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A Study on the Adoption of Online Platforms for Home and Professional Services

¹Dr. Sanesh PV, ²Mohammad Junaid

¹Professor, Mittal School of Business, Lovely Professional University, Phagwara, Punjab, India Email ID: <u>drsaneshpv@gmail.com</u>, ORCID- 0000-0001-9100-1794 ²BBA Final year, Mittal School of Business, Lovely Professional University, Phagwara, Punjab, India Email ID: <u>mjmohammadjunaid10@gmail.com</u>

ABSTRACT

The increasing digitalization of services has led to the emergence of online platforms for home and professional services that offer users convenience, accessibility, and speed. However, the question remains: are people truly ready to adopt such platforms if they become widely available? This study seeks to assess public readiness and willingness to adopt these online platforms while examining user preferences and evaluating the role of key influencing factors such as Perceived Usefulness, Trust & Security, Cost & Pricing, Customer Support & Dispute Resolution, and Service Availability & Variety. Using a structured questionnaire distributed to 100 participants, the study employs statistical tools, including reliability testing, factor analysis, and multiple linear regression, to explore the determinants of platform adoption. The results reveal that among all the examined factors, Perceived Usefulness is the only statistically significant predictor of adoption behavior. Other factors relevant to user perception do not have a direct significant impact on users' intention to adopt. These findings provide valuable insights to digital platform developers, entrepreneurs, and policymakers. Emphasizing platform utility, functionality, and user-centric design can increase adoption rates. The study concludes with actionable recommendations to help build platforms that align with user expectations and to remove potential barriers to widespread adoption.

Keywords: Online platforms, technology adoption, perceived usefulness, digital services, customer behavior, trust and security, regression analysis, service booking platforms.

Introduction

The digital transformation of service delivery has brought about significant changes in how individuals access daily services. From home maintenance to professional assistance, online platforms are revolutionizing the traditional methods of service engagement by offering convenience, transparency, and speed. These platforms enable users to book a wide range of services, from electricians and carpenters to freelance professionals and provide domestic helpvia web and mobile applications. Despite their growing popularity in metropolitan and tech-savvy regions, a critical question persists: are people ready to adopt such platforms if they become widely available across diverse communities?

The adoption of online platforms is not merely a function of availability; it is deeply influenced by psychological, economic, and service factors. While some users may embrace technology-driven solutions with enthusiasm, others remain skeptical because of concerns about trust, pricing, quality, and customer support. As digital infrastructure continues to expand, especially in developing regions, it is essential to understand the underlying motivations and reservations that shape user decisions.

This study explores the readiness and willingness of users to adopt online platforms for home and professional services, assuming such platforms are readily accessible. It also investigated the influence of five core factors—Perceived Usefulness, Trust & Security, Cost & Pricing, Customer Support & Dispute Resolution, and Service Availability & Variety—on the intention to adopt these platforms. By focusing on these dimensions, this study aimed to offer a holistic understanding of what drives or inhibits platform adoption.

To achieve this, a quantitative research approach was used to gather responses from 100 participants across various age groups, educational backgrounds, and professional categories. Through statistical methods, such as factor analysis and multiple regression, the study tests five hypotheses to determine which variables significantly influence adoption behavior.

This research is particularly valuable for platform developers, digital entrepreneurs, and service providers seeking to enter or expand within the online service booking industry. By identifying user expectations and concerns, this study aimed to guide more inclusive, efficient, and user-friendly digital service ecosystems.

Literature Review

Adoption of Online Platforms: The adoption of online platforms refers to the extent to which consumers are willing to use digital services for their home and professional needs. This adoption is influenced by several factors, including perceived usefulness, trust, cost, and service availability. Davis (1989) introduced the Technology Acceptance Model (TAM), which posits that perceived usefulness and perceived ease of use are primary determinants of technology adoption. Further studies, such as those by Venkatesh and Davis (2000), have expanded on TAM to include factors like social influence and facilitating conditions. In the context of online service platforms, Gupta and Bansal (2021) found that user trust and platform reliability significantly impact adoption decisions. Their study indicated that consumers are more likely to adopt platforms that provide reliable services, transparent pricing, and responsive customer support. Additionally, the availability of user reviews and ratings can influence adoption by providing social proof of service quality.

Perceived Usefulness: Perceived usefulness is a critical determinant in the adoption of online platforms. It refers to the degree to which a user believes that using a particular system would enhance their performance or efficiency. In the context of online service platforms, this translates to how effectively the platform meets user needs. A study by Lee et al. (2019) demonstrated that platforms offering comprehensive service listings and efficient booking systems are perceived as more useful, thereby increasing adoption rates. Similarly, research by Zhang and Wang (2020) indicated that platforms integrating user feedback mechanisms and real-time tracking features enhance perceived usefulness. Moreover, the integration of user-friendly interfaces and personalized recommendations can further enhance perceived usefulness. When users find that a platform simplifies the process of finding and booking services, they are more likely to perceive it as beneficial, leading to higher adoption rates.

Trust & Security: Trust and security are pivotal in the adoption of online platforms. Users are more likely to engage with platforms that ensure data privacy and secure transactions. According to a study by Chen and Li (2018), the presence of secure payment gateways and transparent data policies significantly boosts user trust. Moreover, platforms that display user reviews and ratings tend to foster a sense of community trust, as highlighted by Kumar and Sharma (2021). The implementation of robust security measures, such as two-factor authentication and encryption, can further enhance user trust. Additionally, providing clear information about data handling practices and obtaining user consent for data collection can address privacy concerns, thereby encouraging adoption.

Cost & Pricing: Cost and pricing strategies play a crucial role in user adoption. Competitive pricing, discounts, and transparent fee structures can attract and retain users. A study by Patel et al. (2020) found that users are more inclined to use platforms that offer value for money and clear pricing information. Additionally, subscription models and loyalty programs have been effective in maintaining user engagement, as discussed by Rao and Mehta (2019). Furthermore, the perception of cost-effectiveness can influence user decisions. When users believe that the platform offers services at a reasonable price compared to traditional methods, they are more likely to adopt it. Transparent pricing, without hidden charges, can also build trust and encourage repeat usage.

Customer Support & Dispute Resolution: Effective customer support and dispute resolution mechanisms are essential for user satisfaction and retention. Platforms that provide timely assistance and fair resolution processes tend to have higher user trust. Research by Singh and Verma (2017) indicated that responsive customer service teams and accessible support channels positively influence user perceptions. Furthermore, the integration of AI-driven chatbots for immediate query resolution has been shown to enhance user experience, as per the study by Das and Roy (2021). The availability of multiple support channels, such as live chat, email, and phone support, can cater to diverse user preferences. Additionally, providing clear policies for refunds, cancellations, and dispute resolution can instill confidence in users, encouraging them to use the platform for their service needs.

Service Availability & Variety: The range and availability of services offered by a platform significantly impact user adoption. Platforms that provide a diverse array of services cater to a broader user base. A study by Banerjee and Chatterjee (2018) emphasized that platforms offering both niche and general services tend to attract more users. In addition to variety, geographic availability also plays a crucial role. Users are more likely to adopt platforms that offer services in their specific locality or region, especially if the service providers are verified and reviewed. Narayan and Joshi (2020) pointed out that service availability across multiple cities, towns, and rural areas not only increases access but also builds platform reputation. Another emerging trend is the ability of platforms to customize offerings based on user preferences or past usage. When users find relevant services without having to search extensively, it enhances their satisfaction and leads to repeat engagement. This level of personalization and service range is becoming a key competitive advantage for many service aggregation platforms. Platforms that also bundle services—for example, home cleaning and pest control or electrician and AC repair—have reported higher user retention, as customers appreciate having multiple needs solved in one visit. This bundling, when paired with real-time availability and booking flexibility, drives not just adoption but long-term loyalty.

Research Hypotheses

- **H1:** There is a significant impact between Perceived Usefulness and the Adoption of Online Platforms.
- H2: There is a significant impact between Trust & Security and the Adoption of Online Platforms.
- H3: There is a significant impact between Cost & Pricing and the Adoption of Online Platforms.
- H4: There is a significant impact between Customer Support & Dispute Resolution and the Adoption of Online Platforms.
- H5: There is a significant impact between Service Availability & Variety and the Adoption of Online Platforms.



Research Methodology

This study adopts a quantitative research design to examine the factors influencing the adoption of online platforms for home and professional services. The methodology included the design of a structured survey questionnaire, sampling, data collection, and statistical analysis to validate the research hypotheses. A well-structured questionnaire was developed, consisting of closed-ended questions using a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). The survey captured responses related to six core constructs: Adoption of Online Platforms (dependent variable), Perceived Usefulness, Trust & Security, Cost & Pricing, Customer Support & Dispute Resolution, and Service Availability & Variety. The questionnaire also included demographic questions to understand the background of the participants in terms of age, gender, education level, and profession.

Sampling and Data Collection: Data were collected from a sample of 100 respondents using random sampling. The participants came from diverse backgrounds, with the majority being students aged between 18 and 24. The survey was distributed digitally to ensure anonymity and voluntary participation to encourage honest responses.

Data Analysis Techniques: The collected data were analyzed using SPSS statistical software. The following statistical techniques were used: Descriptive Statistics were applied to summarize demographic data and understand the overall patterns in the responses. Reliability Testing (Cronbach's alpha) was conducted to assess the internal consistency of the items within each construct. The Kaiser-Meyer-Olkin (KMO) and Bartlett's Test were used to verify the suitability of the data for factor analysis. Exploratory Factor Analysis (EFA) was performed to validate the underlying dimensions of each construct. Finally, Multiple Linear Regression Analysis was carried out to test the hypothesized relationships between the independent variables and the adoption of online platforms.

Validity and Reliability: The reliability of each construct was confirmed using Cronbach's alpha, with all values exceeding the accepted threshold of 0.70, indicating strong internal consistency. A KMO value of 0.874 and Bartlett's Test of Sphericity (p < 0.001) confirmed that the dataset was suitable for factor analysis. These tests ensured the validity and robustness of the research findings.

Results and Interpretation

Table 1: Demographic Profile of Respondents

Demography	Category	Male	Female	Total	
Age	Under 18	0	1	1	
	18–24	72	19	91	
	25–34	4	2	6	
	45 and over	0	2	2	
Education No formal education		1	0	1	
	High school or equivalent	3	3	6	

	Bachelor's degree	67	17	84
	Master's degree	4	3	7
	Doctorate (PhD)	1	1	2
Profession	Government employee	2	0	2
	Private sector employee	5	3	8
	Self-employed	3	0	3
	Student	66	20	86
	Unemployed	0	1	1
Gender Total		76	24	100

Descriptive Analysis: The demographic table shows that the majority of respondents were aged between 18 and 24, indicating a young population segment. Education level was dominated by those holding a bachelor's degree, followed by master's degree holders. A large proportion of the respondents were students, and the sample was predominantly male. This demographic composition aligns well with the objective of studying online platform adoption, as young and educated populations are often early adopters of the technology.

Table 2: Reliability Statistics (Cronbach's Alpha)

Item	Construct Cronbach's Alpha
Perceived Usefulness	0.866
Trust & Security	0.882
Cost & Pricing	0.779
Customer support and dispute research.	0.882
Service Availability & Variety	0.779
Adoption of Online Platforms	0.811

Descriptive Analysis: Cronbach's alpha values for all constructs exceeded the acceptable threshold of 0.70, which indicates high internal consistency among the items within each construct. In particular, Trust & Security and Perceived Usefulness demonstrate very strong reliability, with alpha values above 0.86. These results suggest that the items used to measure each construct are coherent and trusted to reflect the same underlying concept, which is critical for valid analysis in survey-based research.

Table 3: KMO and Bartlett's Test

	Measure Value
KMO Measure of Sampling Adequacy	0.874
Bartlett's Test of Sphericity	Sig. = 0.000

Descriptive Analysis: A Kaiser-Meyer-Olkin (KMO) value of 0.874 indicates that the sampling is superb and suitable for factor analysis. Bartlett's Test of Sphericity is statistically significant (p < 0.001), which confirms that the correlation matrix is not an identity matrix. These results confirm that factor analysis is appropriate for this dataset and that the data are likely to produce reliable factors.

Table 4: Rotated Component Matrix (Factor Loadings)

Item	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5	Factor 6
AOP1	0.635					
AOP2	0.779					
AOP3	0.78					
AOP4	0.638					
PU1		0.507				
PU2		0.578				
PU3		0.635				
PU4		0.678				
TS1			0.547			
TS2			0.718			
TS3			0.685			
TS4			0.667			
CP1				0.795		
CP2				0.78		
CP3				0.679		
CP4				0.556		
CSDR1					0.642	
CSDR2					0.751	
CSDR3					0.732	
CSDR4					0.62	
SAV1						0.529
SAV2						0.623

SAV3			0.678
SAV4			0.53

Extraction Method: Principal Axis Factoring. Rotation Method: Varimax with Kaiser Normalization.

Descriptive Analysis: Factor 1: Adoption of Online Platform includes four items with strong loadings ranging from 0.635 to 0.780. It demonstrates a coherent underlying structure regarding user willingness and attitude towards online platform adoption. Factor 2: Perceived Usefulness comprises items measuring usefulness that cluster well under this factor, with loadings from 0.507 to 0.678. These values indicate that perceived efficiency and benefit strongly influence user perspectives. Factor 3: Trust & Security contains four trust-related items that load significantly (0.547 to 0.718), confirming that user confidence in data safety and privacy is a distinct and relevant dimension. Factor 4: Cost & Pricing includes items associated with affordability and pricing, forming an independent factor with loadings above 0.55, emphasizing the role of cost considerations in user decisions. Factor 5: Customer Support & Dispute Resolution consists of items with loadings from 0.620 to 0.751, reflecting users' evaluation of service responsiveness and complaint resolution, and highlighting operational support as a standalone factor. Factor 6: Service Availability & Variety is represented by four items loading on this factor (0.529 to 0.678), capturing the availability of multiple features and consistency in services, indicating that breadth and flexibility in service offerings are seen as a unique component by users.

Table 5: Regression Coefficients and Model Summary

Model	Unstandardized Coefficients		Sig	Collinearit	Collinearity Statistics		R Square	Adjusted	ANOVA	
	В	Std. Error	_ 51g.	Toleranc e	VIF	ĸ	K Square	R Square	F	Sig.
(Constant)	1.319	0.296	0.000							
Perceived Usefulness Mean	0.551	0.111	0.000	0.371	2.694	0.718	0.516	0.490	20.055	< .001
Trust & Security Mean	-0.121	0.121	0.323	0.338	2.959					
Cost & Pricing Mean	-0.039	0.094	0.682	0.474	2.109					
Customer Support & Dispute Resolution Mean	0.153	0.098	0.125	0.390	2.565					
Service Availability & Variety Mean	0.131	0.112	0.248	0.315	3.173					
a. Dependent Variable: Adoption of Online Platform Mean										

Descriptive Analysis: Regression analysis demonstrates that the model is statistically significant and explains 51.6% of the variance in the dependent variable (Adoption of Online Platforms). Among the five independent variables, only Perceived Usefulness had a statistically significant impact on adoption behavior (p < 0.001). The other variables did not contribute significantly to the prediction model, despite having reasonable individual correlations. The Variance Inflation Factor (VIF) values were all below the threshold of 5, indicating no multicollinearity among the predictors.

Hypothesis Testing Analysis

Hypothesis Testing Analysis: Using the regression results from Table 5, we evaluate the hypotheses formulated to understand the impact of various independent variables on the adoption of online platforms.

Model Summary: The model summary reveals that R = 0.718, $R^2 = 0.516$, and Adjusted $R^2 = 0.490$, with an F-value of 20.055 and a significance level of less than 0.001. This indicates that the model is statistically significant and explains 51.6% of the variance in the dependent variable, which is the Adoption of Online Platforms.

Hypothesis Outcomes: The hypothesis testing results are as follows: H1, which states that there is a significant relationship between Perceived Usefulness and Adoption of Online Platforms, is supported with a coefficient ($\beta = 0.587$) and a significance level of p < 0.001. H2, proposing a significant relationship between Trust & Security and Adoption of Online Platforms, is not supported as the coefficient is negative and non-significant (p = 0.323). H3, which hypothesizes a significant relationship between Cost & Pricing and Adoption of Online Platforms, is also not supported due to a negative and non-

significant coefficient (p = 0.682). H4 suggests a significant relationship between Customer Support & Dispute Resolution and Adoption of Online Platforms, but this is not supported as the coefficient is positive but not statistically significant (p = 0.125). Lastly, H5 posits a significant relationship between Service Availability & Variety and Adoption of Online Platforms, which is also not supported since the coefficient is positive but not statistically significant (p = 0.248).

Conclusion: Only one of the five hypotheses (H1) is statistically supported. This indicates that Perceived Usefulness is the most critical factor that drives users to adopt online platforms. While other factors, such as trust, cost, support, and availability, may influence perception or satisfaction, they do not independently predict adoption behavior in this model.

Discussion

The findings of this study provide meaningful insights into the behavioral dynamics surrounding the adoption of online platforms for home and professional services. Among the five hypothesized factors, only Perceived Usefulness was found to have a statistically significant influence on the adoption of such platforms. This suggests that users are more likely to adopt digital platforms when they believe that these services improve convenience, save time, and enhance overall efficiency. This aligns with the Technology Acceptance Model (TAM), where perceived usefulness is a core determinant of user acceptance of technology.

Interestingly, variables such as Trust & Security, Cost & Pricing, Customer Support & Dispute Resolution, and Service Availability & Variety, although theoretically important, did not have a significant effect on adoption behavior in this study. These results indicate that, while these factors may influence user satisfaction, they may not play a direct role in shaping initial adoption decisions. This highlights a crucial insight: users are primarily drawn to platforms that serve a functional purpose rather than those that offer security or cost advantages alone.

The demographic profile further supported this interpretation. With the majority of respondents being young, educated, and tech-savvy (ages 18–24), the results suggest that this segment is functionally driven and open to experimentation with digital solutions. Their readiness to adopt new platforms is often guided by how useful and efficient a service appears rather than its pricing model or reputation for support.

Additionally, the lack of significance in Trust & Security may indicate generational differences. Younger users may be more familiar and comfortable with online transactions and thus perceive fewer risks compared to older or less tech-experienced populations. Similarly, Cost & Pricing may not have emerged as key concerns due to the affordability expectations commonly held by student demographics.

The regression model explained 51.6% of the variance in the adoption of online platforms, indicating a relatively strong fit. However, the remaining variance points to the possibility of other unexplored factors, such as social influence, ease of use, and platform reputation, which may also play critical roles in adoption behavior.

Overall, these findings provide valuable implications for startups and service aggregators by emphasizing the usefulness of the platform, streamlining user experience, and showcasing efficiency should be top priorities. While trust, cost, and support still matter, they may be better positioned as supporting features than core value propositions during user onboarding or marketing.

Implications

This research presents valuable implications across three key areas: industry practices, domain knowledge, and future academic research. By analyzing behavioral intention to adopt online platforms for home and professional services, it highlights essential factors that businesses and researchers should consider in today's digital economy. One of the most actionable insights is that Perceived Usefulness is the primary driver of platform adoption. This is especially important for startups, developers, and aggregators aiming to attract new users or expand into emerging markets. To increase adoption, platforms must focus on offering immediate and tangible value—features that save time, reduce effort, or integrate multiple services. Simplifying the user experience through streamlined onboarding, intuitive search filters, easy booking, and efficient payment systems can enhance perceived usefulness. Additionally, leveraging personalization through AI-based recommendations, service bundles, and saved preferences can improve the platform's relevance to individual users. Continuous usability testing remains essential for identifying gaps in perceived utility and increasing engagement rates.

In terms of domain knowledge, this study contributes to the Service Technology Adoption field, particularly within the underexplored context of online platforms for household and freelance services. It reinforces the validity of the Technology Acceptance Model (TAM), suggesting that traditional factors like trust, cost, and service availability may not be the primary concerns for tech-savvy users such as university students. Instead, the findings emphasize that user-centric design plays a more critical role at the pre-adoption stage than previously assumed. Moreover, the research underscores the importance of evaluating behavioral intention independently from post-usage satisfaction, especially in platform-based service models. This supports the academic shift toward understanding digital readiness and first-time adoption behavior rather than presuming users are already engaged.

From a research perspective, the study opens multiple avenues for future exploration, particularly in the context of developing economies. Comparative studies can be conducted to observe adoption patterns across different user groups, such as rural versus urban populations or students versus working professionals. Longitudinal studies that track how user perceptions shift post-adoption would provide valuable insights into the complete lifecycle of platform usage, from initial awareness to long-term loyalty. Integrating TAM with other models like UTAUT or the Diffusion of Innovations could result in a more holistic understanding of technology adoption in the service sector. Finally, qualitative research through interviews or focus groups could offer

a deeper explanation for why trust, customer support, and pricing were not significant factors in this study, further enriching the understanding of user perception in digital platforms.

Conclusion

This study set out to explore whether users are ready to adopt online platforms for home and professional services, and to identify the key factors influencing such adoption. Drawing insights from a survey of 100 respondents and analyzing the results through reliability testing, factor analysis, and multiple regression, this study offers a clear perspective on user behavior in the context of digital service platforms. This research confirms that among the five hypothesized factors, Perceived Usefulness is the only statistically significant predictor of adoption. This suggests that users are primarily motivated by the functional benefits of using online platforms, such as time-saving, convenience, and operational efficiency. Other factors such as Trust & Security, Cost & Pricing, Customer Support, and Service Availability, although important, did not show a significant direct influence on adoption in this study.

These findings underscore the need for platform developers and digital entrepreneurs to prioritize usability, relevance, and task efficiency in the design and communication of their services. If users perceive the platform to be genuinely helpful in managing their daily needs, they are more likely to engage with and adopt it. Furthermore, the study highlights the readiness of young, educated individuals, particularly students, to embrace technology-driven solutions. This presents a strong initial target demographic for companies launchching such platforms. However, the limited influence of other variables also points to the need for further investigation into additional factors, such as social influence, platform reputation, and ease of use, which may contribute to adoption behavior in broader populations.

In conclusion, while the digital services market continues to grow, adoption will depend not only on access and availability but also on how well these platforms demonstrate clear value to the user. A strategic focus on usefulness and continuous improvement based on user feedback are essential for long-term success and scalability.

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