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The Effect of Perceived Ease of Use and Security on Trust Through User Satisfaction of Ovo E-Wallet in Medan City

Ivo Arfiani Turnip [a,*], Endang Sulistya Rini [b], Fadli [c]

[a] *Master of Management Science, Faculty of Economics and Business University of North Sumatera, Indonesia*
[b] *Faculty of Economics and Business University of North Sumatera, Indonesia*
[c] *Faculty of Economics and Business University of North Sumatera, Indonesia*

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ABSTRACT

The rapid development of information technology has driven a transformation in payment systems toward digital transactions through the use of e-wallets. The OVO application has become one of the most widely used digital payment services among the public, including in Medan City. However, the use of such services is still influenced by various factors, such as perceived ease of use, security, user satisfaction, and trust. This study aims to analyze the effect of perceived ease of use and security on user trust in the OVO application, with user satisfaction acting as an intervening variable. This research employs a quantitative approach with an associative research design. The population of this study consists of OVO users in Medan City, categorized as an infinite population. The sample was determined using purposive sampling, with the criteria of active OVO users who have conducted transactions. The sample size was calculated based on five times the number of research indicators (27 items × 5), resulting in 135 respondents. Data analysis was conducted using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with the assistance of SmartPLS 4 software The results indicate that perceived ease of use has a positive and significant effect on both trust and user satisfaction of the OVO e-wallet. In contrast, security does not have a significant effect on user trust but has a positive and significant effect on user satisfaction. Furthermore, user satisfaction has a positive and significant effect on user trust. Indirectly, user satisfaction is proven to mediate the effects of perceived ease of use and security on user trust in the OVO e-wallet.

* Corresponding author.
Email address: ivoarfiani@gmail.com (I. A. Turnip)

Introduction

The development of digital technology over the past decade has brought fundamental changes to the way people conduct activities, communicate, and conduct transactions. The digitalization process has accelerated the adoption of financial technology, which is now a key element in global economic transformation. This phenomenon is not only occurring in developed countries but is also growing rapidly in developing nations, including Indonesia. The presence of fintech provides a solution to the limitations of the conventional financial system while meeting the public's need for fast, simple, and efficient services.

One of the key innovations in the development of financial technology is the digital wallet (e-wallet). The presence of digital wallets has revolutionized the way people conduct transactions, replacing cash in various daily economic activities. With just a mobile phone and an internet connection, users can conduct a variety of transactions, from online shopping to payments at offline merchants. The ease of use and speed of transactions are the main factors driving the widespread adoption of e-wallets (Artina, 2021; Surbakti et al., 2024).

The development of e-wallets in Indonesia shows a very rapid

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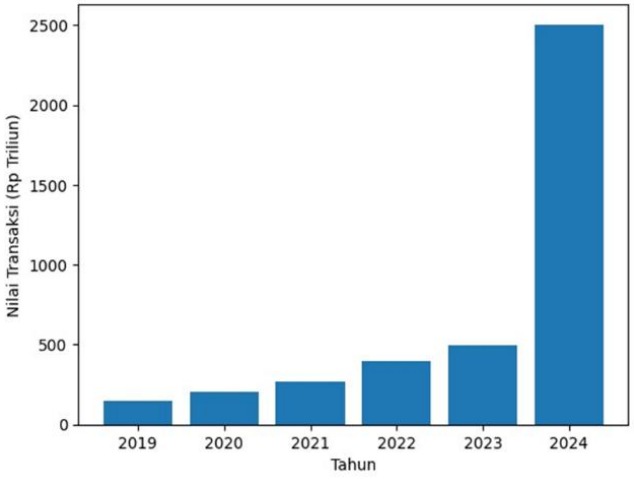
growth trend. Bank Indonesia notes that the value of electronic money transactions has continued to increase significantly over the past five years. Data on e-wallet transaction growth in Indonesia can be seen in Figure 1 below:



Source: Antarnews, Katadata, GoodStats (2019-2024)

Figure 1 Transaction GrowthE-Wallet in Indonesia

Data shows that transactionse-walletIndonesia's e-wallet spending has consistently increased from 2019 to 2023, with a gradual increase from IDR 145.16 trillion to IDR 495.2 trillion. This indicates a steady increase in digital payment technology adoption among the public. However, in 2024, there will be a significant surge, reaching IDR 2,503.9 trillion. This sharp increase indicates a remarkable acceleration in e-wallet usage, which could be due to increased public trust, the expansion of the digital ecosystem, and the broader integration of financial services.

In line with this data, a survey conducted by Jakpat on 2,041 respondents in Indonesia from May 21-27, 2025, found that digital wallets (e-wallets) remain the most common payment method. Data on digital wallet users in Indonesia can be seen in Figure 2 below:

Source: goodstats.id (2025)

Figure 2 Data on Digital Payment Methods Used by the Indonesian Public (Semester I 2025)

The survey results show that e-wallets are the most widely used digital payment method among Indonesians, with usage reaching 80% of respondents. These figures indicate that the majority of Indonesians choose e-wallets as their primary method for daily transactions. Banking platforms came in second with a usage rate of 45%, primarily for bill payments and interbank transfers. Meanwhile, PayLater came in third with a usage rate of 23%, indicating that while this service is gaining popularity, its user base remains small compared to e-wallets and banking platforms.

However, based on data from Populix, Katadata, and GoodStats on e-wallet usage in Indonesia, GoPay tops the list as the most widely used digital wallet, followed by DANA and OVO. A complete overview of the ranking and distribution of e-wallet usage from 2022 to 2025 can be seen in Table 1 below:

Table 1. Ranking of the Most Used Digital Wallets in Indonesia 2022–2025

Year	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5
2022	GoPay (71%)	OVO (70%)	FUNDS (61%)	ShopeePay (60%)	LinkAja (27%)
2023	GoPay (88%)	OVO (79%)	ShopeePay (77%)	FUNDS (71%)	LinkAja (48%)
2024	GoPay (64.5%)	OVO (61.5%)	FUNDS (53%)	ShopeePay (55.5)	LinkAja (20%)
2025	GoPay (88%)	FUNDS (83%)	OVO (79%)	ShopeePay (76%)	LinkAja (30%)

Source: Populix, Katadata, and GoodStats (2022–2025)

Based on Table 1, it can be seen that the level of OVO usage experienced quite significant fluctuations during the period 2022 to 2025. In 2022, the percentage of OVO users was recorded at 70%, then increased quite sharply to 79% in 2023. This increase shows that OVO had succeeded in attracting user interest through various promotional programs and strategic collaborations with partners. e-commerceand online transportation.

However, in 2024, the percentage of OVO users actually experienced a drastic decline to 61.5%, although OVO remained in second place. This decline may reflect increased competition and changing user preferences towards other digital wallets. In 2025, a significant shift occurred, with OVO dropping to third place with a usage percentage of 79%, below DANA, which increased to 83%. This shift in position indicates that while OVO remains a major player in the digital wallet industry, its competitiveness is starting to be pressured by other competitors offering faster, more secure, or more integrated user experiences with various digital services.

These fluctuations indicate that OVO's position in the national e-wallet market remains unstable. The annual rise and fall in user numbers indicates that OVO faces significant challenges in maintaining user loyalty, especially given that ease of use, security, transaction speed, and user experience are key factors in choosing a digital wallet service. (Davis, 1998).

This situation indicates the need for further evaluation of the service's ease of use, given that ease of use is a crucial factor in shaping the user experience in digital transactions. When a service is perceived as easy to use and features are easily understood, users tend to feel more

comfortable and satisfied with it. Therefore, ease of use is seen as a factor potentially influencing user satisfaction and trust in e-wallet service providers.

Thus, this research is crucial to more comprehensively review the relationship between these variables. Therefore, this study is entitled "The Effect of Ease of use and Security on Trust Through Satisfaction of OVO E-Wallet Users in Medan City".

Literature Review

Marketing Management

Essentially, management is the process of managing or organizing an activity to achieve a specific goal through a group of people who have the ability to achieve that goal. In the case of an organization or company, the success of achieving goals depends greatly on how the organization manages its resources (Zainurossalamia, 2020). In line with this, according to Krisnandi et al. (2019) explains that management is a process consisting of planning, organizing, implementing, and controlling actions carried out to determine and achieve organizational goals by using human resources and other resources. Thus, it can be concluded that management is an integrated process that emphasizes the effective and efficient use of resources.

According to Taufik (2023) Marketing is an activity or work that connects the consumer industry, where producers strive to ensure that the products and services they produce can be fully delivered to consumers in various ways, so that they can sell goods and services at prices that provide profits and ensure business continuity. Marketing is an activity that aims to identify and find human needs, which is called "meeting needs profitably" or in other words fulfilling needs in a way that is profitable for both parties (Lesmana et al., 2022). So from these two perspectives it can be concluded that marketing is not only limited to the activity of selling goods or products, but rather a broad process that includes value creation, distribution, and exchange that ensures that customers are satisfied and the company makes a profit.

Consumer Behavior

According to Kotler (2021)), consumer behavior is the study of how individuals, groups, and organizations select, purchase, use, and evaluate products in the form of goods, services, ideas, and experiences to satisfy their needs and desires. Consumer behavior can be understood as a series of actions taken by consumers in the decision-making process, from information search to product use.

Theory of Planned Behavior proposed by Ajzen (1991) explains that individual behavior is influenced by intentions, attitudes, subjective norms, and perceived behavioral control. Furthermore, the Technology Acceptance Model of Davis (1989) states that technology acceptance is influenced by perceived ease of use and perceived usefulness. In the context of digital services, consumer behavior is also influenced by satisfaction and trust. According to Oliver (1997), satisfaction arises when product performance meets or exceeds consumer expectations. Meanwhile, Morgan and Hunt (1994) explains that trust is consumer confidence in the reliability and integrity of a service.

User Satisfaction

Consumer satisfaction is a crucial aspect of the post-purchase phase, which occurs when the performance of a product or service exceeds user expectations (Brunet, et al., 2018). The level of customer satisfaction or dissatisfaction is determined by the extent to which there is a gap between their expectations of the product or service purchased and the actual experience they feel after receiving it. If customers experience dissatisfaction in using a service, the connection between the service provider and their expectations of satisfaction will weaken. This condition encourages customers to no longer use the service in the future, because behavior that is not reinforced tends to be abandoned. (Schiffman & Wisenblit, 2019).

Customer satisfaction is the result of a comparative evaluation process between actual experience and customer expectations. If the experience exceeds expectations, the customer is delighted; if it meets expectations, the customer is satisfied; if it falls short of expectations, the customer is dissatisfied. Iacobucci, 2017). Kotler & Armstrong, (2018) states that customer satisfaction depends on perceived product performance relative to the buyer's expectations. If service performance falls short of expectations, the customer will be dissatisfied. If performance meets expectations, the customer is satisfied. If performance exceeds expectations, the customer is highly satisfied or delighted. According to Kotler and Keller (2016), user satisfaction is a person's feeling of pleasure or disappointment that arises from a comparison between the performance of a product or service and their expectations.

User Trust

Mayer et al. (1995) in Fulmer & Gelfand (2022)) explains that trust is a person's willingness to be vulnerable to the actions of another party based on the positive expectation that the party will act in a reliable manner. According to them, trust arises from three main components: ability, integrity, and benevolence. Ability refers to the expertise and competence of the trusted party, integrity relates to honesty and adherence to moral principles, while benevolence reflects concern for the interests of others.

Furthermore, according to Paliszkiewicz and Chen (2022), digital trust is defined as an individual's belief in the reliability, security, and competence of a digital system in performing its promised functions without posing a risk to the user. In the context of the digital economy, trust is not only built between individuals but also between users and digital technologies or systems that are perceived as safe, transparent, and reliable.

Ease of Use

According to Davis (1993) (in Sugiarti, 2023), perceived ease of use describes the extent to which individuals believe that using a system can be done with minimal physical and mental effort. This concept emphasizes that the primary goal of an information system is to provide ease of use for its users, so they can operate the technology without feeling burdened. If users perceive a fintech application as easy to use, it will increase their intention to use it (Mareta & Hasan, 2023.

Security

Security is a crucial factor influencing consumer trust in using digital financial services. This perception can be understood as the belief that consumers' personal data and financial information will be protected when making transactions using e-wallets. Security encompasses protection against the risks of data misuse, fraud, and unauthorized access by unauthorized parties. Nugrahaningsih & Erlinawati, 2022). In line with this, Lisnawati (2021) emphasized that the security aspect is an absolute requirement in digital-based services, because without security guarantees, consumers will hesitate to use e-wallets.

Thus, security perception can be understood as consumers' sense of trust in digital wallet applications that are able to protect their data and transactions, thus encouraging their willingness to use them continuously.

Based on this description, the conceptual framework proposed in this study can be described as follows:

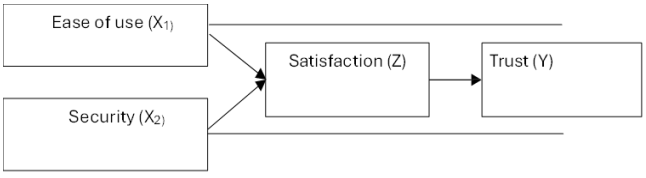


Figure 3 Conceptual Framework

Methodology

Research Population and Sample

Population is a group of objects or subjects that have certain characteristics that have been identified and studied by researchers to then be generalized and conclusions drawn (Naamy, 2019The population in this study were all OVO e-wallet users aged at least 17 years and residing or operating in Medan City. The exact number of OVO e-wallet users in Medan City cannot be determined due to the lack of official data containing the number of users based on administrative area. Therefore, the population in this study is categorized as an infinite population, meaning the total number cannot be calculated precisely by the researcher (Purba et al., 2021). According toHair et al. (2017), the recommended general rule is that the sample size should be at least five times the number of indicators. The number of questionnaire items in this study was 27, so the sample size of this study was 135 samples (27 x 5 = 135).

Data Analysis

The data analysis technique applied in this study uses descriptive analysis to describe the characteristics of the data, as well as SEM to test the relationship between variables.

Research Result

Direct Effect

Tablei 2. ResultsPath Coefficient of Direct Influence

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Hypothesis
Security -> Trust	0.025	0.025	0.066	0.381	0.703	Rejected
Security -> Satisfaction	0.452	0.458	0.058	7,803	0.000	Accepted
Ease of use -> Trust	0.226	0.227	0.077	2,956	0.003	Accepted
Ease of use -> Satisfaction	0.524	0.524	0.059	8,836	0.000	Accepted
Satisfaction -> Trust	0.584	0.585	0.074	7,838	0.000	Accepted

Based on the results of Table 2, the following results are obtained:

1. Security -> Trust

   The test results show that the Security variable has an original sample value of 0.025 with a t-statistics value of 0.381 and p-values of 0.703. Since the t-statistics value (0.381) < t-table (1.96) and P-values (0.703) > 0.05, it can be concluded that Security does not have a significant effect on Trust. Thus, the hypothesis stating that Security has an effect on Trust is rejected. This means that the level of security perceived by users does not directly affect their level of trust.

2. Security -> Satisfaction

   Based on the analysis results, the Security variable has an original sample value of 0.452 with a t-statistics value of 7.803 and P values of 0.000. The T-statistics value (7.803) > t table (1.96) and P values (0.000) < 0.05 indicate that Security has a positive and significant effect on Satisfaction, so the hypothesis is accepted. This means that the better the level of security perceived by users, the higher the level of user satisfaction will be.

3. Ease of use -> Trust

   The test results show the original sample value of 0.226 with a t-statistics value of 2.956 and P values of 0.003. Because the t-statistics value (2.956) > t-table (1.96) and P values (0.003) < 0.05, it can be concluded that Ease of Use has a positive and significant effect on Trust, so the hypothesis is accepted. This means that the easier the system or service is to use, the higher the level of user trust.

4. Ease of use -> Satisfaction

   The Ease of Use variable has an original sample value of 0.524

with a t-statistic value of 8.836 and a P-value of 0.000. Since the t-statistic value (8.836) > t-table (1.96) and P-values (0.000) < 0.05, these values indicate that Ease of Use has a positive and significant effect on Satisfaction, so the hypothesis is accepted. This means that the easier a system or service is to use, the more satisfied users will feel.

5. Satisfaction -> Trust

The test results show the original sample value of 0.584 with a T statistics value of 7.838 and P values of 0.000. Because the t statistics value (7.838) > t table (1.96) and P values (0.000) < 0.05, it can be concluded that Satisfaction has a positive and significant effect on Trust, so the hypothesis is accepted. This means that the higher the level of satisfaction felt by users, the higher their level of trust.

Indirect Effect

Next, an indirect effect test was carried out to determine whether the satisfaction variable (Z) was able to mediate the relationship between ease (X).1) and security (X2) on trust (Y). This test aims to see whether satisfaction has a significant role in bridging the influence of ease and security on the level of trust.

Table 3. Results Path Coefficient of Direct Influence

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Hypothesis
Security -> Satisfaction -> Trust	0.264	0.268	0.049	5,413	0.000	Accepted
Ease of use -> Satisfaction -> Trust	0.306	0.307	0.053	5,800	0.000	Accepted

Based on Table 3 the following results were obtained:

1. Security -> Satisfaction -> Trust

Based on the test results, the indirect relationship between Security and Trust through Satisfaction has an original sample value of 0.264 with a t-statistics value of 5.413 and P values of 0.000. Because the t-statistics value (5.413) > t-table (1.96) and P values (0.000) < 0.05, it can be concluded that Satisfaction is able to significantly mediate the effect of Security on Trust. Thus, the hypothesis is accepted. This means that the better the level of security perceived by users will increase satisfaction, and ultimately this satisfaction will increase user trust.

2. Ease of use -> Satisfaction -> Trust

The test results show that the indirect relationship between Ease of Use on Trust through Satisfaction has an original sample value of 0.306 with a t-statistics value of 5.800 and P values of 0.000. Because the t-statistics value (5.800) > t-table (1.96) and P values (0.000) < 0.05, it can be concluded that Satisfaction is able to significantly mediate the effect of Ease on Trust, so the hypothesis is accepted. This means that the easier a system or service is to use, the more user satisfaction will increase, and this satisfaction will ultimately increase user trust.

Discussion

1. The Effect of Ease of use on Trust

The analysis results show that the ease of use variable has a positive and significant influence on OVO user trust with a path coefficient value of 0.226, a t-statistic value of 2.956, and a p-value of 0.003 < 0.05. This indicates that the first hypothesis (H1) which states that ease of use influences user trust is accepted. This finding indicates that the higher the level of ease of use perceived by users in using the OVO application, the higher the level of user trust in the service.

Ease of use in an application can provide a more practical experience for users in conducting various digital transactions. When users perceive an application as easy to understand and operate, they will feel more comfortable and confident in using the service. Ease of accessing features, making payments, and quickly executing transactions can increase user confidence in the system's reliability in supporting their digital transactions.

2. The Impact of Security on Trust

The analysis results show that the security variable does not have a significant influence on OVO user trust with a path coefficient value of 0.025, a t-statistic value of 0.381, and a p-value of 0.703 > 0.05. This indicates that the second hypothesis (H2) stating that security influences user trust is rejected. This finding indicates that the security perception felt by users does not directly affect their level of trust in the OVO application.

Based on the descriptive analysis, the security variable had an average value of 3.09, categorized as disagree. Specifically, some respondents still expressed doubts about the security of using OVO, particularly regarding the dual verification system, personal data protection, transaction stability, and concerns about potential system disruptions during transactions. Respondents cited these concerns as arising from the perceived inconsistency of the verification feature, concerns about personal data leaks, and experiences or information regarding problematic transactions on digital services.

3. The Effect of Ease of use on User Satisfaction

   The analysis results show that ease of use has a positive and significant effect on user satisfaction with a coefficient value of 0.524, a t-statistic value of 8.836, and a p-value of 0.000 < 0.05. This finding indicates that the third hypothesis (H3) is accepted, meaning that ease of use has a positive and significant effect on user satisfaction. Thus, the higher the level of ease perceived by users in using the application, the higher the level of satisfaction felt by users in using the service.

   Based on the results of the descriptive analysis, the ease of use variable has an average value of 3.50 which is in the agree category with a mean ranging from 3.42 to 3.59. Meanwhile, the satisfaction variable has an average value of 3.04 which is in the disagree category with a mean ranging from 2.94 to 3.11, which indicates that the level of satisfaction of respondents with the use of the OVO application is still at a moderate level. These results indicate that users in general have felt the ease of using the OVO application, but the level of satisfaction felt is still not fully optimal.

4. The Influence of Security on User Satisfaction

   The analysis results show that security has a positive and significant effect on satisfaction with a coefficient value of 0.452, a t-statistic value of 7.803, and a p-value of 0.000 < 0.05. These findings indicate that the fourth hypothesis (H4) is accepted, meaning security has a positive and significant effect on user satisfaction. These results indicate that the higher the level of security perceived by users in using the OVO application, the higher the level of user satisfaction with the service.

   Security is a crucial factor in using digital financial services. In the context of e-wallet applications, users tend to prioritize personal data protection, transaction security, and system reliability in maintaining balances and transaction history. When users perceive that the application system effectively protects their data and transactions, this can increase their sense of security and comfort while using the service, thus increasing user satisfaction.

5. The Influence of User Satisfaction on Trust

   The analysis results show that satisfaction has a positive and significant effect on trust with a coefficient value of 0.584, a t-statistic value of 7.838, and a p-value of 0.000 < 0.05. These findings indicate that the fifth hypothesis (H5) is accepted, meaning satisfaction has a positive and significant effect on user trust. These results indicate that the higher the level of satisfaction felt by users in using the OVO application, the higher the level of user trust in the service.

   Theoretically, the results of this study are supported by Kotler and Keller's (2016) satisfaction theory, which states that satisfaction arises when service performance meets or exceeds user expectations. When users experience a positive and expected experience, they will form a positive evaluation of the service they use. Furthermore, these findings are also supported by the Commitment-Trust Theory proposed by Morgan and Hunt (1994), which explains that consistently positive experiences can build a trusting relationship between users and service providers. In the context of digital services, user satisfaction will increase confidence that the service is reliable, secure, and able to consistently meet user needs, thus encouraging the formation of trust.

6. The Effect of Ease of use on Trust Through User Satisfaction

   The analysis results show that satisfaction is able to mediate the effect of ease of use on trust with a coefficient value of 0.306, a t-statistic value of 5.800, and a p-value of 0.000 < 0.05. These results indicate that the sixth hypothesis (H6) which states that ease of use influences trust through satisfaction is accepted. Thus, it can be concluded that the ease of use of the OVO application can increase user trust indirectly through increased user satisfaction.

   Theoretically, the results of this study are supported by the Technology Acceptance Model (TAM) proposed by Davis (1989), which explains that perceived ease of use can create a more positive user experience because the system is perceived as easy to understand and operate. Furthermore, Oliver's Expectation Confirmation Theory (ECT) theory (1999) explains that when the user experience matches user expectations, user satisfaction will be formed. This satisfaction then strengthens user confidence in the service used. Furthermore, the Commitment-Trust Theory proposed by Morgan and Hunt (1994) explains that consistently felt positive experiences can build and strengthen trust relationships between users and service providers.

7. The Influence of Security on Trust Through User Satisfaction

   The analysis results show that satisfaction is able to mediate the effect of security on trust with a coefficient value of 0.264, a t-statistic value of 5.413, and a p-value of 0.000 < 0.05. These results indicate that the seventh hypothesis (H7) which states that security influences trust through satisfaction is accepted. Thus, it can be concluded that the perception of security in using the OVO application can increase user trust indirectly through user satisfaction.

   According to Flavián and Guinalíu (2006), security relates to a system's ability to protect personal data, maintain privacy, and

ensure the security of user transactions. In the context of digital services, a good level of security can reduce perceived risk and create a sense of security while using the service. This opinion is supported by Kim et al. (2008), who stated that a sense of security in using digital services will create a more positive user experience, thereby increasing user satisfaction. Furthermore, Oliver (1999) explained that user satisfaction can encourage the formation of long-term relationships and increase user confidence in the service used. Furthermore, Morgan and Hunt (1994) stated that consistently positive experiences will strengthen the relationship of trust between users and service providers.

Conclusions

Based on the results of the data analysis and discussion that has been carried out, several conclusions can be drawn as follows:

1. Ease of use has a positive and significant impact on OVO user trust.
2. Security does not have a significant impact on OVO user trust.
3. Ease of use has a positive and significant impact on OVO user satisfaction.
4. Security has a positive and significant impact on OVO user satisfaction.
5. Satisfaction has a positive and significant effect on OVO user trust.
6. Ease of use has a positive and significant impact on trust through OVO user satisfaction.
7. Security has a positive and significant effect on trust through OVO user satisfaction.

For future researchers, this study still has limitations that can be further developed in subsequent research. It is recommended that future researchers add other variables that could potentially influence e-wallet user trust and satisfaction, such as perceived usefulness, system quality, service quality, and perceived risk. This is because these factors also determine how users assess usability, application performance, and the level of security and ease of use in transactions. Furthermore, future research could expand the research object by involving users from various other digital wallet applications or increasing the sample size, so that the results are more comprehensive and generalizable.

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