Enhancing UTAUT-2: Exploring Perceived Security and Innovativeness in Omnichannel Purchases of Essentials and F&B

Catharina Clara¹, Sulastri Sulastri^{2*}, Ahmad Maulana³

Musi Charitas Catholic University, Palembang, South Sumatra, Indonesia¹ Sriwijaya University, Palembang, South Sumatra, Indonesia^{1,2,3} Corresponding Email: sulastri@unsri.ac.id² ORCID ID: https://orcid.org/0000-0002-0435-3626²

ARTICLE INFORMATION

ABSTRACT

Publication information

Research article

HOW TO CITE

Clara, C., Sulastri, S., & Maulana, A. (2025). Enhancing UTAUT-2: Exploring perceived security and innovativeness in omnichannel purchases of essentials and F&B. *Journal of International Conference Proceedings*, 7(5), 1114-1128.

DOI:

https://doi.org/10.32535/jicp.v7i5.3661

Copyright @ 2025 owned by Author(s). Published by JICP



This is an open-access article. License: Attribution-Noncommercial-Share Alike (CC BY-NC-SA)

Received: 28 December 2024 Accepted: 24 January 2025 Published: 26 February 2025

This study highlights the critical role of omnichannel platforms in transforming purchasing behavior, particularly for essential goods and food and beverage sectors requiring (F&B) frequent engagement and seamless online-offline integration. By extending the UTAUT-2 model. this research incorporates Perceived Security and Personal Innovativeness as kev factors to re-adoption. investigate omnichannel Using a quantitative survey of active omnichannel users in Indonesia, analyzed with PLS-SEM, the findings reveal a novel insight: traditional UTAUT-2 factors like Performance Expectation and Effort Expectation exert minimal influence, while Perceived Security and Personal Innovativeness significantly drive Behavioral Intention, which stronalv Behavior. predicts Usage This underscores the importance of addressing security concerns and leveraging user innovativeness to enhance engagement with omnichannel systems. These results provide actionable insights for practitioners aiming to refine omnichannel strategies and contribute to the academic discourse by prioritizing novel determinants in consumer technology adoption. Future explore research should additional dimensions and address methodological constraints like cross-sectional design and sampling biases.

Keywords: Behavior Intention; Essential Goods; F&B; Omnichannel; Perceived Security; Personal Innovativeness; UTAUT-2

INTRODUCTION

This study explores the rise of omnichannel shopping, integrating traditional stores with online platforms (Avery et al., 2012; Sheth, 2021). As retail environments shift, retailers must adapt to technological advancements (F. Gao et al., 2022; Gerea & Herskovic, 2022). The research focuses on key drivers behind this transformation, highlighting strategies for maintaining customer loyalty and attracting new clientele (Clara, 2023; Cotarelo, 2021; M. Gao & Huang, 2021; Lazaris et al., 2021; Tyrväinen et al., 2020). This shift provides insights into strategies necessary for success in today's dynamic retail market (Erhan et al., 2023; Öztürk, 2018). Historically, retail relied on single channels (Rezaei et al., 2022), later evolving into multichannel approaches (Salmani & Partovi, 2021; Vaishnav & Ray, 2023). However, multichannel strategies often operate independently, leading to suboptimal results (Gensler et al., 2017; R. Li, 2019; Y. Li et al., 2018), paving the way for unified omnichannel strategies (Gerea & Herskovic, 2022; Lazaris & Vrechopoulos, 2014).

The development of in-store technology has evolved multichannel and cross-channel strategies into omnichannel retailing (Mandal et al., 2021; Timoumi, 2022; Watanabe et al., 2021). Omnichannel integrates physical stores, online platforms, mobile apps, and social media, offering a seamless brand experience (Akter, 2021; Hickman et al., 2020), enhancing customer satisfaction and loyalty (Clara, 2023; Cotarelo, 2021; Lazaris et al., 2021; Mishra, 2021; Muthaffar & Vilches-Montero, 2023; Sumrit & Sowijit, 2023; Tueanrat et al., 2021). The COVID-19 pandemic accelerated this shift, transforming shopping and payment behaviors (Acquila-Natale, 2022; Clara & Leovani, 2021; Galhotra & Dewan, 2020; Lee et al., 2022). This study refines the UTAUT-2 model to explore consumer acceptance of omnichannel shopping, focusing on utilitarian goods and food & beverage ordering. It incorporates Perceived Security and Personal Innovativeness, excluding Hedonic Motives and Price Value to align with the study's utilitarian focus (Azman Ong et al., 2023; Geng & Chang, 2022). This method allows for a more precise evaluation of the factors that affect omnichannel adoption.

This study seeks to examine the key determinants of omnichannel re-adoption based on customers' past shopping experiences, using the UTAUT-2 model. This study seeks to offer valuable insights for both academia, by advancing theories related to omnichannel retailing, and for practitioners, by identifying best practices for enhancing the consumer shopping experience. By incorporating perceived security and personal innovativeness-factors often overlooked in previous UTAUT-2 applications-this research provides a novel contribution. A deeper understanding of consumers' continued use of omnichannel platforms will enable businesses to foster mutually beneficial relationships with customers and achieve broader stakeholder objectives (Dwivedi et al., 2024).

LITERATURE REVIEW

The Unified Theory of Acceptance and Use of Technology (UTAUT-2) builds on earlier models like the Technology Acceptance Model (TAM) and UTAUT, which focus on technology adoption (Alamanda et al., 2021). TAM highlights perceived usefulness and performance expectations (Venkatesh & Davis, 2000), while UTAUT explains technology usage in organizational contexts by considering factors like performance expectancy, effort expectancy, social influence, and facilitating conditions (Venkatesh et al., 2003 in Dwivedi et al., 2020; van der Waal et al., 2022). UTAUT-2 extends this by adding variables like hedonic motivation and price value to better understand consumer technology adoption (Venkatesh et al., 2012 in (Azman Ong et al., 2023; Zaid Kilani et al., 2023). UTAUT-2 has been applied in various domains such as e-commerce (Erjavec

& Manfreda, 2022), mobile payments (Azman Ong et al., 2023), and e-banking (Abu-Taieh et al., 2022).

Performance expectancy, or the perceived benefits of using a system, is a strong predictor of behavioral intention (Cao et al., 2021; Kim et al., 2022), leading to the hypothesis that performance expectancy positively affects behavioral intention to use omnichannel systems (H1). Effort expectancy, the ease of use, also influences behavioral intention (Azman Ong et al., 2023; Zaid Kilani et al., 2023), forming hypothesis H2. Social influence, the impact of peers and family, is another key factor (Akinnuwesi et al., 2022; Azman Ong et al., 2023), hypothesizing that social influence positively affects behavioral intention (H3). Facilitating conditions, or support and infrastructure, similarly influences behavioral intention (Abu-Taieh et al., 2022; Kim et al., 2022), leading to hypothesis H4.

Habitual behavior also predicts behavioral intention (Agrawal et al., 2023; Zaid Kilani et al., 2023), forming hypothesis H5. Perceived security, crucial for digital service adoption, influences behavioral intention (Azman Ong et al., 2023; Khalilzadeh et al., 2017), leading to hypothesis H6. Personal innovativeness, reflecting openness to new technologies, also affects behavioral intention (Kim et al., 2022; Zhang et al., 2024), supporting hypothesis H7. Finally, behavioral intention strongly predicts usage behavior, with studies showing that higher behavioral intention leads to more frequent use (Abu-Taieh et al., 2022; Yurova et al., 2017), forming hypothesis H8.

In conclusion, these hypotheses illustrate how factors like performance expectancy, effort expectancy, social influence, facilitating conditions, habitual, perceived security, and personal innovativeness influence consumer intention to use and continue using omnichannel systems, ultimately affecting actual usage behavior. This framework provides valuable insights into technology adoption, particularly in the context of omnichannel retailing.

RESEARCH METHOD

This study uses a quantitative survey approach to examine factors influencing user intention toward omnichannel ordering for essentials and food and beverages (F&B). Omnichannel platforms are key in these frequently purchased categories, offering convenience and efficiency. A modified UTAUT-2 model is applied, incorporating Perceived Security and Personal Innovativeness.

This study employs a cross-sectional design, gathering data from participants utilizing omnichannel services. The survey uses a 5-point Likert scale, measuring respondents' perceptions of various omnichannel-related constructs. The sample comprises 200-300 respondents, selected via purposive, non-probability convenience sampling, targeting Instagram followers of retail brands in Indonesia. Only active omnichannel users are included, ensuring the study assesses Behavioral Intention (BI) to continue using omnichannel systems.

Data collection was through online surveys, measuring variables like personal innovativeness, perceived security, and core UTAUT-2 factors. The data is analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) through the Smart PLS 4.0 software, suitable for complex models and smaller sample sizes. The study evaluates construct validity, reliability, and demographic moderating effects via multi-group analysis (MGA).

Ethical considerations ensure participants' consent, confidentiality, and anonymity

throughout the research (Caudill & Murphy, 2000; Hajli, 2018).

RESULTS



Source: Data Processed

The Measurement Model

Note: EE (Effort Expectation), SI (Social Influence), FC (Facilitating Condition), HA (Habit), PS (Perceived Security), PE (Performance Expectation), BI (Behavioral Intention), PI (Personal Innovativeness), UB (Usage Behavior)

| Table 1. | Extracted | Components and | Corresponding | Loadings o | f Measured Variables |
|----------|-----------|----------------|---------------|------------|----------------------|
| | | | | | |

| Construct/ Variable and Measured Scale | | Component Loading Coefficient | Cronbach's Alpha | rho_A | Composite Reliability | Average Variance Extracted (AVE) |
|---|-----|-------------------------------------|---------------------|---------|--------------------------|---|
| | BI1 | 0.772 | | | | |
| Behavioral | BI2 | 0.753 | 0 700 | 0.717 | 0.820 | 0 580 |
| Intention (BI) | BI3 | 0.720 | 0.709 | | | 0.009 |
| | BI4 | 0.673 | | | | |
| Effort | EE1 | 0.973 | | | | |
| Expectation | EE2 | 0.974 | 0.944 | 0.944 | 0.973 | 0.980 |
| (EE) | EE3 | (0.425) | | | | |
| Facilitating | FC1 | 0.885 | 0 0 0 0 | 0 0 1 1 | 0 000 | 0.796 |
| Condition | FC2 | 0.775 | 0.020 | 0.044 | 0.090 | 0.700 |

| (FC) | FC3 | 0.926 | | | | | |
|-------------|-----|-------|-------|-------|-------|-------|--|
| | HA1 | 0.694 | | | | | |
| Habit (HA) | HA2 | 0.660 | 0.659 | 0.824 | 0.796 | 0.604 | |
| 、 , | HA3 | 0.890 | | | | | |
| Performance | PE1 | 0.885 | | | | | |
| Expectation | PE2 | 0.683 | 0.734 | 0.856 | 0.834 | 0.760 | |
| (PE) | PE3 | 0.799 | | | | | |

The assessment of the measurement model yielded robust results across multiple constructs, confirming both the validity and reliability of the scales employed. Key findings from the analysis are summarized in Figure 1 and Table 1.

Figure 2. Adjusted Outer Model of Extended UTAUT-2



Source: Processed Data

Note: EE (Effort Expectation), SI (Social Influence), FC (Facilitating Condition), HA (Habit), PS (Perceived Security), PE (Performance Expectation), BI (Behavioral Intention), PI (Personal Innovativeness), UB (Usage Behavior)

| 1 | Table 2. Extracted | Compone | nts and Co | orresponding | Loadings | of Measured | Variables |
|---|--------------------|---------|------------|--------------|----------|-------------|-----------|
| Г | | | | | | | • |

| Construct/ Var and Measured | riable Scale | Component Loading Coefficient | Cronbach's Alpha | rho_A | Composite Reliability | Average Variance Extracted (AVE) |
|--------------------------------|-----------------|-------------------------------------|---------------------|-------|--------------------------|---|
| Personal | PI1 | 0.785 | | | | |
| Innovativeness | PI2 | 0.822 | 0.712 | 0.775 | 0.838 | 0.687 |
| (PI) | PI3 | 0.779 | | | | |
| Perceived | PS1 | 0.701 | 0.729 | 0.725 | 0.827 | 0.639 |

| Security (PS) | PS2 | 0.780 | | | | | |
|-------------------------|-----|-------|-------|-------|-------|-------|--|
| | PS3 | 0.726 | | | | | |
| | PS4 | 0.742 | | | | | |
| Casial | SI1 | 0.742 | | | | | |
| Social | SI2 | 0.818 | 0.716 | 0.796 | 0.838 | 0.664 | |
| | SI3 | 0.827 | | | | | |
| | UB1 | 0.823 | | | | | |
| Usage Bebayior (LIB) | UB2 | 0.789 | 0.724 | 0.790 | 0.844 | 0.701 | |
| | UB3 | 0.792 | | | | | |

The measurement model results, as illustrated in Figure 2 and Table 2, provide evidence of the reliability and validity of the constructs assessed in this study. Behavioral intention was measured using four items, with factor loadings ranging from 0.673 to 0.772. Although BI4 had a slightly lower loading of 0.673, it remained within the acceptable threshold. The construct demonstrated adequate reliability with a Cronbach's Alpha of 0.709, composite reliability (CR) of 0.820, and average variance extracted (AVE) of 0.589, confirming its internal consistency and convergent validity. Effort expectation retained two items, EE1 (0.973) and EE2 (0.974), after the removal of EE3, which had a low loading of 0.425. This construct exhibited exceptionally high reliability, with a Cronbach's Alpha of 0.944, CR of 0.980, and AVE of 0.980. The facilitating condition was measured using three items with loadings between 0.775 and 0.926, achieving strong reliability as indicated by a Cronbach's Alpha of 0.828, CR of 0.898, and AVE of 0.786, ensuring sufficient variance capture. Habit included three items with factor loadings ranging from 0.660 to 0.890. Although its Cronbach's Alpha was slightly lower at 0.659, the construct maintained acceptable internal consistency, supported by a CR of 0.796 and AVE of 0.604.

Performance expectation demonstrated factor loadings between 0.683 and 0.885, with a Cronbach's Alpha of 0.734, CR of 0.834, and AVE of 0.760, confirming its reliability and validity. Personal innovativeness exhibited loadings ranging from 0.779 to 0.822, with a Cronbach's Alpha of 0.712, CR of 0.838, and AVE of 0.687, ensuring its robustness. Perceived security was measured using four items, with loadings between 0.701 and 0.780. The construct demonstrated acceptable reliability and validity, with a Cronbach's Alpha of 0.729, CR of 0.827, and AVE of 0.639. Social influence retained three items with loadings between 0.742 and 0.827, yielding a Cronbach's Alpha of 0.716, CR of 0.838, and AVE of 0.664, indicating good reliability. Finally, usage behavior consisted of three items with factor loadings ranging from 0.789 to 0.823. The construct demonstrated strong validity and reliability, supported by a Cronbach's Alpha of 0.724, CR of 0.844, and AVE of 0.701. These results collectively confirm the measurement model's adequacy in assessing the constructs with reliable and valid indicators.

Overall, the model exhibits robust reliability and validity, with adjustments such as the removal of EE3 enhancing the measurement model's strength. These findings provide a solid basis for structural model analysis.

Structural Model Summary

Table 3. Hypothesis Testing Results for Behavioral Intention and Usage Behavior in

 Omnichannel Systems

| Model | | Unstandardized Coeff. B | Std. Error | t | Sig. | Collinearity Statistics VIF | Conclusion |
|-------|----------|-------------------------------|---------------|-------|-------|-----------------------------------|------------------|
| H8 | BI -> UB | 0.397 | 0.069 | 5.755 | 0.000 | 1.000 | Supported |
| H2 | EE -> BI | 0.038 | 0.097 | 0.397 | 0.692 | 5.109 | Not supported |

| Н4 | FC -> BI | 0.046 | 0.049 | 0 944 | 0.346 | 1 095 | Not |
|------------|-----------|--------|-------|-------|-------|-------|-----------|
| 114 | 1 0 -> DI | 0.040 | 0.040 | 0.544 | 0.040 | 1.000 | supported |
| ЦБ | | 0.100 | 0.070 | 1 20/ | 0 164 | 3 626 | Not |
| 115 | TIA -2 DI | -0.109 | 0.079 | 1.594 | 0.104 | 3.020 | supported |
| H6 | PS -> BI | 0.371 | 0.064 | 5.811 | 0.000 | 2.334 | Supported |
| <u>ц</u> 1 | | 0.074 | 0 120 | 0.527 | 0 501 | 8 044 | Not |
| | FE -> DI | 0.074 | 0.159 | 0.557 | 0.591 | 0.044 | supported |
| H7 | PI -> BI | 0.465 | 0.065 | 7.116 | 0.000 | 2.330 | Supported |
| | | 0.067 | 0.002 | 0 720 | 0.466 | 4 400 | Not |
| 115 | 51-7 DI | 0.007 | 0.092 | 0.729 | 0.400 | 4.499 | supported |

Source: Processed Data

Note: EE: Effort Expectation, SI: Social Influence, FC: Facilitating Condition, HA: Habit, PS: Perceived Security, PE: Performance Expectation, BI: Behavioral Intention, PI: Personal Innovativeness, UB: Usage Behavior

The structural model analysis, using bootstrapping, reveals key insights into the relationships between variables in the omnichannel shopping context (Table 3). Most paths, including Performance Expectation \rightarrow Behavioral Intention (H1) (t = 0.537, p = 0.591), Effort Expectation \rightarrow Behavioral Intention (H2) (t = 0.397, p = 0.692), Social Influence \rightarrow Behavioral Intention (H3) (t = 0.729, p = 0.466), Facilitating Condition \rightarrow Behavioral Intention (H4) (t = 0.944, p = 0.346), and Habit \rightarrow Behavioral Intention (H5) (-0.109, t = 1.394), are insignificant.

However, Perceived Security \rightarrow Behavioral Intention (H6) (β = 0.371, t = 5.811, p < 0.001) and Personal Innovativeness \rightarrow Behavioral Intention (H7) (β = 0.465, t = 7.116, p < 0.001) are significant, showing these factors critically influence Behavioral Intention. Behavioral Intention \rightarrow Usage Behavior (H8) is also significant (β = 0.397, t = 5.755, p < 0.001), confirming Behavioral Intention as a key driver of Usage Behavior.

| Variable | R Squar e | R Square Adjuste d | | Satura -ted Model | Estima- ted Model | f² | BI | PS | ΡI |
|----------|-----------------|-----------------------------|----------|-------------------------|-------------------------|----|-----------|-------|-----------|
| Ы | 0.626 | 0.615 | SRM R | 0.089 | 0.092 | | | 0.158 | 0.24 8 |
| UB | 0.158 | 0.154 | | | | | 0.18 7 | | |

Table 4. Model Fit

Source: Processed Data

Note: PS: Perceived Security, PI: Personal Innovativeness

Table 4 shows the model explains 62.6% ($R^2 = 0.626$) of the variance in behavioral intention and 15.8% ($R^2 = 0.158$) in usage behavior. F-square analysis indicates medium to large effects for personal innovativeness ($f^2 = 0.248$) and perceived security ($f^2 = 0.158$) on behavioral intention, meanwhile behavioral intention ($f^2 = 0.187$) on usage behavior. SRMR values (0.089 - 0.092) suggest an acceptable model fit despite being slightly above the preferred threshold.

This study emphasizes the critical roles of personal innovativeness and perceived security in shaping behavioral intention and usage behavior in omnichannel shopping applications. Both factors demonstrate substantial effects, highlighting the importance of user openness to technology and concerns about privacy and safety. Behavioral intention, as a key driver of usage behavior, underscores its significance as a precursor to action in this digital context, consistent with established technology adoption models.

Interestingly, other factors like effort expectation, facilitating condition, habit, performance expectation, and social influence showed minimal effects on behavioral intention. This may be attributed to the specific nature of omnichannel shopping, where users are often already familiar with digital platforms, reducing the relevance of ease of use or external support. Social Influence also appears less impactful, as omnichannel adoption is typically an individual decision.

These findings refine our understanding of technology adoption in omnichannel contexts. Developers and marketers should focus on enhancing security features and promoting innovative user experiences to drive adoption. For businesses, prioritizing cybersecurity and emphasizing platform innovation can address user concerns and attract early adopters. As digital literacy grows, efforts should aim to sustain engagement by continuously improving omnichannel systems to meet evolving user expectations.

Multi-Group Analysis (MGA)

The moderating effects of gender, age, and occupation were analyzed using MGA, offering deeper insights into how these factors influence model relationships. The gender-based MGA reveals significant differences in path relationships between men and women in the context of omnichannel shopping.

Gender

Table 5. MGA Gender

| | Comple | te Gende | er (250) | Men (129) | | | Women (121) | | |
|----|--------|----------|----------|-----------|-------|-------|-------------|-------|-------|
| | 1 | 2 | 3 | 1 | 2 | 3 | 1 | 2 | 3 |
| H8 | 0.397 | 5.722 | 0 | 0.436 | 4.766 | 0 | 0.367 | 3.571 | 0 |
| H2 | 0.014 | 0.108 | 0.914 | -0.136 | 1.137 | 0.256 | 0.094 | 0.883 | 0.378 |
| H4 | 0.022 | 0.398 | 0.691 | 0.05 | 0.562 | 0.575 | -0.1 | 1.189 | 0.235 |
| H5 | -0.112 | 1.275 | 0.203 | -0.014 | 0.08 | 0.936 | -0.079 | 0.689 | 0.491 |
| H6 | 0.403 | 5.611 | 0 | 0.494 | 5.554 | 0 | 0.342 | 3.645 | 0 |
| H1 | 0.1 | 0.637 | 0.524 | 0.084 | 0.454 | 0.65 | 0.219 | 1.158 | 0.247 |
| H7 | 0.432 | 6.101 | 0 | 0.334 | 3.314 | 0.001 | 0.503 | 5.903 | 0 |
| H3 | 0.062 | 0.594 | 0.553 | 0.073 | 0.504 | 0.615 | -0.038 | 0.336 | 0.737 |

Note: 1: Original Sample (O), 2: T Statistics (|O/STDEV|), 3: P Values

Effort Expectation, SI: Social Influence, FC: Facilitating Condition, HA: Habit, PS: Perceived Security, PE: Performance Expectation, BI: Behavioral Intention, PI: Personal Innovativeness, UB: Usage Behavior

This gender-based analysis in Table 5 reveals that perceived security and personal innovativeness are the most critical factors influencing behavioral intention in omnichannel adoption. Perceived security significantly impacts the behavioral intention of both men (B = 0.494, p = 0.000) and women (B = 0.342, p = 0.000), with a stronger effect for men, emphasizing the importance of security concerns. Personal innovativeness also strongly influences behavioral intention for both genders, especially women (B = 0.503, p = 0.000) compared to men (B = 0.334, p = 0.001), highlighting the role of openness to technology.

The relationship between behavioral intention and usage behavior is strong and significant for both men (B = 0.436, p = 0.000) and women (B = 0.367, p = 0.000), though slightly stronger for men. In contrast, factors like effort expectancy, facilitating conditions, habit, and performance expectancy show no significant effects on BI for either gender, suggesting these are not key drivers in this context. Social influence also has minimal impact on behavioral intention, indicating that external opinions play a limited role in omnichannel adoption.

In conclusion, strategies to enhance user adoption should focus on improving security

and fostering innovative experiences, tailored to gender-specific preferences.

Age

| Table | 6. | MGA | Age |
|-------|----|-----|-----|

| | Com | plete Age (| (250) | 17-25 (144) | | | 26-35 (111) | | | 36-45 (83) | 46-55 (9) | >55 (3) |
|----|--------|-------------|-------|-------------|-------|-------|-------------|-------|-------|---------------|--------------|------------|
| | 1 | 2 | 3 | 1 | 2 | 3 | 1 | 2 | 3 | 1 | 2 | 3 |
| H8 | 0.397 | 5.46 | 0 | 0.447 | 3.737 | 0 | 0.313 | 2.417 | 0.016 | 0.458 | 3.923 | 0 |
| H2 | 0.014 | 0.138 | 0.89 | 0.048 | 0.511 | 0.61 | -0.046 | 0.394 | 0.694 | 0.217 | 1.779 | 0.076 |
| H4 | 0.022 | 0.4 | 0.689 | 0.173 | 1.555 | 0.121 | -0.229 | 1.434 | 0.152 | -0.054 | 0.637 | 0.524 |
| H5 | -0.112 | 1.332 | 0.184 | 0.082 | 0.526 | 0.599 | 0.093 | 0.754 | 0.451 | -0.256 | 1.462 | 0.144 |
| H6 | 0.403 | 5.48 | 0 | 0.575 | 3.866 | 0 | 0.385 | 3.227 | 0.001 | 0.317 | 2.878 | 0.004 |
| H1 | 0.1 | 0.788 | 0.431 | -0.048 | 0.293 | 0.77 | 0.083 | 0.491 | 0.623 | -0.211 | 1.092 | 0.276 |
| H7 | 0.432 | 5.848 | 0 | 0.314 | 2.066 | 0.039 | 0.419 | 3.839 | 0 | 0.473 | 4.143 | 0 |
| H3 | 0.062 | 0.651 | 0.515 | -0.104 | 0.704 | 0.482 | -0.004 | 0.026 | 0.979 | 0.423 | 1.746 | 0.081 |

Note: 1: Original Sample (O), 2: T Statistics (|O/STDEV|), 3: P Values

In the MGA based on age differences, the relationships between independent and dependent variables in the context of omnichannel shopping applications are assessed across various age groups (Table 6). The analysis highlights key distinctions in how these variables affect each group's behavioral intention and usage behavior.

This age-based analysis shows that behavioral intention significantly predicts usage behavior across all age groups, with the strongest effect in the 36-45 group (B = 0.458, p = 0.000). Perceived security is a critical factor for all ages, especially for the youngest group (B = 0.575, p = 0.000), highlighting security concerns as a major consideration for younger users. Personal innovativeness also significantly influences behavioral intention across all groups, with the strongest effect in the 36-45 group (B = 0.473, p = 0.000), indicating that openness to new technology is vital for omnichannel adoption.

Factors like effort expectancy, facilitating conditions, and performance expectancy show minimal or no significant effects on behavioral intention across age groups. Habit has weak or non-significant impacts, and social influence only slightly affects behavioral intention in the 36-45 group (B = 0.423, p = 0.081).

In conclusion, perceived security and personal innovativeness are key drivers of behavioral intention, with security being more crucial for younger users and innovativeness more impactful for middle-aged users. Other factors like ease of use and social influence have limited roles in shaping intentions across age groups.

Occupation

| - | | | | |
|-------|----|-----|------|--------|
| Table | 7. | MGA | Occu | pation |

| | Complete Occupation (250) | | | Student (36) | | | Professional (89) | | Entrepreneur (61) | Civil Servant (10) | | Private Employee (48) | Informal (6) | | |
|----|---------------------------|-------|-------|--------------|-------|-------|-------------------|-------|----------------------|--------------------------|-------|-----------------------------|-----------------|-------|-------|
| | 1 | 2 | 3 | 1 | 2 | 3 | 1 | 2 | 3 | 1 | 2 | 3 | | | |
| H8 | 0.397 | 5.784 | 0 | 0.385 | 2.425 | 0.016 | 0.349 | 2.542 | 0.011 | 0.427 | 2.962 | 0.003 | 0.535 | 4.565 | 0 |
| H2 | 0.014 | 0.142 | 0.887 | 0.103 | 0.785 | 0.433 | -0.06 | 0.61 | 0.542 | 0.197 | 1.14 | 0.255 | 0.22 | 0.945 | 0.345 |
| H4 | 0.022 | 0.42 | 0.674 | 0.226 | 1.116 | 0.265 | -0.193 | 1.382 | 0.168 | -0.056 | 0.71 | 0.478 | -0.069 | 0.422 | 0.673 |
| H5 | -0.112 | 1.403 | 0.161 | 0.059 | 0.256 | 0.798 | -0.017 | 0.129 | 0.898 | -0.117 | 0.704 | 0.482 | 0.122 | 0.476 | 0.635 |
| H6 | 0.403 | 5.484 | 0 | 0.384 | 2.067 | 0.039 | 0.461 | 3.849 | 0 | 0.287 | 2.816 | 0.005 | 0.44 | 2.089 | 0.037 |
| H1 | 0.1 | 0.702 | 0.483 | -0.067 | 0.285 | 0.776 | 0.055 | 0.32 | 0.749 | -0.065 | 0.273 | 0.785 | -0.083 | 0.274 | 0.784 |
| H7 | 0.432 | 6.021 | 0 | 0.456 | 2.624 | 0.009 | 0.35 | 2.774 | 0.006 | 0.601 | 5.965 | 0 | 0.322 | 1.795 | 0.073 |
| H3 | 0.062 | 0.585 | 0.558 | -0.101 | 0.464 | 0.643 | 0.082 | 0.555 | 0.579 | 0.046 | 0.227 | 0.82 | -0.053 | 0.219 | 0.827 |

Note: 1: Original Sample (O), 2: T Statistics (|O/STDEV|), 3: P Values

In the MGA based on occupation (Table 7), the path analysis reveals notable differences in how the independent variables affect the dependent variables across various occupational groups. The groups include students, professionals, entrepreneurs, civil servants, private employees, and informal workers.

Behavioral intention significantly predicts usage behavior across all occupations, with private employees (B = 0.535, p = 0.000) showing the strongest effect, followed by entrepreneurs (B = 0.427, p = 0.003). Effort expectancy has no significant effect on

behavioral intention for any group. Facilitating conditions show non-significant effects across most occupations, with a weak positive effect for students (B = 0.226, p = 0.265). Habit also does not significantly influence behavioral intention across occupations.

Perceived security significantly affects behavioral intention for all groups, especially for professionals (B = 0.461, p = 0.000) and private employees (B = 0.440, p = 0.037), indicating that security concerns are crucial for forming behavioral intention. Performance expectancy has no significant effect on behavioral intention. Personal innovativeness significantly impacts behavioral intention, particularly for entrepreneurs (B = 0.601, p = 0.000) and students (B = 0.456, p = 0.009), showing that openness to new technologies strongly drives behavioral intention. Social influence has no significant effect on behavioral intention across occupations.

In conclusion, perceived security and personal innovativeness are key factors influencing behavioral intention across all occupations. Security concerns are most important for professionals and private employees, while innovativeness is a strong driver for entrepreneurs and students.

DISCUSSION

This study examines factors influencing behavioral intention and usage behavior in omnichannel shopping. Findings confirm that behavioral intention strongly drives usage behavior, consistent with technology acceptance models (Daragmeh et al., 2021; Huang, 2023; Kaur et al., 2020; Teng & Khong, 2021; Tran et al., 2020; Zaid Kilani et al., 2023). Personal innovativeness and perceived security are the most significant predictors of behavioral intention, aligning with prior research on technology adoption. Personal innovativeness highlights users' openness to new technologies, while perceived security addresses concerns over privacy and cybersecurity, crucial for e-commerce adoption (Kim et al., 2022; Pancić et al., 2023; Patil et al., 2020; Popa et al., 2018; Zhang et al., 2024).

Factors like effort expectancy, facilitating conditions, habit, performance expectancy, and social influence showed minimal impact on behavioral intention, suggesting that users' familiarity with digital platforms reduces the relevance of ease of use and external support in omnichannel contexts. This shift reflects a more individualistic adoption process, with less social influence compared to other technology adoptions (Azman Ong et al., 2023; Ramírez-Correa et al., 2019; Zaid Kilani et al., 2023)

Managerially, businesses should focus on enhancing perceived security and innovation to increase user engagement. The MGA shows that perceived security and personal innovativeness are key across gender, age, and occupation, with gender and occupation-based variations in their influence. Emphasizing security and innovation is crucial for boosting omnichannel adoption and user engagement.

CONCLUSION

In conclusion, this study underscores the pivotal role of behavioral intention in driving usage behavior within the omnichannel landscape, with a particular emphasis on the significance of personal innovativeness and perceived security. These findings offer valuable insights for practitioners seeking to enhance consumer engagement and optimize omnichannel strategies. They also lay a foundation for future research aimed at uncovering more intricate aspects of omnichannel adoption and user behavior.

The MGA reveals that perceived security and personal innovativeness are the strongest predictors of behavioral intention across gender, age, and occupation groups. perceived security plays a slightly more important role for men and younger users, while personal innovativeness is more influential for women and middle-aged users. Occupation-specific differences highlight entrepreneurs and private employees as more responsive to these factors. Other variables, like effort expectancy and social influence, show minimal impact across all demographics.

LIMITATION

This study has several limitations. The cross-sectional design limits observation of longterm changes in user behavior and intentions, affecting the understanding of causal relationships. The purposive sampling method introduces selection bias, as the sample largely consists of social media followers, which may not represent the broader omnichannel user population in Indonesia. Future research should use longitudinal designs, diverse sampling methods, and validated tools. Furthermore, examining how omnichannel shopping behaviors evolve over time as users become more accustomed to these systems could yield insightful findings for both academia and practice.

ACKNOWLEDGMENT

The authors sincerely thank the respondents for their time and participation, as well as the reviewers for their valuable feedback and constructive suggestions, which greatly improved this article.

DECLARATION OF CONFLICTING INTERESTS

The authors declare no conflicts of interest regarding the research, authorship, or publication of this article.

REFERENCES

- Abu-Taieh, E. M., AlHadid, I., Abu-Tayeh, S., Masa'deh, R., Alkhawaldeh, R. S., Khwaldeh, S., & Alrowwad, A. (2022). Continued intention to use of m-banking in Jordan by integrating UTAUT, TPB, TAM and service quality with ML. *Journal of Open Innovation: Technology, Market, and Complexity*, 8(3), 120. <u>https://doi.org/10.3390/joitmc8030120</u>
- Acquila-Natale, E. (2022). Do or die? The effects of COVID-19 on channel integration and digital transformation of large clothing and apparel retailers in Spain. *Journal* of Theoretical and Applied Electronic Commerce Research, 17(2), 439–457. <u>https://doi.org/10.3390/jtaer17020023</u>
- Agrawal, P., Navgotri, S., & Nagesh, P. (2023). Impact of emerging technologies on digital manufacturing: Insights from literature review. *Materials Today: Proceedings*. <u>https://doi.org/https://doi.org/10.1016/j.matpr.2023.03.187</u>
- Akinnuwesi, B. A., Uzoka, F. M. E., Fashoto, S. G., Mbunge, E., Odumabo, A., Amusa, O. O., Okpeku, M., & Owolabi, O. (2022). A modified UTAUT model for the acceptance and use of digital technology for tackling COVID-19. *Sustainable Operations and Computers*, 3(September 2021), 118–135. <u>https://doi.org/10.1016/j.susoc.2021.12.001</u>
- Akter, S. (2021). What omnichannel really means? *Journal of Strategic Marketing*, 29(7), 567–573. <u>https://doi.org/10.1080/0965254X.2021.1937284</u>
- Alamanda, D. T., Wibowo, L. A., Munawar, S., & Nisa, A. K. (2021). The interest of technology adoption in e-commerce mobile apps using modified unified theory of acceptance and use of technology 2 in Indonesia. *International Journal of Applied Business and International Management*, 6(3), 35-45. https://doi.org/10.32535/ijabim.v6i3.1327
- Avery, J., Steenburgh, T. J., Deighton, J., & Caravella, M. (2012). Adding bricks to clicks:

Predicting the patterns of cross-channel elasticities over time. *Journal of Marketing*, 76(3), 96–111. <u>https://doi.org/10.1509/jm.09.0081</u>

- Azman Ong, M. H., Yusri, M. Y., & Ibrahim, N. S. (2023). Use and behavioural intention using digital payment systems among rural residents: Extending the UTAUT-2 model. *Technology in Society*, 74(June), 102305. https://doi.org/10.1016/j.techsoc.2023.102305
- Cao, G., Duan, Y., Edwards, J. S., & Dwivedi, Y. K. (2021). Understanding managers' attitudes and behavioral intentions towards using artificial intelligence for organizational decision-making. *Technovation*, 106, 102312. https://doi.org/10.1016/j.technovation.2021.102312
- Caudill, E. M., & Murphy, P. E. (2000). Consumer online privacy: Legal and ethical issues. *Journal of Public Policy and Marketing*, *19*(1), 7–19. https://doi.org/10.1509/jppm.19.1.7.16951
- Clara, C. (2023). Dimensions of omnichannel retail quality on customer satisfaction and loyalty. *Journal of International Conference Proceedings*, 6(2), 44–57. https://doi.org/10.32535/JICP.V6I2.2348
- Clara, C., & Leovani, E. (2021). Behavior analysis of using e-wallet features in the COVID-19 pandemic era by applying technology acceptance models. *The 2nd APTIK International Conference on Poverty and Environment (2AIC), A Sustainable Recovery for People and the Environment,* 69–80. https://www.researchgate.net/publication/373364868
- Cotarelo, M. (2021). A further approach in omnichannel LSQ, satisfaction and customer loyalty. *International Journal of Retail and Distribution Management*, *49*(8), 1133– 1153. <u>https://doi.org/10.1108/IJRDM-01-2020-0013</u>
- Daragmeh, A., Sági, J., & Zéman, Z. (2021). Continuous intention to use e-wallet in the context of the COVID-19 pandemic: Integrating the health belief model (HBM) and technology continuous theory (TCT). *Journal of Open Innovation: Technology, Market, and Complexity, 7*(2). https://doi.org/10.3390/joitmc7020132
- Dwivedi, Y. K., Jeyaraj, A., Hughes, L., Davies, G. H., Ahuja, M., Albashrawi, M. A., & ... Walton, P. (2024). "Real impact": Challenges and opportunities in bridging the gap between research and practice – Making a difference in industry, policy, and society. *International Journal of Information Management*, 78, 102750. https://doi.org/10.1016/j.ijinfomgt.2023.102750
- Dwivedi, Y. K., Rana, N. P., Tamilmani, K., & Raman, R. (2020). A meta-analysis based modified unified theory of acceptance and use of technology (meta-UTAUT): a review of emerging literature. *Current Opinion in Psychology*, *36*, 13–18. <u>https://doi.org/10.1016/j.copsyc.2020.03.008</u>
- Erhan, T. P., van Doorn, S., Japutra, A., & Ekaputra, I. A. (2023). Digital marketing innovation and firm performance: the role of decision-making comprehensiveness in dynamic environments. *Asia Pacific Journal of Marketing and Logistics*. <u>https://doi.org/10.1108/APJML-01-2023-0097</u>
- Erjavec, J., & Manfreda, A. (2022). Online shopping adoption during COVID-19 and social isolation: Extending the UTAUT model with herd behavior. *Journal of Retailing and Consumer Services*, 65(July 2021), 102867. https://doi.org/10.1016/j.jretconser.2021.102867
- Galhotra, B., & Dewan, A. (2020). Impact of COVID-19 on digital platforms and change in E-commerce shopping trends. *Proceedings of the 4th International Conference on IoT in Social, Mobile, Analytics and Cloud, ISMAC 2020*, 861–866. https://doi.org/10.1109/I-SMAC49090.2020.9243379
- Gao, F., Agrawal, V. V., & Cui, S. (2022). The effect of multichannel and omnichannel retailing on physical stores. *Management Science*, *68*(2), 809–826. <u>https://doi.org/10.1287/mnsc.2021.3968</u>
- Gao, M., & Huang, L. (2021). Quality of channel integration and customer loyalty in

omnichannel retailing: The mediating role of customer engagement and relationship program receptiveness. *Journal of Retailing and Consumer Services*, 63(March), 102688. https://doi.org/10.1016/j.jretconser.2021.102688

- Geng, L., & Chang, Y. (2022). The effects of utilitarian value on omnichannel continuance intention: the moderating role of product involvement. *Baltic Journal of Management*, 17(4), 484–500. <u>https://doi.org/10.1108/BJM-09-2021-0332/FULL/HTML</u>
- Gensler, S., Neslin, S. A., & Verhoef, P. C. (2017). The showrooming phenomenon: It's more than just about price. *Journal of Interactive Marketing*, *38*, 29–43. <u>https://doi.org/10.1016/j.intmar.2017.01.003</u>
- Gerea, C., & Herskovic, V. (2022). Transitioning from multichannel to omnichannel customer experience in service-based companies: Challenges and coping strategies. *Journal of Theoretical and Applied Electronic Commerce Research*, 17(2), 394–413. <u>https://doi.org/10.3390/jtaer17020021</u>
- Hajli, N. (2018). Ethical environment in the online communities by information credibility: A social media perspective. *Journal of Business Ethics*, *149*(4), 799–810. <u>https://doi.org/10.1007/s10551-016-3036-7</u>
- Hickman, E., Kharouf, H., & Sekhon, H. (2020). An omnichannel approach to retailing: Demystifying and identifying the factors influencing an omnichannel experience. *International Review of Retail, Distribution and Consumer Research*, 30(3), 266– 288. <u>https://doi.org/10.1080/09593969.2019.1694562</u>
- Huang, Y. C. (2023). Integrated concepts of the UTAUT and TPB in virtual reality behavioral intention. *Journal of Retailing and Consumer Services*, 70(July 2022), 103127. <u>https://doi.org/10.1016/j.jretconser.2022.103127</u>
- Kaur, P., Dhir, A., Bodhi, R., Singh, T., & Almotairi, M. (2020). Why do people use and recommend m-wallets? *Journal of Retailing and Consumer Services*, 56, 102091. <u>https://doi.org/10.1016/j.jretconser.2020.102091</u>
- Khalilzadeh, J., Ozturk, A. B., & Bilgihan, A. (2017). Security-related factors in extended UTAUT model for NFC based mobile payment in the restaurant industry. *Computers in Human Behavior*, 70, 460–474. <u>https://doi.org/10.1016/j.chb.2017.01.001</u>
- Kim, S., Connerton, T. P., & Park, C. (2022). Transforming the automotive retail: Drivers for customers' omnichannel BOPS (Buy Online & Pick up in Store) behavior. *Journal of Business Research*, 139, 411–425. <u>https://doi.org/https://doi.org/10.1016/j.jbusres.2021.09.070</u>
- Lazaris, C., & Vrechopoulos, A. (2014). From multichannel to "omnichannel" retailing: Review of the literature and calls for research. *2nd International Conference on Contemporary Marketing Issues, 18-20 June,* 18–20. https://doi.org/10.13140/2.1.1802.4967
- Lazaris, C., Sarantopoulos, P., Vrechopoulos, A., & Doukidis, G. (2021). Effects of increased omnichannel integration on customer satisfaction and loyalty intentions. *International Journal of Electronic Commerce*, *25*(4), 440–468. https://doi.org/10.1080/10864415.2021.1967005
- Lee, J. Y., Yang, Y. S., Ghauri, P. N., & Park, B. II. (2022). The impact of social media and digital platforms experience on SME international orientation: The moderating role of COVID-19 pandemic. *Journal of International Management*, 28(4), 100950. <u>https://doi.org/10.1016/j.intman.2022.100950</u>
- Li, R. (2019). Cross-channel integration and customer retention in omnichannel retailing: The role of retailer image and alternative attractiveness. In *Proceedings of the Annual Hawaii International Conference on System Sciences* (Vol. 2019, pp. 4713–4722). <u>https://api.elsevier.com/content/abstract/scopus_id/85078398416</u>
- Li, Y., Liu, H., Lim, E. T. K., Goh, J. M., Yang, F., & Lee, M. K. O. (2018). Customer's reaction to cross-channel integration in omnichannel retailing: The mediating roles of retailer uncertainty, identity attractiveness, and switching costs. *Decision*

Support Systems, 109, 50–60. https://doi.org/10.1016/j.dss.2017.12.010

- Mandal, P., Basu, P., & Saha, K. (2021). Forays into omnichannel: An online retailer's strategies for managing product returns. *European Journal of Operational Research*, 292(2), 633–651. <u>https://doi.org/10.1016/j.ejor.2020.10.042</u>
- Mishra, S. (2021). Consumer retention through phygital experience in omnichannel retailing: role of consumer empowerment and satisfaction. *Journal of Strategic Marketing*. <u>https://doi.org/10.1080/0965254X.2021.1985594</u>
- Muthaffar, A., & Vilches-Montero, S. (2023). Empowering retailers: A bounded rationality perspective to enhancing omnichannel journey satisfaction. *Journal of Retailing and Consumer Services*, 75, 103536. https://doi.org/https://doi.org/10.1016/j.jretconser.2023.103536
- Öztürk, S. (2018). The birth of omni-channel marketing and new dynamics of consumers' approach to retail channels. In *Marketing Management in Turkey* (pp. 247–272). https://doi.org/10.1108/978-1-78714-557-320181018
- Pancić, M., Serdarušić, H., & Ćućić, D. (2023). Green marketing and repurchase intention: stewardship of green advertisement, brand awareness, brand equity, green innovativeness, and brand innovativeness. *Sustainability*, *15*(16), 12534. https://doi.org/10.3390/su151612534
- Patil, P., Tamilmani, K., Rana, N. P., & Raghavan, V. (2020). Understanding consumer adoption of mobile payment in India: Extending Meta-UTAUT model with personal innovativeness, anxiety, trust, and grievance redressal. *International Journal of Information* Management, 54(February), 102144. <u>https://doi.org/10.1016/j.ijinfomgt.2020.102144</u>
- Popa, S., Soto-Acosta, P., & Perez-Gonzalez, D. (2018). An investigation of the effect of electronic business on financial performance of Spanish manufacturing SMEs. *Technological Forecasting and Social Change*, 136, 355–362. <u>https://doi.org/10.1016/j.techfore.2016.08.012</u>
- Ramírez-Correa, P., Rondán-Cataluña, F. J., Arenas-Gaitán, J., & Martín-Velicia, F. (2019). Analysing the acceptation of online games in mobile devices: An application of UTAUT2. *Journal of Retailing and Consumer Services*, *50*(April), 85–93. <u>https://doi.org/10.1016/j.jretconser.2019.04.018</u>
- Rezaei, M., Sanayei, A., Aghdaie, S. F. A., & Ansari, A. (2022). Improving the omnichannel customers' lifetime value using association rules data mining: A case study of agriculture bank of Iran. *Iranian Journal of Management Studies*, 15(1), 49–68.
- Salmani, Y., & Partovi, F. Y. (2021). Channel-level resource allocation decision in multichannel retailing: A U.S. multichannel company application. *Journal of Retailing and Consumer Services*, 63, 102679.
- Sheth, J. N. (2021). Future of brick and mortar retailing: How will it survive and thrive? *Journal of Strategic Marketing*, 29(7), 598–607. <u>https://doi.org/10.1080/0965254X.2021.1891128</u>
- Sumrit, D., & Sowijit, K. (2023). Winning customer satisfaction toward omnichannel logistics service quality based on an integrated importance-performance analysis and three-factor theory: Insight from Thailand. *Asia Pacific Management Review*. https://doi.org/10.1016/j.apmrv.2023.03.003
- Teng, S., & Khong, K. W. (2021). Examining actual consumer usage of E-wallet: A case study of big data analytics. *Computers in Human Behavior*, 121(February), 106778. <u>https://doi.org/10.1016/j.chb.2021.106778</u>
- Timoumi, A. (2022). Cross-channel effects of omnichannel retail marketing strategies: A review of extant data-driven research. *Journal of Retailing*, 98(1), 133–151. https://doi.org/10.1016/j.jretai.2022.02.008
- Tran, T. P., Lin, C.-W., Baalbaki, S., & Guzmán, F. (2020). How personalized advertising affects equity of brands advertised on Facebook? A mediation mechanism. *Journal of Business Research*, 120, 1–15.

https://doi.org/https://doi.org/10.1016/j.jbusres.2020.06.027

- Tueanrat, Y., Papagiannidis, S., & Alamanos, E. (2021). A conceptual framework of the antecedents of customer journey satisfaction in omnichannel retailing. *Journal of Retailing and Consumer Services*, 61(March), 102550. https://doi.org/10.1016/j.jretconser.2021.102550
- Tyrväinen, O., Karjaluoto, H., & Saarijärvi, H. (2020). Personalization and hedonic motivation in creating customer experiences and loyalty in omnichannel retail. *Journal of Retailing and Consumer Services*, *57*(July). https://doi.org/10.1016/j.jretconser.2020.102233
- Vaishnav, B., & Ray, S. (2023). A thematic exploration of the evolution of research in multichannel marketing. *Journal of Business Research*, 157(December 2022), 113564. <u>https://doi.org/10.1016/j.jbusres.2022.113564</u>
- van der Waal, N. E., de Wit, J., Bol, N., Ebbers, W., Hooft, L., Metting, E., & van der Laan, L. N. (2022). Predictors of contact tracing app adoption: Integrating the UTAUT, HBM and contextual factors. *Technology in Society*, *71*(August), 102101. <u>https://doi.org/10.1016/j.techsoc.2022.102101</u>
- Venkatesh, V., & Davis, F. D. (2000). A theoretical extension of the Technology Acceptance Model: Four longitudinal field studies. *Management Science*, 46(2), 186–204. <u>https://doi.org/10.1287/mnsc.46.2.186.11926</u>
- Watanabe, C., Akhtar, W., Tou, Y., & Neittaanmäki, P. (2021). Amazon's new supraomnichannel: Realizing growing seamless switching for apparel during COVID-19. *Technology in Society*, 66(June). https://doi.org/10.1016/j.techsoc.2021.101645
- Yurova, Y., Rippé, C. B., Weisfeld-Spolter, S., Sussan, F., & Arndt, A. (2017). Not all adaptive selling to omni-consumers is influential: The moderating effect of product type. *Journal of Retailing and Consumer Services*, *34*, 271–277. https://doi.org/10.1016/j.jretconser.2016.01.009
- Zaid Kilani, A. A. H., Kakeesh, D. F., Al-Weshah, G. A., & Al-Debei, M. M. (2023). Consumer post-adoption of e-wallet: An extended UTAUT2 perspective with trust. *Journal of Open Innovation: Technology, Market, and Complexity*, 9(3), 100113. <u>https://doi.org/10.1016/j.joitmc.2023.100113</u>
- Zhang, X., Park, Y., Park, J., & Zhang, H. (2024). Demonstrating the influencing factors and outcomes of customer experience in omnichannel retail. *Journal of Retailing and Consumer Services*, 77, 103622. <u>https://doi.org/https://doi.org/10.1016/j.jretconser.2023.103622</u>