

Integrating Planned Behavior and Technology Acceptance Models: A Study of GoFood after COVID-19

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Abstract - One of the most apparent changes due to COVID-19 pandemic was the increase in the utilization of online food delivery services. An in-depth analysis was needed to find the fundamental aspects behind this change that make online food delivery services an integral part of people's lifestyles even after the pandemic. The research aimed to explore the determinants of customers' intention to use GoFood (IU) by integrating the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB) to construct the research model. The research novelty was reflected through convenience motivation, which was crucial in enhancing the intention to use GoFood. This was achieved by exploring the interaction between the TAM and TPB. The underlying factors behind customers' intention to use GoFood were defined by price-saving orientation (PSO) and time-saving orientation (TSO) with a mediating variable called convenience motivation (CM). Afterward, 252 valid questionnaires from respondents who live in Surabaya and Sidoarjo were collected using the snowball sampling method and analyzed using the SEM-PLS method. The result reveals that PSO is the most significant factor behind the intention to use (IU). Meanwhile, TSO only indirectly affects IU, which means it will only be impactful when mediated by CM. Moreover, CM itself has a significant impact on IU.

Keywords: intention to use GoFood, online food delivery services, technology acceptance model, planned behavior theory

I. INTRODUCTION

Massive advancements in technology have brought about many changes in human lifestyles

(Irawan, Bastarianto, & Priyanto, 2022). Moreover, the COVID-19 pandemic has also accelerated the process of digitization. Alongside the COVID-19 pandemic, the government was urged to issue specific policies to limit human mobility and activity, such as large-scale social restrictions (LSRR) or Indonesian: Pembatasan Sosial Berskala Besar (PSBB) and Community Activities Restrictions Enforcement (CARE) or Pemberlakuan Pembatasan Kegiatan Masyarakat (PPKM) in Indonesia. These large-scale social restrictions have led many people to seek alternatives to help them fulfill their needs, including using the internet (Nguyen et al., 2019; Hong et al., 2021). Since the COVID-19 pandemic stimulated a rapid increase in technology usage, people have become increasingly dependent on technology, causing technology usage to remain high even though the pandemic has ended (Vu et al., 2023). This phenomenon was proven by a study organized by the Association of Indonesian Internet Service Providers (Asosiasi Penyelenggara Jasa Internet Indonesia - APJII), which showed a significant increase in internet penetration in Indonesia. Based on this survey, the internet penetration rate in Indonesia has reached 77.02% (an increase of 3.32% compared to the previous period), with the total number of internet users exceeding 200 million (Asosiasi Penyelenggara Jasa Internet Indonesia, 2022).

With these technological advancements and lifestyle changes, one of the most discernible changes is the increase in online food delivery (OFD) usage in daily life (Kartono & Tjahjadi, 2021; Inthong et al., 2022). As an emerging country, Indonesia is one of the countries where people use online food delivery services the most, especially during and after the COVID-19 pandemic (Prasetyo et al., 2021). Based on the survey conducted by Tenggara Strategics, around 64% of online food delivery service users in Indonesia are using OFD services more frequently due

to the pandemic, with Gen Z (43%) and millennials (39%) dominating the user base in Indonesia (Kusumawardhani, 2022). Moreover, online food delivery contributes to the country's consistent and sustainable economic growth (Prasetyo et al., 2021; Karim et al., 2023). By 2023, the revenue from using online food delivery services is projected to reach US\$16 billion. This figure is projected to increase consistently and reach US\$33.21 billion in 2027 (Statista, 2023). Besides, the average order value (AOV) of Indonesian online food delivery services has also experienced a significant increase of almost 50%, rising from around Rp40.000,00 on 2019 to approximately Rp60.000,00 in 2022 (Measurable AI, 2022). Among Indonesia's most widely used online food delivery services is GoFood by Gojek. Measurable AI has released a report titled "Asia Online Delivery Report: Food + Grocery," which presents an overview of Indonesia's online food delivery market share, with GoFood slightly leading (Measurable AI, 2022). Despite the close battle with GrabFood, GoFood still won the market with a higher order volume. Based on the survey from Tenggara Strategics in 2022, GoFood became the most used online food delivery service in Indonesia and even ranked as the top-of-mind choice. In 2021, GoFood's total gross merchandise value (GMV) was estimated to reach Rp30.65 billion, contributing to the total GMV of Rp78.4 billion from the online food delivery industry (Javier, 2021). It shows that GoFood has succeeded in penetrating and dominating the Indonesian online food delivery services industry (Kartono & Tjahjadi, 2021).

GoFood becomes an interesting subject to investigate as it represents Indonesia's online food delivery sector. The research integrates the Technology Acceptance Model (TAM) dan Theory of Planned Behavior (TPB) framework to determine the factors influencing customers' intention to use. After integrating these two frameworks, two independent variables were employed to analyze the intention to use GoFood, namely price-saving orientation and time-saving orientation. Moreover, a mediating variable, convenience motivation is introduced to mediate the relationship between the control and dependent variables. The research is expected to complement existing studies and serve as a reference for future researchers interested in investigating a similar topic. The research results are expected to contribute relevant insights for providers and users in developing the most suitable strategy to optimize the usage of online food services in the future.

The underlying frameworks of the research are the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB) which align with the research objectives. Integrating these two frameworks has developed a research model relevant to the research, demonstrating how individuals may develop an intention to use modern technologies. Furthermore, it could also help to explore the key factors influencing customers' intention to use GoFood. Looking at past studies, most studies only

employed one of these theories, either the TAM or TPB framework, which explains the state-of-the-art of the research. It was also supported by the urgency to analyze customers' behavior during the post-COVID-19 era. To adapt to the current condition, the research becomes essential to understand in understanding the market, especially in finding the characteristics of online food delivery services that people need. The research is also one of the first to analyze the consumer behavior of online food delivery service users in Surabaya, the second-largest city in Indonesia. Surabaya is also classified as a metropolitan area and the center for many essential activities in Indonesia, specifically in East Java (Erfinanto, 2021). Based on Gojek's database, Surabaya contributed to many GoFood transaction, ranking second in Indonesia (Perdana, 2018). In addition, the number of new GoFood's merchants in Surabaya continues to increase, showing great opportunities in the Surabaya market (Larasati & Jatmiko, 2019). Thus, analyzing customers in Surabaya and Sidoarjo (cities around Surabaya's border) may provide a different perspective rather than just focusing on the capital city, Jakarta. Among previous studies, there are indeed few studies that integrate several theories, such as TAM and TPB, as seen in studies by Choe, Kim, and Hwang (2021) and Hooi et al. (2021). By integrating several theories, these few past studies have provided deeper analyses regarding the influential factors behind customers' intention to use. Troise et al. (2021) and Tran (2021) state that combining TAM and TPB will provide a more reliable and valid model for understanding human behavior. Several previous research have found that TAM can only provide general information regarding users' behavior. Thus, the TPB framework is needed to complement TAM so that the model can provide more detail and better understand customers' attitudes and behavioral intentions (Hooi et al., 2021). Therefore, the TAM or TPB framework is not enough to be used separately to build research models that explain customers' intention to use online food delivery services (Choe et al., 2021).

Firstly, the Technology Acceptance Model (TAM) is one of the most prevalent theoretical frameworks used to explore the determinants influencing someone's intention to adopt brand-new technology (Lee, Kozar, & Larsen, 2003; Pranoto & Lumbantobing, 2021). The TAM framework, introduced in 1986 by Davis, states that perceived usefulness and ease of use are the two key aspects that affect customers' attitudes toward new technology (Perwitasari, 2022; Leong & Koay, 2023). While perceived ease of use primarily refers to a situation in which a person can utilize the new technology without exerting much effort, perceived usefulness refers to the state in which a person feels that the new technology will be helpful for their daily life (Chuttur, 2009). These two aspects are the most crucial ones that directly affect customers' attitudes and will influence whether society will accept the new technology. A new technology will have a better chance of being adopted

and utilized regularly if it can demonstrate its utility through an intuitive interface (Surendran, 2012).

Secondly, the Theory of Planned Behavior, initially proposed by Ajzen (1991) as an extension of the Theory of Reasoned Action, mainly focuses on human behavior and its three primary considerations such as behavioral beliefs (attitude toward the behavior), normative beliefs (subjective norm), and control beliefs (perceived behavioral control) (Bosnjak et al., 2020). These three aspects are frequently believed to be able to predict human behavioral intentions accurately (Ajzen, 2020). The first aspect, attitude toward the behavior, refers to the individual's evaluation of the conduct, whether positive or negative. Besides, there is the subjective norm, which focuses on the perceived social influence the individual feels to engage in or avoid doing the behavior. Perceived behavioral control, or how simple or complex the individual considers the behavior to execute is the third factor of intention. This antecedent is believed to indicate past experience, together with predicted challenges or barriers (Kenang & Gosal, 2021). The more positive the attitude and subjective norm toward the behavior, complemented by dominant perceived behavioral control, the stronger the intention for someone to perform behavior the conduct in question (Ajzen, 1991). By integrating these two frameworks, the model in the research could analyze the factors of GoFood customers' intention to use from various and more complex perspectives.

While doing transactions on GoFood, people must pay some amount in exchange for buying food from the restaurant. Thus, lower prices will be more tempting for the customers since they can save money through discounts or seller offers (Novita & Husna, 2020). Lower prices will also increase the product's perceived value because a product with lower prices will be considered a steal deal (Hastings & Shapiro, 2012). By using GoFood, people will receive financial benefits, namely, price-saving orientation, allowing them to get the most value from the price they are paying (Giningroem, Setyawati, & Wijayanti, 2022). Yeo, Goh, and Rezaei (2017) also explain that online food delivery services allow people to compare prices across various services. It makes it easier for people to find services that can offer the best price for them. When people find services that can provide the lowest price, they consider the platform a more helpful service. They will also think that the platform offers more convenience when this happens.

H₁: price-saving orientation significantly affects convenience motivation

H₂: price-saving orientation significantly affects intention to use GoFood

GoFood, one of Indonesia's most popular online food delivery services, has helped many people tackle the hassle of buying food in restaurants. GoFood allows people to wait for the food to be delivered to their homes. Thus, they can fulfill the need for speedy

service that people require in this current fast-paced life (Yeo et al., 2017; Novita & Husna, 2020). When people think a service can improve their productivity, they will perceive that they gain something from the time they can save. They will view this platform as a valuable and convenient service because they can increase efficiency with less effort (Giningroem et al., 2022).

H₃: time-saving orientation significantly affects convenience motivation

H₄: time-saving orientation significantly affects intention to use GoFood

Convenience motivation refers to choosing the most convenient system that is expected to offer something useful. With convenience as a motivation, a system that is easier to use and more useful will be perceived as a more convenient system that people tend to choose (Yeo et al., 2017). As a determinant of customers' intention to use, convenience motivation affects buyers' motivation and intention to use specific services that they believe create more comfort for them (Giningroem et al., 2022). Thus, the more convenient a system is, the more likely people will frequently use it (Novita & Husna, 2020).

H₅: convenience motivation significantly affects intention to use GoFood

The main goal of the research is providing empirical research about the underlying factors behind customers' intention to use GoFood. By combining the psychological and behavioral aspect of TPB with the technological element from TAM, the findings are expected to clarify the current situation regarding GoFood's high number of users despite the pandemic having ended.

II. METHODS

The quantitative research explores using the PLS-SEM (Structural Equation Modeling) method and analyzed using the mediation in multiple linear regression method. The research comprises people using GoFood, especially during the COVID-19 pandemic, residing around the Surabaya and Sidoarjo areas. The research used the non-probability sampling method, specifically snowball sampling, since respondents are gathered using the word-of-mouth effect of social media to make the data collection process more efficient. 252 respondents from various backgrounds are collected as the research sample.

Data collection is conducted by distributing online questionnaires using Google Forms. The online questionnaires are distributed to prospective respondents who met the criteria, such as users of GoFood during the COVID-19 pandemic and residents of Surabaya or Sidoarjo. Using snowball

sampling, these respondents contribute to distributing the questionnaires to other prospective respondents through social media, resulting in the collected data at the end of the research. The research objects are measured using a five-point Likert scale. Data are analyzed using SmartPLS 3.0, and the significance level was set at 95%.

To analyze the intention to use GoFood, each variable has its indicators. These indicators are formed based on the variables in the model built by integrating TAM and TPB, as seen in Figure 1 and Figure 2.

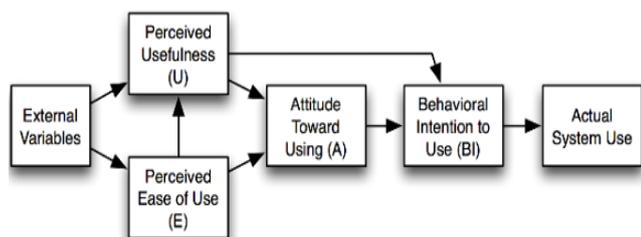


Figure 1 The Technology Acceptance Model
Source: (Davis, 1986)

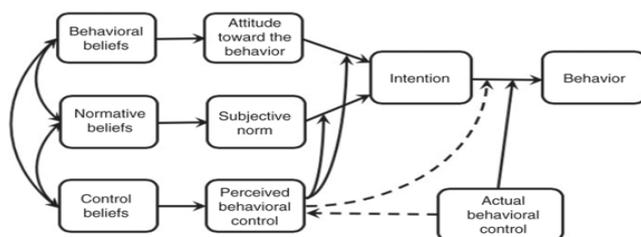


Figure 2 Theory of Planned Behavior Model
Source: (Ajzen, 1991)

The use of TAM & TPB is sourced by combining the two models. Since TPB complemented TAM, TPB is demonstrated through the mediating variable, convenience motivation. The price-saving orientation variable has four indicators, namely PSO 1 (Hong et al., 2021), PSO 2 (Hong et al., 2021), PSO 3 (Yeo et al., 2017), and PSO 4 (Ray et al., 2019). Then, the time-saving orientation variable has five indicators, which are TSO 1 (Yeo et al., 2017), TSO 2 (Ray et al., 2019), TSO 3 (Ray et al., 2019), TSO 4 (Ray et al., 2019), and TSO 5 (Hong et al., 2021). Next, the convenience motivation variable also has five indicators [CM 1 (Yeo et al., 2017), CM 2 (Yeo et al., 2017), CM 3 (Hong et al., 2021), CM 4 (Prasetyo et al., 2021), and CM 5 (Ray et al., 2019)]. Lastly, the intention to use the GoFood variable has five indicators, namely IU 1 (Ray et al., 2019), IU 2 (Ray et al., 2019), IU 3 (Ray et al., 2019), IU 4 (Prasetyo et al., 2021), and IU 5 (Zanetta et al., 2021).

III. RESULTS AND DISCUSSIONS

A validity test is conducted using the PLS Algorithm Calculation to investigate the validity

of each operational item from the 252 gathered respondents. The functional items can be analyzed using the outer loadings result. From the external loadings result shown in Table 1, all items from the time-saving orientation, convenience motivation, and intention to use GoFood variables are indicated as valid. All items, except PSO 5, are also declared valid for the price-saving orientation variables. Thus, PSO 5 has to be removed from the research. Based on the outer loadings result, all items (except PSO 5) show a significant value larger than 0.7, making all the operational items considered valid (Hair et al., 2021).

Table 1 Outer Loadings Result

| | PSO | TSO | CM | IU |
|-------|-------|-------|-------|-------|
| PSO 1 | 0.783 | | | |
| PSO 2 | 0.791 | | | |
| PSO 3 | 0.816 | | | |
| PSO 4 | 0.790 | | | |
| TSO 1 | | 0.771 | | |
| TSO 2 | | 0.787 | | |
| TSO 3 | | 0.756 | | |
| TSO 4 | | 0.789 | | |
| TSO 5 | | 0.760 | | |
| CM 1 | | | 0.784 | |
| CM 2 | | | 0.760 | |
| CM 3 | | | 0.781 | |
| CM 4 | | | 0.818 | |
| CM 5 | | | 0.866 | |
| IU 1 | | | | 0.823 |
| IU 2 | | | | 0.890 |
| IU 3 | | | | 0.889 |
| IU 4 | | | | 0.868 |
| IU 5 | | | | 0.810 |

Source: (Author's findings, 2023)

Note:
PSO : Price-saving orientation
TSO : Time-saving orientation
CM : Convenience motivation
IU : Intention to use

Moreover, the validity result is also supported by the result of discriminant validity from the PLS Algorithm Calculation, which shows that each variable has an Average Variance Extracted (AVE) value greater than 0.5 (Wong, 2013). The AVE value can be seen in Figure 3. From the validity result, it can be concluded that all operational items are valid for the research, except for PSO 5, which had already been removed.

A reliability test is also conducted using the result from the PLS Algorithm Calculation. Based on the construct reliability and validity result, Cronbach's

alpha values for each variable are shown in Figure 4: a) price-saving orientation: 0.807 (not including PSO 5); b) time-saving orientation: 0.831; c) convenience motivation: 0.861; and d) intention to use GoFood: 0.909. Having significant values larger than 0.7, it can then be concluded that all variables are considered reliable.

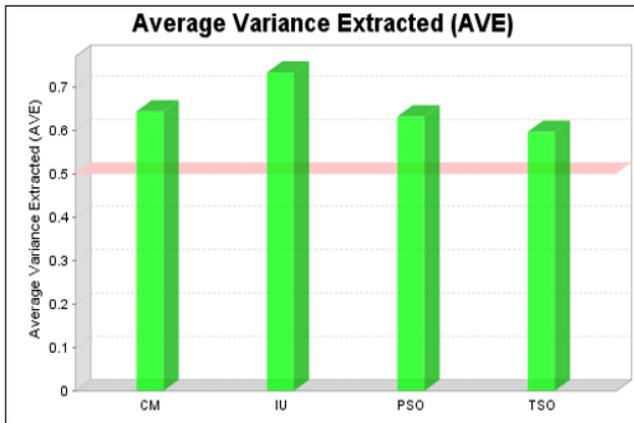


Figure 3 Average Variance Extracted (AVE) Diagram
Source: (Author's findings, 2023)

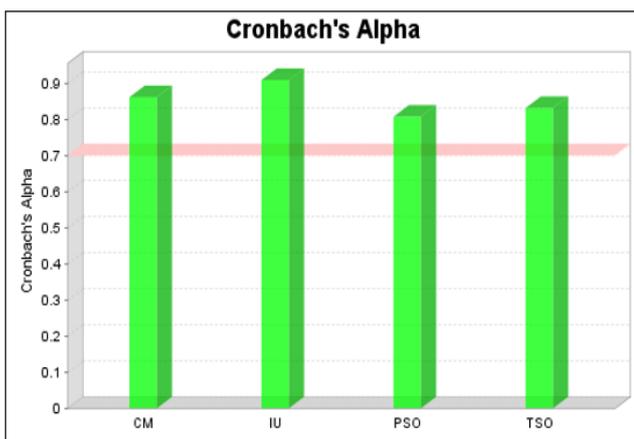


Figure 4 Cronbach's Alpha Diagram
Source: (Author's findings, 2023)

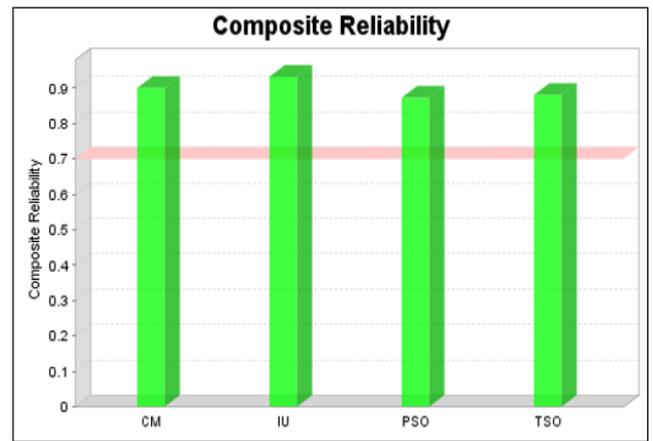


Figure 5 Composite Reliability Diagram
Source: (Author's findings, 2023)

A different measure, composite reliability, is also applied to evaluate the reliability of all variables more appropriately. Like Cronbach's Alpha, composite reliability values higher than 0,7 can be interpreted as a more favorable variable (Hair et al., 2021). The composite reliability result of this model is shown in Figure 5, showing that all variables have composite reliability values higher than 0.7. As a result, all variables in the research could be used for further analysis to interpret the desired results.

The result from the SEM-PLS calculation is shown in Figure 6. From this diagram, it can be concluded that the coefficient of determination (R^2) for the intention to use GoFood (IU) is 0.410, meaning that the three variables (PSO, TSO, and CM) explain 41% of the variance in the IU variable. Meanwhile, the PSO (price-saving orientation) and TSO (time-saving orientation) variables jointly explain 37.8% of the variance in the CM variable. The inner model proposed that PSO has the most potent effect on the IU variable with the standardized path coefficient value of 0.511. It is then followed by CM and TSO with the standardized path coefficient values of 0.145 and 0.111, respectively. These three proposed hypothesized path relationships with standardized path coefficient values

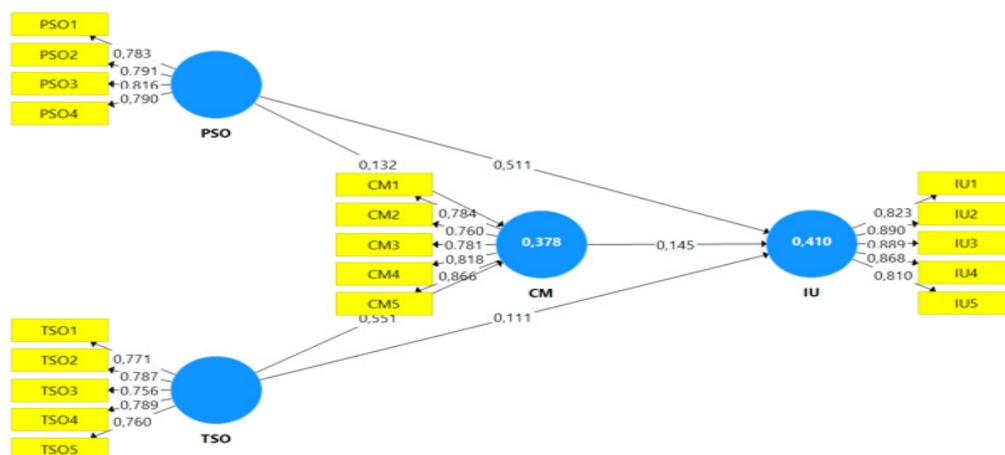


Figure 6 SEM-PLS Result
Source: (Author's findings, 2023)

larger than 0.1 show that they are all statistically significant. PSO, TSO, and CM are strong predictors of IU (Wong, 2013). This result was in line with the result from previous studies, which often imply that these three variables significantly influence customers' intention to use (Troise et al., 2021; Giningroem et al., 2022).

After assessing the path coefficient from the inner model, the outer model is analyzed using the bootstrapping results of external loadings. From the results in Table 2, the T-statistics and the P Values of the path coefficients between CM -> IU, PSO -> CM, PSO -> IU, and TSO -> CM are all higher than 1.96 (Hair et al., 2021). Meanwhile, the path coefficient of TSO -> IU has a T-Statistics value of only 1.516 lower than 1.96. This shows that CM and PSO significantly and positively influence IU. PSO and TSO also significantly and positively influence CM. Lastly, TSO is proven not to have a significant and positive effect on IU.

Table 2 Outer Loadings Result from Bootstrapping

| | T Statistics | P Values |
|---------------------|---------------------|-----------------|
| CM -> IU | 2.217 | 0.027 |
| PSO -> CM | 2.250 | 0.025 |
| PSO -> IU | 9.370 | 0.000 |
| TSO -> CM | 10.287 | 0.000 |
| TSO -> IU | 1.516 | 0.130 |

Source: (Author's findings, 2023)

Note:

CM : Convenience motivation
 IU : Intention to use
 PSO : Price-saving orientation
 TSO : Time-saving orientation

Table 3 Total Indirect Effects Result from Bootstrapping

| | T Statistics | P Values |
|---------------------|---------------------|-----------------|
| CM -> IU | | |
| PSO -> CM | | |
| PSO -> IU | 1.642 | 0.101 |
| TSO -> CM | | |
| TSO -> IU | 2.175 | 0.030 |

Source: (Author's findings, 2023)

Note:

CM : Convenience motivation
 IU : Intention to use
 PSO : Price-saving orientation
 TSO : Time-saving orientation

The indirect effects of PSO and TSO can also be concluded from the bootstrapping results to understand

the mediating impact of convenience motivation (Hair et al., 2021). Unlike TSO, Table 3 shows that PSO does not indirectly affect IU. It is because TSO -> IU has a T-Statistics result of 2.175 with a P-value of 0.03. By combining these two results, it can be concluded that PSO and CM significantly influence IU. Meanwhile, TSO controls IU indirectly.

Four out of five hypotheses are accepted, which are: Hypothesis 1, Hypothesis 2, Hypothesis 3, and Hypothesis 5. The research shows that price-saving orientation significantly and positively impacts both convenience motivation and intention to use GoFood. This is supported by some previous research conducted by Yeo et al. (2017), Hakim and Sobari (2022), and Hong et al. (2021). Previous research shows that customers always try to find the best deals possible. They will always try their best to see things with the highest value, among other things, being offered in the market. Chakraborty, Azam, and Sana (2022) also state the same result regarding the influence of customers' price-saving orientation towards their intention to use because people are becoming increasingly aware of finding the most valuable deal. With the deals and discounts offered by GoFood, customers will be more dependent on using GoFood. This can be correlated with the unstable economic conditions arising from various factors. The ability to compare prices also brings more convenience to them while looking for better prices. While having a significant and positive impact, convenience motivation is found not to have mediated the relationship between price-saving orientation and intention to use GoFood. While analyzing the time-saving orientation variable, it is found that time-saving orientation only positively influences convenience motivation. Moreover, convenience motivation is found to have a mediating effect on the intention to use GoFood. The result can be correlated with previous outcomes from Giningroem et al. (2022), which state that using GoFood saves the users time and will bring them convenience. It can also be supported by a system that is easy to use and fulfill the user-friendly criteria. This is why time-saving orientation only has a positive effect when it enters the mediating variable, which is convenience motivation. This is supported by the research from Pitchay et al. (2022), which declared that time-saving orientation significantly affects the intention to use GoFood but not a direct effect. Therefore, this complements the reason that the fourth hypothesis is rejected. Lastly, convenience motivation is found to significantly and positively impact the intention to use GoFood. As Zanetta et al. (2021) and Novita and Husna (2020) state that convenience motivation is proved to have significantly influenced customer's intention to use GoFood. This is mainly caused by the fact that people tend to find more convenient services with less effort. In modern life, people are more committed to services that are hassle-free and simple to use.

The results imply that online food delivery service providers, including restaurants or tenants, should consider the determinants affecting customers'

intention to use. In this case, the most significant variable is price-saving orientation, which can be improved in various ways. To emphasize the price-saving orientation, online food delivery services, specifically GoFood, must ensure they can work with their tenants to offer the best price possible. GoFood can also give discounts or offers to loyal users so that they can keep using GoFood regularly. Lowering the service fees can also be an alternative to offer more competitive prices for the users. When the service providers have already fulfilled the price-saving aspect, they can also develop strategies to ensure they can provide the most convenient service for their users. By providing a user-friendly platform, the service providers can address the convenience aspect, significantly influencing customers' intention to use. In this way, indirectly, these easy-to-use services will be more likely to prevent users from wasting their time while using the service.

The findings can be applied to offer a solution for both online food delivery service providers and their merchants. These results have provided the underlying factors behind GoFood customers' intention to use, which are price-saving orientation and convenience motivation. Thus, the research problem has been addressed by providing some justifications for the current situation. Therefore, the findings can be considered by service providers as they develop strategies to encourage users to continue using their services.

IV. CONCLUSIONS

Human lifestyle keeps changing due to many factors, such as the massive advancement of technology along with the COVID-19 pandemic. One of the outcomes is a significant increase in internet penetration and the total number of internet users in Indonesia. During the era of COVID-19 pandemic, it was found that more people are using online food delivery services. In encouraging people to continue using online food delivery services, each provider must develop effective strategies emphasizing the most significant factors. In the research, an integration of the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB) is used to build a model that can explain the determining factors behind customers' intention to use GoFood, focusing on users in Surabaya and Sidoarjo. The underlying factors behind the customers' intention to use can be defined by price-saving orientation and time-saving orientation with a mediating variable called convenience motivation. The implication of integrating TAM and TPB is proven to provide more profound results, rather than just using one theory. SEM-PLS analysis finds that price-saving orientation is the most significant factor behind customers' intention to use. Meanwhile, time-saving orientation only indirectly affects customers' choice to use GoFood. It will have a significant impact on customers' intention to

use when it is mediated by convenience motivation. The research finds that price-saving orientation and convenience motivation must be the main focuses when providers develop strategies to maintain stable service growth. The findings provide some analyses for the current phenomenon and become an answer to clarify the number of GoFood users that remain high even after the pandemic. Based on these two factors, it is suggested that service providers can develop some strategies, such as giving special offers to loyal users, lowering the service fees, or prioritizing their platform's user-friendliness.

The research can be improved through further studies by comparing GoFood with other online food delivery providers, such as GrabFood, ShopeeFood, or other services. Through these further explorations, future studies will provide more complex findings and determine whether there are differences among users of each service. Thus, the results can be applied more accurately depending on which online food delivery service marketers are encouraged to improve.

The research model can be further developed by connecting the intention to use with other variables, such as customer loyalty and satisfaction. Additional independent variables, such as user interface, customer preferences, or prior online purchase experience, can also be incorporated to enhance the findings. Future research can explore integrate other theories, like the Unified Theory of Acceptance and Use of Technology (UTAUT) or Trust Transfer Theory, to provide a more comprehensive understanding of customers' intention to use OFD services.

Lastly, the research is only conducted in Indonesia, specifically around Surabaya and Sidoarjo area, which represents its limitation. This may cause the results to be more accurate only for this country region, which may vary for different reasons. This is why the research model should be evaluated in other countries or areas to validate the findings further from both the theoretical and managerial points of view.

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