

The Influence of Perceived Ease of Use and Perceived Enjoyment on Repurchase Intention Through Customer Trust

Mahjudin¹, Muhammad Yusuf Aria Widjaja², Rachel Yusriyah Bilqis Mahjudin³

¹Post Graduate University of Muhammadiyah Gresik, East Java

²Program Studi Ekonomi Syariah Sekolah Tinggi Ekonomi Islam Kanjeng Sepuh Gresik Jawa Timur

³Bachelor of Business in Hotel Management, The Hotel School Melbourne

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Abstract

The rapid growth of e-commerce has intensified competition among digital platforms, making customer retention a critical determinant of business sustainability. In this context, understanding the factors that encourage consumers to make repeat purchases has become increasingly important. This study aims to examine the effects of perceived ease of use and perceived enjoyment on repurchase intention, both directly and indirectly through customer trust as a mediating variable. The study adopts a quantitative approach using a descriptive and causal research design. Data were collected through questionnaires distributed to users of Swee Lee e-commerce in Greater Jakarta. A total of 240 respondents were selected using a purposive sampling technique. Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.

The results indicate that perceived ease of use has a positive and significant effect on repurchase intention and customer trust. Similarly, perceived enjoyment has a positive and significant effect on both repurchase intention and customer trust. Furthermore, customer trust is found to have a positive and significant influence on repurchase intention. The mediation analysis reveals that customer trust significantly mediates the relationship between perceived ease of use and repurchase intention, as well as the relationship between perceived enjoyment and repurchase intention. These findings suggest that consumers are more likely to engage in repeat purchasing behavior when they perceive an e-commerce platform as easy to use, enjoyable, and trustworthy.

The study contributes to the growing body of literature on consumer behavior in e-commerce by extending the Technology Acceptance Model (TAM) through the inclusion of customer trust as a mediating mechanism. From a managerial perspective, the findings highlight the importance of improving platform usability, enhancing user experience, and strengthening consumer trust to foster long-term customer loyalty and sustainable business performance in the digital marketplace.

INTRODUCTION

The development of internet technology has driven significant transformations across various business activities, one of which is reflected in the emergence and rapid growth of e-commerce. In the context of modern business, e-commerce is understood as commercial activities conducted electronically through internet networks, encompassing various forms of business transactions between sellers and buyers in an online environment (Malau, 2017). This phenomenon has fundamentally changed the way companies interact with consumers and distribute their products and services. Many companies have subsequently chosen to integrate their conventional business models with digital platforms or even fully develop e-commerce-based sales channels. This development has also been characterized by the emergence of mobile applications that enable consumers to access company services more quickly and conveniently without having to manually enter website addresses (Wilson, 2019).

The success of e-commerce businesses is not solely determined by their ability to acquire new customers but also by their capability to retain existing customers through repeat purchases. Khalifa and Liu (2007) explain that the sustainability of e-commerce businesses largely depends on efforts to convert potential customers into actual customers while simultaneously encouraging existing customers to continue conducting transactions in the future. Fundamentally, the success of any business organization is closely associated with the level of sales achieved. Therefore, within the context

of electronic commerce, various factors influencing consumers' purchase intentions have become critical aspects that require thorough understanding and in-depth investigation (Ali & Bhasin, 2019).

A number of studies have suggested that consumers' intentions to make repeat purchases in the online shopping context are influenced by various psychological and technological factors. Tehreem (2016) identified two major factors that play a significant role, namely perceived ease of use and perceived enjoyment. Perceived ease of use refers to an individual's belief regarding the degree of ease associated with the use of a particular system. The simpler and easier a system is to operate compared to alternative systems, the greater the likelihood that the system will be accepted by users. In the context of online shopping, the intention to make repeat purchases tends to emerge when consumers find it easy to search for, locate, and obtain the products they need (Palma & Andjarwati, 2016).

In addition to ease of use, another factor that plays an important role in shaping repurchase intention is perceived enjoyment. This concept reflects the intrinsic motivation experienced by users during the process of using a system. Perceived enjoyment indicates the extent to which the activity of using a particular system provides users with feelings of pleasure, comfort, and enjoyable experiences. Consumers who gain positive experiences and derive enjoyment from conducting online transactions generally demonstrate a greater tendency to make repeat purchases on the same platform (Oktarini & Wardana, 2018).

To improve service quality, Bank Jatim has introduced digital banking services, including access through the ATM Bersama Prima network, Bank Card Malaysia, and various payment facilities such as mobile credit top-up, electricity bill payments, water utility (PDAM) payments, and other banking services.

Based on PT. Bank Jatim's financial statements for the 2023-2024 period, it can be observed that total assets, loans, and third-party funds (DPK) experienced consistent growth year by year. This increase was primarily driven by the expansion of current assets, particularly through higher accounts receivable from third parties. This condition encouraged the researcher to conduct an analysis using the common size method. The analysis is expected to provide a more comprehensive understanding of the asset composition, capital structure, and the distribution of revenue across expenses and net income. Consequently, common size analysis enables the identification of significant changes in PT. Bank Jatim's financial position and income statements.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is one of the most widely utilized theoretical frameworks for explaining individuals' technology acceptance behavior. This model was originally developed by Davis et al. (1989) as an extension of the Theory of Reasoned Action (TRA) introduced by Ajzen and Fishbein in 1980 (Buabeng-Andoh, 2018). TAM was designed to

provide a comprehensive understanding of the factors that influence users' acceptance and utilization of technology across various information systems and computing contexts.

Within the TAM framework, two primary constructs serve as the foundation for the formation of technology usage intentions, namely perceived usefulness and perceived ease of use. These constructs play a crucial role in shaping users' beliefs regarding a particular technology, which subsequently influence their behavioral intentions to use that technology. In other words, an individual's decision to accept or reject a technology is largely determined by their perceptions of the benefits derived from the technology as well as the ease experienced during its use.

Conceptually, TAM explains that technology acceptance begins with the formation of behavioral intention, which subsequently leads to actual use. Behavioral intention is influenced by an individual's attitude toward using a technology, while this attitude is formed by perceptions of usefulness and ease of use. Furthermore, the theory suggests that when a technology is perceived as easy to use, individuals are more likely to recognize and appreciate its benefits. Therefore, the higher the level of perceived ease of use experienced by users, the greater the likelihood that the technology will be accepted and integrated into their daily activities (Aryono, 2017).

Perceived Ease of Use

Perceived ease of use is one of the central constructs within the Technology Acceptance Model that explains users' perceptions regarding the degree of ease associated with the use of a particular system or technology. Cudjoe et al. (2015) define perceived ease of use as the extent to which an individual believes that using a specific technology or system requires minimal effort and facilitates the accomplishment of tasks. This perception emerges when users feel that a system can be understood, learned, and operated with relative ease.

Meanwhile, Cho and Sagynov (2015) explain that perceived ease of use is related to consumers' perceptions of the simplicity of the processes required to achieve the final outcome of online shopping activities. In the context of electronic commerce, perceived ease of use encompasses various aspects, including website navigation, clarity of available information, ease of product search, and the simplicity of transaction procedures. The easier a system is to use, the more likely consumers are to feel comfortable interacting with the platform and willing to continue using it in the future.

Perceived Enjoyment

Perceived enjoyment represents a form of intrinsic motivation that arises when individuals experience pleasure while using a system or technology. Chen (2018) defines perceived enjoyment as the extent to which the activity of using a system is perceived as enjoyable in its own right, regardless of the functional benefits or performance outcomes resulting from its use. Accordingly, users engage with

technology not only for utilitarian purposes but also because the usage experience itself provides enjoyment and personal satisfaction.

Furthermore, Li (2016) explains that perceived enjoyment can be regarded as a representation of the positive emotions experienced by consumers when interacting with information systems and digital platforms. Feelings of comfort, attractiveness, pleasure, and entertainment that arise during the usage process become integral components of the user experience and can significantly influence users' attitudes and behaviors toward technology. In the context of e-commerce, a high level of enjoyment experienced during product searches, information exploration, and online transactions may encourage consumers to continue using the same platform and increase the likelihood of repeat purchases.

Customer Trust

Customer trust is one of the most critical factors in establishing long-term relationships between companies and consumers. In business activities, particularly in online transactions, trust serves as the fundamental basis that determines consumers' willingness to engage in transactions and maintain relationships with service providers. Sullivan and Kim (2018) argue that trust is a primary determinant shaping individuals' expectations within a business relationship. A company's credibility and its ability to fulfill commitments, whether formal or informal, are essential factors in building customer loyalty.

According to Khotimah and Febriansyah (2018), customer trust can be defined as the belief that the parties involved in a transaction possess integrity, are dependable, and are capable of fulfilling their obligations as expected. In the context of e-commerce, customer trust extends beyond transaction security and includes confidence in product quality, the accuracy of information provided, delivery reliability, and the company's consistency in fulfilling its promises to customers. Therefore, the higher the level of trust consumers place in a digital platform, the greater the likelihood that they will continue using the platform for future purchasing activities.

Repurchase Intention

Repurchase intention is one of the most important indicators used to assess consumers' propensity to maintain a relationship with a company or brand. Aghivirwati et al. (2018) define repurchase intention as a form of commitment that emerges after consumers purchase a product or service. This commitment reflects consumers' willingness to engage in future transactions with the same product or service provider.

Trivedi and Yadav (2020) explain that repurchase intention refers to the subjective probability that consumers, whether new customers or experienced customers, will continue purchasing products from the same online seller or reuse services offered by the same company in the future. In an increasingly competitive e-commerce environment, repurchase intention has become a highly important indicator because it reflects the level of satisfaction, trust, and positive

experiences gained by consumers while interacting with a platform. A high level of repurchase intention indicates that consumers hold favorable perceptions of the company, thereby creating the potential for customer loyalty and long-term business sustainability.

In addition to these factors, customer trust also constitutes a crucial element in the formation of repurchase intention. The level of trust that consumers place in a digital platform influences their confidence in conducting transactions on a continuous basis. The greater the trust consumers have in a particular website, the higher the likelihood that they will make repeat purchases through the same platform (Chanthasaksathian & Nuangjamnong, 2021).

Swee Lee is an e-commerce company specializing in the provision of non-household electronic products. The company was established with the objective of providing consumers with convenient access to a wide range of electronic products through digital platforms. Swee Lee operates through its official website, [www.sweelee.co.id], which can be directly accessed by consumers. Over time, Swee Lee has become recognized as one of Indonesia's leading online retailers for audio equipment and musical instruments. Consumer trust in this platform is further strengthened through partnerships with authorized principals, ensuring that every product sold is accompanied by an official warranty that enhances consumers' sense of security and confidence.

Numerous previous studies have been conducted to examine the relationships among perceived ease of use, perceived enjoyment, and

repurchase intention. Research conducted by Nadeem et al. (2020), Trivedi and Yadav (2020), and Wilson (2019) found that perceived ease of use has a positive and significant effect on repurchase intention. Similar findings were reported by Baskara and Sukaatmadja (2016), Otivia and Sukaatmadja (2020), and Putri (2021), who concluded that perceived enjoyment exerts a positive and significant influence on repurchase intention.

Nevertheless, the existing literature continues to reveal inconsistencies in empirical findings. Ashfaq et al. (2019) and Kahar et al. (2019) found that the relationship between perceived ease of use and repurchase intention was not statistically significant. Furthermore, studies conducted by Farhan (2021) and Videlaïne and Scaringella (2019) reported that perceived enjoyment had a negative and insignificant effect on repurchase intention. These conflicting findings indicate that there remains a need for further investigation to obtain a more comprehensive understanding of the factors influencing repurchase intention within e-commerce platforms.

METHODS

This study employed a quantitative approach with a descriptive and causal research design. The quantitative approach was selected because the study aimed to objectively measure the relationships among variables through numerical data obtained from respondents. Meanwhile, the causal approach was utilized to identify and analyze the effects occurring among the independent variables, the intervening

variable, and the dependent variable examined in this study

The research was conducted by distributing questionnaires as the primary research instrument to users of the Swee Lee e-commerce platform residing in Greater Jakarta. The selection of Swee Lee as the research object was based on its relevance as one of the e-commerce platforms with a relatively large and active user base engaged in online shopping transactions. Through the collection of primary data from Swee Lee users, this study sought to obtain empirical evidence regarding the relationships among perceived ease of use, perceived enjoyment, customer trust, and repurchase intention.

The population of this study consisted of all Swee Lee e-commerce users located in Greater Jakarta. Given that the population size was very large and could not be determined with certainty (infinite population), it was not feasible to reach all members of the population during the data collection process. Therefore, a sampling technique was employed to obtain a representative subset of the population under investigation.

A total of 240 respondents were selected as the sample for this study. This sample size was considered adequate to meet the requirements of the statistical analyses employed and to provide a representative depiction of the characteristics of the target population. The selected respondents were individuals who had prior experience using the Swee Lee e-commerce platform, enabling them to provide relevant evaluations regarding the variables examined in this study.

The sampling technique applied in this research was non-probability sampling using the purposive sampling method. This method was chosen because not all members of the population had an equal opportunity to be selected as research respondents (<https://www.leveons.id/insight/jasa-survey-pasar-dan-konsumen>). Respondents were selected based on specific criteria established by the researchers in accordance with the objectives of the study. By employing purposive sampling, the data collected were expected to originate from respondents who genuinely possessed experience and understanding regarding the use of the Swee Lee platform, thereby providing more accurate information and ensuring that the findings were aligned with the objectives of the research.

RESULTS AND DISCUSSION

Descriptive Analysis of the Perceived Ease of Use Variable

The perceived ease of use variable in this study was measured using three primary indicators, namely ease of system use, clarity and comprehensibility of the available features, and the minimal effort required by users to access and utilize the system. These indicators were employed to assess the extent to which users perceive the Swee Lee platform as a system that is easy to learn and operate in the context of online shopping activities.

The results of the descriptive analysis revealed that the mean index score for the perceived ease of use variable was 80.00. This value falls within the high category range, namely between 70.01 and 100. These findings

indicate that the majority of respondents have a positive perception of the ease of use provided by the Swee Lee platform.

The high perceived ease of use score suggests that users believe that product searching, page navigation, information access, and transaction completion can be carried out relatively easily without encountering significant obstacles. From the perspective of the Technology Acceptance Model (TAM), this condition represents an important factor because ease of use is one of the primary determinants that encourage technology acceptance among users. The easier a system is to use, the greater the likelihood that users will feel comfortable continuing to interact with that system over the long term.

Furthermore, ease of use has the potential to reduce the level of uncertainty and perceived risk experienced by users during online transactions. When consumers do not need to exert substantial effort to understand system features or transaction procedures, the shopping experience becomes more efficient and enjoyable. This condition can ultimately contribute to increased customer loyalty and stronger intentions to make repeat purchases on the same platform.

Descriptive Analysis of the Perceived Enjoyment Variable

The perceived enjoyment variable was measured through four indicators, namely comfort while using the platform, feelings of pleasure experienced during system use, convenience during transactions, and the attractiveness of the website or application design. These indicators were utilized to measure the emotional aspects and subjective experiences of

users while interacting with the Swee Lee platform.

Based on the descriptive analysis, the perceived enjoyment variable obtained a mean index score of 80.38, which falls within the high category. This result indicates that users perceive Swee Lee not only as a functional platform but also as a platform capable of providing an enjoyable shopping experience.

These findings suggest that the user experience created by Swee Lee has been successful in fulfilling consumers' emotional needs. In an increasingly competitive digital environment, enjoyment and comfort have become important elements that differentiate one platform from another. Consumers tend to prefer platforms that not only facilitate transactions but also provide engaging and enjoyable experiences throughout the usage process.

From the perspective of consumer behavior, positive experiences gained through interactions with a platform contribute to the development of more favorable attitudes toward that platform. These positive attitudes may subsequently evolve into a commitment to continue using the same service and foster stronger repurchase intentions in the future.

Descriptive Analysis of the Customer Trust Variable

Customer trust serves as the intervening variable in this study. This variable was measured using four indicators, namely trust in the online shopping platform, the platform's ability to fulfill its promises to consumers, platform reliability, and the

platform's ability to provide trustworthy experiences.

The analysis results indicate that customer trust achieved a mean index score of 84.85, placing it within the high category. This score represents the highest average value among all variables examined in this study.

The high level of consumer trust in Swee Lee indicates that users possess strong confidence in the credibility and integrity of the platform. In the context of e-commerce, trust is an extremely valuable asset because transactions are conducted without direct physical interaction between sellers and buyers. Consequently, consumers rely heavily on the information provided by the platform as well as the reputation established by the company.

A high level of trust can be developed through various factors, including consistency in product quality, transaction security, clarity of information, delivery reliability, and the company's ability to resolve customer complaints effectively. The higher the level of trust possessed by consumers, the lower the perceived risk associated with conducting online transactions. This condition increases consumers' confidence in making repeated purchases through the same platform.

Descriptive Analysis of the Repurchase Intention Variable

Repurchase intention, as the dependent variable in this study, was measured using three indicators, namely the intention to make another purchase in the near future, the expectation of conducting future transactions on the same platform, and the willingness to use the same website when purchasing products in the future.

The results of the descriptive analysis indicate that the mean index score for repurchase intention was 81.94, which falls within the high category. These findings suggest that the majority of respondents possess a strong tendency to make repeat purchases through the Swee Lee platform.

The high level of repurchase intention indicates that the user experiences gained through interactions with the platform have successfully generated sufficient satisfaction and confidence to encourage repeated transactions. From the perspective of relationship marketing, repurchase intention is an important indicator that reflects a company's success in establishing long-term relationships with consumers.

In addition to contributing to increased sales performance, a high level of repurchase intention can reduce customer acquisition costs because companies are able to retain existing customers. Therefore, enhancing repurchase intention should be considered one of the strategic objectives that e-commerce companies need to prioritize.

INFERENCE ANALYSIS

Outer Model Assessment (Convergent Validity)

Convergent validity testing was conducted to ensure that each indicator adequately represented the construct it was intended to measure. Within the Partial Least Squares (PLS) approach, this assessment is performed by evaluating the outer loading values of the measurement indicators. In general, an indicator is considered to satisfy the requirement of convergent validity

when its outer loading value exceeds the threshold of 0.70.

The results of the data analysis conducted using SmartPLS 4 demonstrated that all indicators across each construct achieved outer loading values above the minimum acceptable threshold. Consequently, all indicators were deemed valid and capable of adequately explaining the constructs they were designed to measure.

These findings indicate that the research instrument possesses a satisfactory level of measurement accuracy in capturing the constructs of perceived ease of use, perceived enjoyment, customer trust, and repurchase intention. Therefore, the measurement model fulfills the necessary requirements and can be confidently advanced to the subsequent stages of analysis.

From a methodological perspective, strong convergent validity signifies that the indicators employed in this study effectively converge in measuring the same underlying construct. This condition strengthens the credibility of the measurement model and provides empirical evidence that the operationalization of the variables is consistent with their theoretical definitions. As a result, the relationships examined in the structural model can be interpreted with greater confidence and validity.

Discriminant Validity

Discriminant validity was assessed to ensure that each construct possessed unique characteristics and did not measure the same conceptual domain as other constructs included in the model. The assessment was conducted through an examination of

cross-loading values, whereby each indicator was expected to exhibit a stronger correlation with its own construct than with any other construct in the model.

The results of the discriminant validity assessment revealed that all indicators exhibited the highest cross-loading values on their respective constructs. Therefore, all latent variables included in this study satisfied the established criteria for discriminant validity.

These findings demonstrate that each variable possesses a distinct conceptual identity and is capable of differentiating itself from the other constructs incorporated within the research model. Such a condition is essential to ensure that the observed relationships among variables genuinely reflect the theoretical relationships being investigated rather than measurement overlap between constructs.

Furthermore, satisfactory discriminant validity strengthens the overall robustness of the measurement model by confirming that perceived ease of use, perceived enjoyment, customer trust, and repurchase intention represent conceptually distinct dimensions. This distinction is particularly important in behavioral research, where constructs often exhibit theoretical proximity and may otherwise be susceptible to conceptual redundancy.

Reliability and Average Variance

Extracted (AVE) Assessment

The reliability of the research instrument was evaluated using Cronbach's Alpha, Composite Reliability, and Average Variance

Extracted (AVE). A construct is considered reliable when its Cronbach's Alpha value exceeds 0.60 and its Composite Reliability value exceeds 0.70. In addition, an AVE value greater than 0.50 indicates that the construct possesses adequate explanatory power regarding the variance of its indicators.

The results of the reliability assessment indicated that all constructs satisfied the predetermined reliability and validity criteria. The Cronbach's Alpha values for all variables exceeded 0.60, while the Composite Reliability values for all constructs were greater than 0.70. Moreover, the AVE values for each construct surpassed the minimum threshold required for construct validity.

These findings suggest that the research instrument demonstrates a high degree of internal consistency. Consequently, the measurement instruments employed in this study are capable of generating stable, consistent, and reliable data to support the analysis of relationships among variables.

In addition, the satisfactory AVE values indicate that the constructs are capable of explaining a substantial proportion of the variance contained within their respective indicators. This result further confirms the adequacy of the measurement model and reinforces the validity of the latent constructs utilized in the study. Collectively, the reliability and validity assessments provide strong evidence that the research instrument is suitable for testing the proposed hypotheses and evaluating the structural relationships specified in the conceptual framework.

Inner Model Assessment

The inner model assessment was conducted to evaluate the strength of the structural relationships among the variables included in the research model. This evaluation was performed using the coefficient of determination (R^2), which reflects the extent to which the independent variables explain the variance observed in the dependent variables.

Based on the assessment results, the R^2 values obtained exceeded the minimum recommended threshold of 0.10. These findings indicate that the research model possesses adequate explanatory power with respect to the endogenous variables examined in this study.

From a theoretical standpoint, higher R^2 values indicate a greater capacity of the model to explain the phenomenon under investigation. Accordingly, the model developed in this study can be categorized as having satisfactory predictive capability in explaining the relationships among perceived ease of use, perceived enjoyment, customer trust, and repurchase intention.

The results of the inner model evaluation further suggest that the proposed conceptual framework is supported by empirical evidence. The explanatory power demonstrated by the model indicates that the selected variables are relevant determinants of repurchase intention within the e-commerce context. Moreover, the findings provide additional support for the applicability of the Technology Acceptance Model (TAM) in explaining consumer behavioral intentions and trust formation in digital commerce environments.

Overall, the satisfactory results obtained from both the measurement model and structural model assessments indicate that the proposed research model is statistically sound and theoretically robust. Therefore, the model provides an appropriate foundation for hypothesis testing and for drawing conclusions regarding the relationships among the variables examined in this study.

Hypothesis Testing and Discussion

Hypothesis testing in this study was conducted to examine the significance of the relationships among the variables formulated in the research model. The testing procedure was performed using the bootstrapping approach available in SmartPLS 4. The decision criteria were based on a significance level (α) of 5%, whereby a relationship was considered significant if the p-value was less than 0.05 and the t-statistic exceeded 1.96. The results of the hypothesis testing were subsequently analyzed from a theoretical perspective by referring to the Technology Acceptance Model (TAM) and relevant previous studies.

The Effect of Perceived Ease of Use on Repurchase Intention

The first hypothesis (H1) proposed that perceived ease of use has a positive and significant effect on repurchase intention. The results of the analysis revealed that the t-statistic value of 2.304 exceeded the critical t-value of 1.96, while the p-value of 0.000 was below the significance threshold of 0.05. Therefore, the first hypothesis was accepted, indicating that perceived ease of use has a positive and significant influence on repurchase intention.

These findings suggest that consumers' perceptions regarding the ease of use of the Swee Lee platform constitute an important factor that encourages the intention to make repeat purchases. The easier the platform is to use, the greater the likelihood that consumers will experience comfort and efficiency throughout the transaction process. Such convenience may include ease of product search, clarity of available information, simplicity of payment procedures, and accessibility of order-tracking features.

From the perspective of the Technology Acceptance Model (TAM), perceived ease of use is considered one of the primary determinants influencing technology acceptance among users. When a system is perceived as easy to use, users tend to develop favorable attitudes toward that system. These positive attitudes subsequently contribute to the formation of behavioral intentions, which are ultimately reflected in continued system usage, including repeat purchasing behavior.

The findings further indicate that consumers do not solely evaluate the quality of the products offered but also assess their overall experience while using the platform. A simple and frictionless user experience can reduce users' cognitive burden, thereby enhancing convenience during transactions. In a highly competitive e-commerce environment, ease of use serves as a critical differentiating factor that may influence consumers' decisions to remain loyal to a particular platform rather than switching to competing alternatives.

This finding is consistent with the results reported by Nadeem et al. (2020), Trivedi and Yadav (2020), Wilson (2019), and Winarto et al. (2019), who concluded that perceived ease of use exerts a positive and significant influence on repurchase intention. The consistency of these findings strengthens the argument that ease of use is a fundamental factor in fostering behavioral loyalty among consumers in digital platforms.

From a managerial perspective, these results imply that Swee Lee should continuously improve the quality of its user interface, navigation system, platform responsiveness, and transaction procedures. Such efforts will help retain existing customers while simultaneously increasing the likelihood of repeat purchases in the future.

The Effect of Perceived Enjoyment on Repurchase Intention

The second hypothesis (H2) proposed that perceived enjoyment has a positive and significant effect on repurchase intention. The statistical analysis yielded a t-statistic value of 3.067, which exceeded the critical value of 1.96, and a p-value of 0.002, which was below the significance threshold of 0.05. Accordingly, the second hypothesis was accepted.

These results indicate that the level of enjoyment and comfort experienced by consumers while using the Swee Lee platform contributes significantly to the enhancement of repurchase intention. Consumers who experience enjoyable shopping interactions tend to develop more favorable perceptions of the platform, which subsequently encourages them to conduct future transactions.

Perceived enjoyment is a factor derived from users' intrinsic motivation. Unlike perceived ease of use, which primarily focuses on functional aspects, perceived enjoyment emphasizes the emotional experiences generated during system usage. In the context of contemporary e-commerce, the success of a platform is no longer determined solely by its functional convenience but also by its ability to create engaging and enjoyable user experiences.

Positive experiences acquired during platform usage may foster emotional attachment to both the platform and the brand itself. When consumers experience comfort, satisfaction, and enjoyment throughout the shopping process, the likelihood of continued use and future purchases increases substantially. This finding demonstrates that emotional factors play a role that is equally important as rational considerations in shaping digital consumer behavior.

The findings of this study are consistent with those reported by Baskara and Sukaatmadja (2016), Putri (2021), So et al. (2021), and Tehreem (2016), all of whom concluded that perceived enjoyment has a positive and significant influence on repurchase intention. The consistency of these results reinforces the notion that enjoyable user experiences can create stronger relationships between consumers and e-commerce platforms.

The practical implication of this finding is that Swee Lee should continuously enhance the user experience through modern interface design, personalized services, interactive features, seamless product exploration, and various innovations capable of increasing consumer comfort

and enjoyment during online shopping activities.

The Effect of Perceived Ease of Use on Customer Trust

The third hypothesis (H3) proposed that perceived ease of use has a positive and significant effect on customer trust. The analysis results showed a t-statistic value of 2.878, which exceeded 1.96, and a p-value of 0.004, which was below 0.05. Therefore, the third hypothesis was accepted.

These findings indicate that the higher the level of perceived ease of use experienced by consumers, the greater the level of trust developed toward the Swee Lee platform. Ease of use not only enhances transaction convenience but also creates the perception that the platform is professionally managed and capable of delivering high-quality services.

In online transactions, consumers frequently encounter uncertainty because they cannot directly interact with either the seller or the purchased product. Consequently, a seamless and user-friendly experience becomes an important signal used by consumers to evaluate the credibility of a platform. Systems that are easy to understand and operate are generally perceived as more trustworthy than systems that are complex and confusing.

From a theoretical perspective, these findings support the argument that ease of use can reduce users' perceived risk. As perceived risk decreases, trust in the platform tends to increase. Therefore, perceived ease of use functions not only as a technological factor but also as a psychological mechanism that strengthens

consumers' confidence in e-commerce platforms.

The findings are consistent with previous studies conducted by Nangin et al. (2020), Primanda et al. (2020), Sawitri and Giantri (2020), and Wilson et al. (2020), all of which found that perceived ease of use has a positive and significant effect on customer trust.

From a managerial standpoint, these findings suggest that improving platform usability can serve as an effective strategy for strengthening consumer trust. Accordingly, Swee Lee should ensure that all platform features and services are easily accessible, clearly understandable, and capable of providing a smooth transaction experience for all users.

The Effect of Perceived Enjoyment on Customer Trust

The fourth hypothesis (H4) proposed that perceived enjoyment has a positive and significant effect on customer trust. The analysis revealed a t-statistic value of 6.958, substantially exceeding the critical value of 1.96, and a p-value of 0.000, which was below 0.05. Therefore, the fourth hypothesis was accepted.

The relatively high t-statistic value indicates that perceived enjoyment is one of the most influential factors contributing to the formation of consumer trust in the Swee Lee platform. These findings suggest that enjoyable experiences during platform interaction significantly enhance consumers' confidence in the quality and credibility of the services provided.

When consumers experience comfort and enjoyment while using a platform, they tend to develop positive perceptions of that platform. These

positive perceptions subsequently evolve into confidence that the platform is capable of consistently fulfilling their needs and expectations. In other words, positive emotional experiences can serve as the foundation for trust formation between consumers and service providers.

The findings of this study support previous research conducted by Elwalda et al. (2016), Marza et al. (2019), and Moreno et al. (2022), which concluded that perceived enjoyment exerts a positive and significant influence on customer trust. These findings highlight the crucial role of emotional factors in establishing consumer trust within digital environments.

For Swee Lee, these results emphasize the importance of managing the overall user experience comprehensively. Consumer trust is not built solely through system security and product quality but also through the positive experiences consumers encounter while interacting with the platform.

The Effect of Customer Trust on Repurchase Intention

The fifth hypothesis (H5) proposed that customer trust has a positive and significant effect on repurchase intention. The results showed a t-statistic value of 4.933, which exceeded the critical value of 1.96, and a p-value of 0.000, which was below 0.05. Accordingly, the fifth hypothesis was accepted.

These findings indicate that customer trust is a critical factor encouraging consumers to make repeat purchases through the Swee Lee platform. High levels of trust enable

consumers to feel secure and confident that the transactions they undertake will produce outcomes consistent with their expectations.

Within the context of e-commerce, trust functions as a mechanism for reducing perceived risk. When consumers believe that a platform can maintain product quality, transaction security, and service reliability, the uncertainty commonly associated with online transactions is significantly reduced. This condition encourages consumers to continue using the same platform rather than experimenting with alternative platforms whose reliability has not yet been established.

The findings of this study reinforce the principles of relationship marketing theory, which positions trust as a fundamental foundation for developing long-term relationships between companies and customers. Consumers who possess high levels of trust tend to demonstrate stronger loyalty and a greater propensity to engage in repeat purchasing behavior on a continuous basis.

These findings are consistent with the studies conducted by Asti et al. (2021), Chanthasaksathian and Nuangjamnong (2021), Sullivan and Kim (2018), and Wijaya et al. (2018), all of which concluded that customer trust has a positive and significant effect on repurchase intention.

From a practical perspective, these findings indicate that efforts to enhance repurchase intention cannot be separated from strategies aimed at strengthening consumer trust. Therefore, Swee Lee should continue to maintain its corporate reputation, ensure the authenticity of its products,

improve information transparency, and provide responsive and consistent customer service.

CONCLUSION AND RECOMMENDATION

CONCLUSION

Based on the common size analysis of PT. Bank Jatim's financial statements for the 2023-2024 period, several conclusions can be drawn:

1. The bank's total assets showed consistent growth, primarily driven by the increase in third-party receivables, highlighting the bank's reliance on credit distribution as its main expansion strategy.
2. Third-party funds (DPK) consistently increased, demonstrating strong public trust and effective funding strategies.
3. The income statement analysis indicated growth in operating revenues, dominated by loan interest income. However, operational expenses also increased, slightly affecting the proportion of net income.
4. Overall, PT. Bank Jatim exhibited sound financial performance during the period under study, though rising operational expenses remain a challenge to efficiency.

MEDIATION TESTING

Mediation testing, or indirect effect analysis, was conducted to determine whether customer trust functions as an intervening variable in the relationships between perceived ease of use and repurchase intention, as

well as between perceived enjoyment and repurchase intention. The analysis was performed using the bootstrapping procedure in SmartPLS 4 with a significance level of 5%. A mediating effect is considered significant when the t-statistic exceeds 1.96 and the p-value is below 0.05.

The inclusion of a mediating variable within the research model provides a deeper understanding of the mechanism through which independent variables influence the dependent variable. In the context of this study, customer trust is not merely positioned as a variable influenced by perceived ease of use and perceived enjoyment, but also as a psychological mechanism that explains how these two variables contribute to enhancing consumers' repurchase intention within an e-commerce environment.

The Mediating Role of Customer Trust in the Relationship Between Perceived Ease of Use and Repurchase Intention

The results indicate that customer trust significantly mediates the effect of perceived ease of use on repurchase intention. This finding is evidenced by a t-statistic value of 2.374, which exceeds the critical value of 1.96, and a p-value of 0.018, which is lower than 0.05. Therefore, the indirect effect between perceived ease of use and repurchase intention through customer trust is statistically significant.

These findings suggest that the ease of use perceived by consumers not only exerts a direct influence on repurchase intention but also enhances customer trust, which subsequently encourages repeat purchasing behavior. In other words, part of the influence of perceived ease of use on repurchase

intention operates through the enhancement of customer trust.

Within the e-commerce context, ease of use serves as a positive signal regarding the professionalism and quality of platform management. When consumers perceive a platform as easy to navigate, simple to understand, and free from obstacles during transactions, they are more likely to regard the platform as credible and reliable. Such perceptions gradually evolve into stronger trust toward the platform.

The trust established through a seamless and convenient user experience ultimately motivates consumers to continue conducting transactions through the same platform. This finding demonstrates that ease of use possesses not only functional value but also psychological value, as it reduces perceived risk and strengthens consumer confidence in digital platforms.

The findings of this study are consistent with those reported by Sawitri and Giantri (2020), Syaharani and Yasa (2022), as well as Yudiarti and Puspaningrum (2018), who concluded that customer trust effectively mediates the relationship between perceived ease of use and repurchase intention. The consistency of these findings reinforces the argument that trust serves as a crucial mechanism linking technological factors to consumer behavior in digital environments.

From a managerial perspective, these findings imply that efforts to increase repurchase intention should not be limited to simplifying platform usability alone. Companies must also ensure that such ease of use contributes to the development of consumer trust through transparent information

disclosure, secure transaction systems, and consistent service quality.

The Mediating Role of Customer Trust in the Relationship Between Perceived Enjoyment and Repurchase Intention

The results further reveal that customer trust significantly mediates the relationship between perceived enjoyment and repurchase intention. This conclusion is supported by a t-statistic value of 4.197, which exceeds the threshold value of 1.96, and a p-value of 0.000, which is below the significance level of 0.05. Consequently, the indirect relationship between perceived enjoyment and repurchase intention through customer trust is confirmed to be statistically significant.

These findings indicate that an enjoyable shopping experience not only directly influences consumers' intention to repurchase but also contributes to the formation of trust toward the platform. Positive experiences encountered during platform usage can generate perceptions that the company is capable of delivering high-quality services and consistently fulfilling consumer expectations.

In digital consumer behavior, emotional experiences play a critical role in establishing long-term relationships between consumers and companies. When consumers feel comfortable, satisfied, and pleased while interacting with a platform, they are more likely to develop confidence in the integrity and credibility of the company. This trust subsequently strengthens their intention to continue using the same platform in the future.

The results of this study demonstrate that customer trust serves as a mechanism explaining how positive

user experiences can be translated into repeat purchasing behavior. In other words, enjoyable experiences become more effective in encouraging repurchase intention when they simultaneously strengthen consumers' trust in the platform.

This finding supports the study conducted by Masri et al. (2021), which reported that customer trust plays a significant role in bridging the relationship between user enjoyment and repurchase intention. Therefore, e-commerce companies should recognize that creating enjoyable user experiences must be accompanied by trust-building efforts in order to foster sustainable customer loyalty.

From a practical standpoint, these findings suggest that improvements in interactive features, service personalization, interface quality, and navigation convenience should be integrated with initiatives aimed at strengthening corporate credibility. The combination of enjoyable user experiences and high levels of trust represents a critical factor in enhancing consumers' repurchase intention.

CONCLUSIONS

Based on the results of the data analysis and discussion, this study provides several important conclusions regarding the factors influencing the repurchase intention of Swee Lee e-commerce users in Greater Jakarta.

First, perceived ease of use has a positive and significant effect on repurchase intention. This finding indicates that the higher consumers perceive the platform to be easy to use, the greater their tendency to make repeat purchases. Ease of use creates a

more efficient transaction experience, thereby encouraging consumers to continue using the same platform for future transactions.

Second, perceived enjoyment has a positive and significant effect on repurchase intention. This result suggests that enjoyable, comfortable, and engaging user experiences can increase consumers' willingness to repurchase through the same platform. Positive emotional experiences have been proven to be an important factor influencing repeat purchasing behavior within the e-commerce environment.

Third, perceived ease of use has a positive and significant effect on customer trust. This finding demonstrates that ease of use not only enhances user convenience but also strengthens consumers' confidence in the platform's credibility and reliability in delivering quality services.

Fourth, perceived enjoyment has a positive and significant effect on customer trust. An enjoyable user experience contributes to the development of positive consumer perceptions regarding the company, thereby increasing trust toward the e-commerce platform.

Fifth, customer trust has a positive and significant effect on repurchase intention. This finding confirms that trust is a strategic factor that plays a crucial role in encouraging consumers to continue conducting transactions through the same platform. The higher the level of trust consumers have in the platform, the greater the likelihood of repeat purchasing behavior.

In addition to the direct effects among variables, this study also demonstrates that customer trust

serves as a significant mediating variable. Customer trust mediates the relationship between perceived ease of use and repurchase intention, as well as the relationship between perceived enjoyment and repurchase intention. These findings indicate that consumer trust is an important mechanism through which ease of use and enjoyable user experiences are translated into repeat purchasing behavior.

Managerial Implications

The findings of this study provide several practical implications for Swee Lee management as well as other e-commerce companies. Efforts to enhance repurchase intention should be pursued through the simultaneous management of both functional and emotional aspects of the consumer experience.

From the perspective of perceived ease of use, companies should continuously improve platform usability by offering a more intuitive interface design, simplified navigation, faster transaction processes, and clearer, more understandable information. Information related to products, payment methods, shipping processes, return policies, and customer service should be organized systematically to facilitate user access.

From the perspective of perceived enjoyment, companies should strive to create more engaging user experiences through modern visual designs, personalized features, relevant product recommendations, and various digital innovations that enhance comfort and enjoyment throughout the shopping process. Positive user experiences will help establish stronger

emotional connections between consumers and the platform.

Furthermore, the findings indicate that customer trust is a central factor in shaping repurchase intention. Therefore, companies must continuously maintain and strengthen consumer trust through strategies focused on credibility and service consistency. Swee Lee should continue to uphold its commitment to providing authentic, safe, officially distributed, and legally certified products. In addition, the company should ensure that product storage, packaging, and delivery processes comply with established quality standards so that products arrive in excellent condition.

Information transparency, transaction security, prompt complaint handling, and consistency in fulfilling service promises are also critical aspects that require continuous attention. In the highly competitive digital business environment, consumer trust represents a strategic asset capable of fostering long-term loyalty and serving as a sustainable source of competitive advantage.

Research Limitations and Recommendations for Future Research

This study has several limitations that should be acknowledged. First, the research was conducted exclusively among Swee Lee users in Greater Jakarta, which limits the generalizability of the findings to the broader population of e-commerce users in Indonesia who may possess different demographic and behavioral characteristics.

Second, the study focused solely on perceived ease of use, perceived enjoyment, customer trust, and repurchase intention. In practice,

however, repeat purchasing behavior may also be influenced by numerous other factors, including perceived value, customer satisfaction, electronic word of mouth (e-WOM), e-service quality, price perception, customer loyalty, and brand image.

Based on these limitations, future studies are encouraged to expand the geographical scope of the research, increase the number of respondents, and develop more comprehensive research models by incorporating additional relevant variables. Such efforts would contribute to a broader understanding of the determinants of repurchase intention in the e-commerce context and provide more substantial theoretical and practical contributions to the field.

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