loyalty) of online retailers in Rivers State, Nigeria.

Most of current literature emphasize system-oriented characteristics, including usability and information quality, and service reliability as predictors of netizens cognitive experiences (Aladwani & Palvia, 2002). Although relevant, these studies overlook consumer guided aspects such as perceived value that lie at heart of cognitive considerations related to efficiency and utility. Despite extensive research involving perceived value in marketing and consumer behavior, little has been done regarding perceived value as an influencer of netizens cognitive experience in Nigeria, and specifically, Rivers State.

Furthermore, perceived value and other variables like netizens satisfaction are frequently studied separately in previous research and seldom considered in relation with netizens cognitive experiences. This is exacerbated by the dynamism of online space, evolving consumer preferences, strong competition, and situation-specific barriers, including bad delivery experience and dubious behavior during online purchases.

In view of the forgoing, this study sought to examine the influence of perceived value on netizens' cognitive experiences in Rivers State. The study is timely, as it provides greater understanding on the nature of satisfaction by blending perspectives and views on satisfaction that are consumer centred and development of perception approach, with system centred attributes to enable generation of better strategy towards sustainable online retailing in highly competitive digital markets.

### **Theoretical Review**

Technology Acceptance Model (TAM) (Davis, 1989) and Expectation-Confirmation Theory (ECT) (Oliver, 1980) are utilised to elucidate the relationship between perceived value of online retail services and netizens' cognitive experience. These theories offer a robust framework for comprehending the correlation between perceived value and netizens' cognitive experiences.

TAM explain how users react to new technologies (Davis, 1989). TAM is based on Theory of Reasoned Action of Fishbein and Ajzen (1975). It was made specifically to look at how people come to accept and use information technologies. TAM is especially useful for looking at how users think about technology because it focusses on how people make personal decisions about technology before they decide whether or not to use it (Yuan et al. (2017).

TAM provide a systematic framework for comprehending cognitive processes, encapsulating users' initial mental reactions to a technology's overall attractiveness, dependability or pertinence. A study that applies TAM to consumer goods supports the idea of a consumer goods acceptance model (CGAM), which shows that TAM is strong in a variety of situations (Bresciani & Eppler, 2015).

TAM acknowledges that perception significantly influence users' receptiveness or resistance to new technology, distinguishing it as a valuable framework for analysing the psychological foundations of online user experiences. A systematic review of TAM in the development and implementation of health information systems examines its application in comprehending the

Expectation-confirmation theory (ECT) on the other hand, offers a comprehensive framework for evaluating netizens' satisfaction, in digital platforms characterized by dynamic and multifaceted user engagement. Netizen satisfaction includes how people feel and think about their online experiences, which are shaped by what they expected and how they actually interacted with digital services. ECT asserts that satisfaction occurs when users' expectations correspond with their perceived performance of a service, resulting in the validation or invalidation of those expectations (Mao et al., 2023).

This theoretical model has been successfully utilized in numerous studies to comprehend user satisfaction and continuance intentions in online contexts. Research has shown that both cognitive and emotional satisfaction have a big effect on whether or not users want to keep using information systems. This shows how important it is to make sure that digital services meet user expectations in order to build satisfaction and loyalty.

### **Concept of Perceived Value**

Perceived value is the general assessment of a consumer about a good or service that they select after comparing the perceived advantage and costs involved in the acquisition or utilization (Zeithaml, 1988). It covers utilitarian (functional or practical) solutions and hedonic (emotional or experiential) solutions. Perceived value is a critical element in online retail settings, as it shapes behavioural and attitudinal disposition of consumers. These advantages can factor in convenience, product variety, delivery, prices and user interface design, or more emotional factors like fun, gratification and brand familiarization (Sweeney & Soutar, 2001).

Customers are less likely to claim that they found greater value on any platform than the cost of using it, either in financial, temporal or psychological terms. The cognitive nature of this satisfaction is in the form of users evaluating the capabilities of the platform to deliver on their expectations and remedy their issues or challenges, and the emotional aspect (the feeling of trust, comfort, and delight) (Holbrook, 1994).

A platform's perceived value (consistent product availability and delivery efficiency), hedonic expectations (positive shopping experience) or aesthetic appearance are some of the primary motivators of customer engagement and customer loyalty (Choi et al., 2004). Thus, perceived value is to be viewed as a more complex factor that change over time with user experience. Perceived value, in terms of personalized offers, customer-responsiveness, pricing transparency and intuitive digital design can be greatly employed to significantly increase cognitive evaluations and emotional attachments and strengthen, on the whole, user satisfaction with the system and its loyalty.

Consumers often develop a belief that online stores will provide them better value, hence, create positive feedback with regard to usefulness, credibility and effectiveness. However, establishing such matching is not an easy task, and netizens in Nigeria are a highly heterogeneous community when it comes to cultural expectations, for online purchases, and degree of digitalization (Agwu & Carter, 2017).

Perceived value is a multidimensional concept with utilitarian and hedonic elements such as price fairness, convenience, product quality, and general benefits being weighed against the sacrifices made (Sanchez-Fernandez & Inietzista-Bonillo, 2007). In this study perceived

### **Perceived usefulness**

The perceived usefulness is the degree to which a person assumes that the operational utilization of a specific system will assist in the improved performance of a task or the delivery of desirable results (Davis, 1989). This construct forms the centre of attention in the learning of user behaviour as far as adoption of technology is concerned. Perceived usefulness is strongly linked to online retail in which e-commerce platform meets the shopping requirements of users, that is, allow them to search products quickly, offer a clearer view of products, offer secure means of payments and also deliver the right goods at the time. All these features serve to reaffirm users of the usefulness of the platform.

Studies indicate strong positive effects of perceived usefulness on customer satisfaction in Web-based shopping context (Gefen et al., 2003; Pavlou, 2003). Online consumers receive more satisfaction when they feel that a shopping site add value to their shopping experience in terms of efficiency and convenience. This satisfaction further enhances behavioural intentions such as continuation and repurchase behaviour (Venkatesh & Davis, 2000; Zhou, 2011).

### **Perceived quality**

Perceived quality is consumers' perception of the extent of excellence of a product. Perceived quality, when applied in online retailing, is considered based on how information appear on Websites, as well as the security, reliability and delivery performance. Tzavlopoulos et al. (2019) states that perceived quality in e-commerce (i.e. web usability, design, responsiveness, or even security) has a strong positive correlation with perceived value, satisfaction and consumer loyalty.

Adeola et al. (2014) determined that perceived website quality has substantial influence on consumer intents to make purchases online even. Besides, Eze et al. (2018) emphasized that the Nigerian online B2C companies cannot afford to drop quality of service as consumers are not able to physically examine products and rely on adequate descriptions, efficient service, and crisp images to complete their purchases. Thus, it is probable that customer satisfaction, loyalty, and trust strongly depend on perceived quality, and play a key role in cognitive process of netizens in Rivers State and the entire nation (Wu & Li, 2018).

### **Perceived convenience**

Perceived convenience is the level of ease, time savings and effort that people think shopping, transactions, searching, accessing, delivering, and other related tasks are. Convenience has a big effect on how happy, loyal, and likely customers are to buy again when they shop online. Wen-Jang (2007) discovered that a heightened perception of convenience in mobile commerce markedly enhanced shopping intentions among students, illustrating that ease and speed of transaction completion are pivotal to online adoption.

Selemela et al. (2024) demonstrates that dimensions of service convenience - access, search, transaction, execution, and post-service convenience - directly influence repurchase intentions among Generation Y consumers in South Africa. Agbonifoh and Odia (2020) examined consumers in Benin City, Nigeria and discovered that online shoppers possessed positive perceptions of all aspects of convenience (access, search, transaction, possession), with "search convenience" being particularly significant. A recent study by Ahaiwe et al. (2024) examining

### **Cognitive Experience**

Cognitive experience is the mental processes that people go through when they use digital platforms. These processes include attention, perception, comprehension, and reasoning. It has to do with how users see, understand, and judge a website's usefulness, efficiency, and quality. This aspect of user experience is mainly analytical and task-oriented, focusing on the logical parts of how users interact with the system, like finding the right information, getting around easily, and reaching specific goals with as little effort or confusion as possible (Norman, 2002).

The constructs of perceived ease of use and perceived usefulness are at the heart of cognitive experience. These are the basic parts of Technology Acceptance Model (TAM) (Davis, 1989). Perceived ease of use indicates user's belief that utilising a system will require minimal effort, whereas perceived usefulness assesses the extent to which the system improves their task performance. These constructs have a big effect on how users think about digital platforms. When users discover that an online retail service is user-friendly and efficiently assists them in meeting their requirements, such as product searches, price comparisons, or payment processing, their cognitive experience enhances (Venkatesh & Davis, 2000).

In online shopping, cognitive experience is affected by how well a platform help with problem-solving and decision-making. This includes how quickly users can find what they need, whether the information is current and useful, and how reliable the system is for tracking orders or checking out. The quality of these functional interactions affects how happy the user is and how likely they are to come back or recommend the platform (Kim et al., 2009).

Cognitive experience also comes before emotional experience and behavioural intentions, like customer loyalty or the intention to buy something again. This makes it an important part of digital service design (Zhou, 2013). In the end, a strong cognitive experience makes sure that users feel in control, confident, and mentally satisfied with their interactions. This is a big part of the platform's overall perceived value and success. Companies that put user-centred design and smooth functionality first when improving the cognitive aspects of their platforms can make users happier and keep them coming back for more.

### **Perceived Value and Cognitive Experience**

Perceived value is a key factor in shaping cognitive experiences because it helps users decide whether or not, their engagement with an online retailer is worth it. Perceived value, which Zeithaml (1988) defined as the trade-off between perceived benefits and costs, helps people make rational decisions about whether the platform provides satisfactory results. When users see high value in things like fair prices, good products, or reliable service, they mentally rate the platform as efficient and useful, which makes them more satisfied with their cognitive experience. This is in line with ECT, which says that when people confirm their expected value, they are more likely to be happy with their decisions (Bhattacherjee, 2001). The cognitive experience improves when users perceive their expectations of value as being met or exceeded.

Abdullahi et al. (2023) investigated the impact of perceived usefulness and ease of use on online purchasing behaviour among postgraduate students at Ahmadu Bello University (ABU), Zaria, involving a sample of 398 respondents. The results of the study showed a substantial positive correlation between perceived usefulness and online purchasing behaviour, as well as between perceived ease of use and online shopping practices. The study found that how useful

Relatedly Yum and Kim (2024) examined the impact of perceived value, customer satisfaction, and trust on loyalty in online entertainment platforms. The study focused on impact of perceived value - defined across three dimensions (utilitarian, hedonic, and social) - on loyalty, with customer satisfaction and trust acting as potential mediators. The analysis revealed that customer satisfaction partially mediates the relationship between utilitarian value and loyalty, and fully mediates the relationship between hedonic value and loyalty; conversely, trust does not function as a mediator. The study also found that increasing utilitarian and hedonic value is important for increasing customer satisfaction and loyalty. Social value, on the other hand, is more important for building trust.

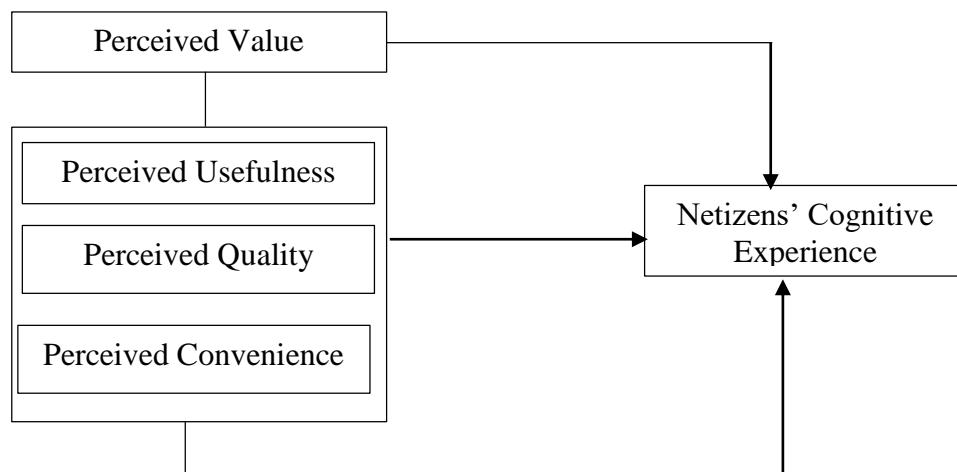
Similarly, Alden et al. (2023) investigated the impact of perceived quality, perceived ease of use, and perceived value on customer satisfaction with online food delivery services. The results showed that perceived quality, perceived ease of use, and perceived value all had a positive effect on customer satisfaction. The study also found that making the service better, making the platform easier to use, and providing value-driven services like quick delivery, good meals, and fair promotions can all make customers much happier.

Based on the foregoing, the following hypotheses were study formulated and tested:

H<sub>01</sub>: There is no significant relationship between perceived usefulness and cognitive experiences of netizens in Rivers State.

H<sub>02</sub>: There is no significant relationship between perceived quality and cognitive experiences of netizens in Rivers State.

H<sub>03</sub>: There is no significant relationship between perceived convenience and cognitive experiences of netizens in Rivers State.



**Fig. 1:** Perceive value and netizens' cognitive experience of online retail service providers in Rivers State, Nigeria

## Methodology

This study employed a quantitative approach and a cross sectional research design to examine the relationship between perceived value and netizens' cognitive experience with online retailers in Rivers State, Nigeria. A structured questionnaire with a 5-point Likert scale was administered to 250 active online retail users across platforms such as Jumia, Konga, Jiji, Slot, and PayPorte, with sampling guided by stratified random techniques to ensure representativeness. Data were collected through online and physical distribution channels,

adhering to ethical standards of informed consent and confidentiality. Operationalization of variables drew on established scales from prior studies, while reliability and validity were ensured through pre-testing, expert review, and Cronbach's Alpha analysis that produced a correlation above 0.70. Data were analyzed using Pearson Product Moment Correlation statistic via SPSS, to identify the strength of relationships among the variables.

## Results

**Table 1: Correlation between dimensions of perceived value and netizens' cognitive experience**

		Correlations			
		Perceived Usefulness	Perceived Quality	Perceived Convenience	Cognitive Experience
Perceived Usefulness	Pearson Correlation	1	.651**	.443**	.492**
	Sig. (2-tailed)		.000	.000	.000
	N	238	238	238	238
Perceived Quality	Pearson Correlation	.651**	1	.481**	.388**
	Sig. (2-tailed)	.000		.000	.000
	N	238	238	238	238
Perceived Convenience	Pearson Correlation	.443**	.481**	1	.651**
	Sig. (2-tailed)	.000	.000		.000
	N	238	238	238	238
Cognitive Experience	Pearson Correlation	.492**	.388**	.651**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	238	238	238	238

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

Source: SPSS Output (2025).

The correlation analysis indicates that the three variables, perceived usefulness, perceived quality, and perceived convenience are positively and significantly correlated with netizens' cognitive experience at the 0.01 level. Netizens' cognitive experience is correlated with perceived convenience ( $r = 0.651$ ,  $p < 0.01$ ), showing that the more convenient online retail services are to the user, the better their cognitive experience. There is also a moderate positive relationship between perceived usefulness and netizens' cognitive experience (perceived usefulness and netizens' cognitive experience = 0.492,  $p < 0.01$ ), indicating that users who perceive the services more useful also have better cognitive experience. Likewise, netizens' cognitive experience is positively related to perceived quality ( $r = 0.388$ ,  $p < 0.01$ ), i.e., the better the service quality, the easier and smoother the user experience. All in all this shows that perceived usefulness, quality and convenience improve netizens' cognitive experience.

## Discussion of Findings

The study found a strong positive correlation between perceived convenience and netizens' cognitive experience, suggesting that users find online retail services easier to use when they perceive them as more convenient. This aligns with the findings of Wardana et al. (2022), who reported that convenience positively influences the intention to use e-wallets, mediated by perceived usefulness and netizens' cognitive experience. They emphasized that users' perception of convenience enhances their overall experience, which in turn affects their intention to continue using the service.

The study also found a moderate positive relationship between perceived usefulness and netizens' cognitive experience, suggesting that users who find online retail services more useful also perceive them as easier to navigate. This is consistent with the research by Wang et al.

(2023), which found that perceived usefulness significantly and positively affects users' cognitive experience and willingness to make online purchases. Their study, conducted among university students, utilized SPSS for data analysis and highlighted the importance of perceived usefulness in enhancing cognitive experience and purchase intention

Furthermore, the study found a positive correlation between perceived quality and netizens' cognitive experience, indicating that better service quality leads to a smoother and more user-friendly online shopping experience. This is supported Chowdhury et al. (2023), who examined the impact of perceived convenience, service quality, and security on consumers' attitudes and behavioral intentions towards online shopping. They found that service quality positively influences users' perceptions, thereby enhancing their overall online shopping experience.

### Conclusion and Recommendations

This study investigated the relationship between perceived value, and netizens' cognitive experience with online retailers in Rivers State, Nigeria. The result shows that perceived value greatly improve how customers think about, enjoy and interact with digital commerce platforms. Similarly, perceived quality and perceived convenience were found to positively affect netizens' cognitive experience, reinforcing the idea that reliable service delivery and time-saving features improve the overall customer experience. The findings underscore that, in addition to technological functionality, cognitive aspect of consumers significantly influences their perception, trust, and loyalty towards online retail providers. Thus, the study recommends that:

- 1) Online stores should focus on value-driven strategy, like fair price and special deals, to make customers feel like they are getting more for their money. To improve netizens' cognitive experience, online vendors should focus on improving service quality by making sure deliveries are accurate, reliable, and on time.
- 2) Online retailers should add features that make things easier for customers, like easier navigation and faster checkout, to make their platforms more user-friendly. Digital marketers should use feedback from customers to improve service processes that meet their cognitive needs.
- 3) Policymakers and other interested parties should support the development of digital infrastructure to make it easier for people to access and strengthen the online retail ecosystem in Rivers State.

### References

Abdullahi, A. A., Muyibi, S. A., Mosuro, O. A., Adetunji, A. A., & Adedeji, W. A. (2023). Self-care practices intervention among adults with uncontrolled hypertension in Ibadan, Nigeria: A quasi experimental study. *PAMJ Clinical Medicine*, 11, Article 53.

Adaeze, N., Okonkwo, T., & Umeh, C. (2020). Entrepreneurial skills and performance of SMEs in South-East Nigeria. *Journal of Business and Management Studies*, 8(2), 45-58.

Adeola, O., Salawu, R., & Bello, K. (2014). The impact of financial literacy on small business performance in Nigeria. *African Journal of Economics and Management Studies*, 5(1), 12-26.

Agwu, E., & Carter, L. (2017). Mobile phone banking in Nigeria: Benefits, problems and prospects. *International Journal of Business and Commerce*, 3(6), 50-70.

Ahmad, N., Rehman, S. U., & Raza, H. (2021). The impact of online retailing on consumer behavior: A study of the effects of consumer perception and satisfaction in Pakistan. *Journal of Business Research*, 118, 347–355.

Aladwani, A. M., & Palvia, P. C. (2002). Developing and validating an instrument for measuring user-perceived web quality. *Information & Management*, 39(6), 467–476.

Alnawas, I., & Hemsley-Brown, J. (2018). The differential effect of cognitive and emotional elements of experience quality on the customer-service provider's relationship. *International Journal of Retail & Distribution Management*, 46(2), 125–147.

Amin, M., Rezaei, S., & Abolghasemi, M. (2014). User satisfaction with mobile websites: The impact of perceived usefulness (PU), perceived ease of use (PEOU), and trust. *Nankai Business Review International*, 5(3), 258-274.

Ateke, B. W., & Ogbuji, C. N. (2017). An exploratory study of online consumer protection concerns: The Nigerian case. *FUO Journal of Business and Finance*, 7(2), 92-100.

Bhattacherjee, A. (2001). Understanding information systems continuance: An expectation-confirmation model. *MIS Quarterly*, 25(3), 351-370.

Bresciani, S., & Eppler, M. (2015). Extending tam to information visualization: A framework for evaluation. *Electronic Journal of Information Systems Evaluation*, 18(1), pp46-58.

Cheng, Y., Wang, Z., & Zhao, H. (2021). Understanding customer satisfaction in online platforms: A dual-dimensional approach. *Journal of Consumer Behaviour*, 20(2), 141–155.

Choi, K. S., Cho, W. H., Lee, S., Lee, H., & Kim, C. (2004). The relationships among quality, value, satisfaction and behavioral intention in health care provider choice: A South Korean study. *Journal of Business Research*, 57(8), 913–921.

Chowdhury, S., Dey, P., Joel-Edgar, S., Bhattacharya, S., Rodriguez-Espindola, O., Abadie, A., & Truong, L. (2023). Unlocking the value of artificial intelligence in human resource management through AI capability framework. *Human Resource Management Review*, 33(1), 100899.

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319-340.

Eze, S. C., Chinedu-Eze, V. C., & Bello, A. O. (2018). The utilisation of e-learning facilities in the educational delivery system of Nigeria: a study of M-University. *International Journal of Educational Technology in Higher Education*, 15(1), 1-20.

Gefen, D., Karahanna, E., & Straub, D. W. (2003). Trust and TAM in online shopping: An integrated model. *MIS Quarterly*, 27(1), 51-90.

Holbrook, M. B. (1994). The nature of customer value: An axiology of services in the consumption experience. In R. T. Rust & R. L. Oliver (Eds.). *Service quality: New directions in theory and practice*. Sage Publications.

Jang, W. Y., Kraynik, A. M., & Kyriakides, S. (2008). On the microstructure of open-cell foams and its effect on elastic properties. *International Journal of Solids and Structures*, 45(7-8), 1845-1875.

Kim, D. J., Ferrin, D. L., & Rao, H. R. (2009). Trust and satisfaction, two stepping stones for successful e-commerce relationships: A longitudinal exploration. *Information Systems Research*, 20(2), 237–257.

Mao, Z., Zou, Q., Bu, T., Dong, Y., & Yan, R. (2023). Understanding the role of service quality of government APPs in continuance intention: An expectation-confirmation perspective. *Sage Open*, 13(4), 21582440231201218.

McLeod, A. (2012). The impact of information systems on end user satisfaction and organizational performance. *Journal of Computer Information Systems*, 52(3), 85–96.

Norman, D. A. (2002). *The design of everyday things*. Basic Books.

Oliver, R. L. (1980). A cognitive model of the antecedents and consequences of satisfaction decisions. *Journal of Marketing Research*, 17(4), 460-469.

Pavlou, P. A. (2003). Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model. *International Journal of Electronic Commerce*, 7(3), 101-134.

Sánchez Fernández, R., & Iniesta Bonillo, M. Á. (2007). The concept of perceived value: A systematic review of the research. *Marketing Theory*, 7(4), 427-451.

Selemela, M. B., Klonaridis, R., Lues, H. T., & Muller, C. (2024). Perceived convenience as a driver of South African Generation Y consumers' online repurchase intentions. *The Retail and Marketing Review*, 20(2), 66-86. <https://doi.org/10.5281/zenodo.14224272>

Sirdeshmukh, D., Singh, J., & Sabol, B. (2002). Consumer trust, value, and loyalty in relational exchanges. *Journal of Marketing*, 66(1), 15-37.

Sweeney, J. C., & Soutar, G. N. (2001). Consumer perceived value: The development of a multiple item scale. *Journal of Retailing*, 77(2), 203-220.

Taherdoost, H. (2018). A review of technology acceptance and adoption models and theories. *Procedia Manufacturing*, 22, 960-967.

Tzavlopoulos, I., Gotzamani, K., Andronikidis, A., & Vassiliadis, C. (2019). Determining the impact of e-commerce quality on customers' perceived risk, satisfaction, value and loyalty. *International Journal of Quality and Service Sciences*, 11(4), 576-587.

Venkatesh, V., & Bala, H. (2008). Technology acceptance model 3 and a research agenda on interventions. *Decision Sciences*, 39(2), 273-315.

Venkatesh, V., & Davis, F. D. (2000). A theoretical extension of the technology acceptance model: Four longitudinal field studies. *Management Science*, 46(2), 186-204.

Wang, Jiayao, Farideh Chitsaz, Myra K. Derbyshire, Noreen R. Gonzales, Marc Gwadz, Shennan Lu, Gabriele H. Marchler et al. (2023). The conserved domain database in 2023. *Nucleic Acids Research*, 51, D384-D388.

Wardana, A. A., Saputro, E. P., Wahyuddin, M., & Abas, N. I. (2022, June). The effect of convenience, perceived ease of use, and perceived usefulness on intention to use e-wallet. *International Conference on Economics and Business Studies (ICOEBS 2022)* (pp. 386-395). Atlantis Press.

Wu, J., & Li, J. (2018). Perceived interactivity: An exploratory path analysis of structural equation modeling. *Information & Management*, 55(5), 620-630.

Yuan, Y. H., Tsai, S. B., Dai, C. Y., Chen, H. M., Chen, W. F., Wu, C. H., ... & Wang, J. (2017). An empirical research on relationships between subjective judgement, technology acceptance tendency and knowledge transfer. *PloS one*, 12(9), e0183994.

Yum, K., & Kim, J. (2024). The influence of perceived value, customer satisfaction, and trust on loyalty in entertainment platforms. *Applied Sciences*, 14(13), 5763.

Zeithaml, V. A. (1988). Consumer perceptions of price, quality, and value: A means-end model and synthesis of evidence. *Journal of Marketing*, 52(3), 2-22.

Zhao, X., Lu, Y., Zhang, L., & Chau, P. Y. K. (2020). The impact of online service quality on satisfaction and loyalty: Empirical evidence from a social commerce platform. *Information & Management*, 57(6), 103-229.

Zhou, T. (2011). Examining the critical success factors of mobile website adoption. *Online Information Review*, 35(4), 636-652.