# Cek Plagiat Draft Prosiding Internasional ICSmart

*by* Acai Sudirman

---

**Submission date:** 12-Jul-2023 08:34PM (UTC-0700)
**Submission ID:** 2130394803
**File name:** Draft_Prosiding_Internasional_Fitria_Halim_3500_Kata.docx (322.05K)
**Word count:** 3487
**Character count:** 20127

# Constituents Driving Interest in Using E-Wallets in Generation Z

Fitria Halim[1], Efendi[2], Marisi Butarbutar[3], Anne Rumondang Malau[4], Acai Sudirman[5*]

[1,2,3,5]Management Study Program, Sekolah Tinggi Ilmu Ekomomi Sultan Agung, Indonesia

[4]Management Study Program, Universitas HKBP Nommensen, Indonesia

E-mail address: fitriahalim2839@stiesultanagung.ac.id,
efendi@stiesultanagung.ac.id, marisibutarbutar@stiesultanagung.ac.id,
anne.malau@uhn.ac.id, acaivenly@stiesultanagung.ac.id*

## Abstract

*Nowadays, the use of information technology is increasingly prevalent so that it has a direct impact on lifestyle changes of people who want everything in fast and instantaneous ways, in which one of them occurs in the financial sector. Following the people's needs, various electronic payment instruments called E-Wallets have emerged. In the phenomenon of the use of this new technology, there are certainly many factors that are indicated to influence it. The objective of this study is to find out the behavior of Generation Z in using E-Wallet by applying the UTAUT (Unified Theory of Acceptance and Use of Technology) theory model. This study used quantitative data in the form of an exploratory survey using an online questionnaire. Using the PLS-SEM method and non-probability sampling research techniques with a purposive sampling method, it obtained a sample of the study of 146 respondents. The results showed that the Perceived Ease of Use, Facility Condition, and Social Influence had a significant effect on the behavior of using E-Wallet. Meanwhile, Perceived Usefulness had no effect on interest in using E-Wallet.*

Keywords: perceived ease of use, perceived usefulness, facility condition, social influence, generation Z

# INTRODUCTION

The current development and acceleration of information technology innovation have emerged as a stimulus to facilitate users of commercial transactions in their daily lives (Keng-Soon et al. 2019). This can be proved from the aspect of increasing consumption of banking services which is increasing every year following innovations in the financial sector. This assumption is then embedded in non-cash transactions to prove that consumption is one of the factors in strengthening the class advantage of society and maintaining group relations (Welly et al. 2020). E-Wallet as one of the most innovative and recent technologies becomes an excellent example of mobile banking as a revolution in the finance field that can render financial transactions for clients to carry out independently. (Alalwan, Dwivedi, and Rana 2017). E-Wallet is an application that facilitates users to make payments via mobile devices without involving financ transactions in the form of cash (Intarot and Beokhaimook 2018). This new technology is expected to provide convenience and ease of transactions for users and provide advantages for customers (Badri 2020).

Furthermore, the implications of the rapid development of information technology and the use of electronic money have had an impact on lifestyle changes in the society due to the demands of a fast-paced life (Fitria and Winata 2020). A previous study that explains the adoption of digital wallets or what is known as E-Wallet has previously been carried out (Houston 2020) on the millennial generation in Jakarta, in which the findings state that the use of digital payment applications is quite well accepted by the millennial generation because of the new innovations provided by several E-Wallet platforms. Moreover, a study by Kesumastuti (2020), found that the millennial generation in Jakarta is interested in adopting the Go-Pay application because of its benefits and ease of use. A study by Purwanto, Hartini, and Premananto (2019), on the millennial generation found that perceptions of usefulness, ease, enjoyment, and passion have a positive effect on attitudes and intentions to use Go-Pay. Further, the application of digital wallets is also studied by Badri (2020), who found that Generations Y and Z in Pekanbaru City are very active users of digital wallets. Furthermore, the findings found that the reason that Generations Y and Z in Pekanbaru City use digital wallets is because of the advantages of using them which are very suitable for the needs of non-cash transactions.

Electronic wallets are first recognized as a method for saving money in electronic form, but they become popular because they are suitable for providing a convenient transaction alternative for internet users to store and use the information on online shopping (Chawla and Joshi 2019). As technology is increasingly used for individual use, UTAUT settings have been adapted to meet these requirements by adding additional constructs: hedonic motivation, habit, price value, and perceived enjoyment (C. Kim, Li, and Kim 2015). Generation Z's dependence on smartphones has led to new social phenomena that occur among them, such as greater anti-social attitudes, easy feelings of loneliness, and addiction to gadgets and online games (Howe & Nadler, 2012). Higher-intentioned clients of adopting emerging technology are more likely to be adopters and will promote it to others (Lancelot Miltgen, Popovič, and Oliveira 2013).

According to Abrahão, Moriguchi, and Andrade (2016), behavioral intention is used to study the orientation of an individual's behavior to adopt new technology. The findings of a previous study conducted by Welly et al. (2020) emphasized the positive relationship between perceived user-friendliness and intention to utilize mobile banking. Moslehpour et al. (2018), investigated the decision of online shopping by Taiwanese consumers based on the usability after using E-Wallet payments so that this could be a predictor of consumers' intention to adopt *FinTech* in fulfilling their financial transaction needs. According to Lu, Yao, & Yu, (2005), which examined wireless internet services in mobile technology, it states that the use of technology by people in the surrounding environment affects individual decisions to also use wireless internet services in mobile technology. Facility Condition can be stated as the user's feeling of trust in the existence of service units provided by service providers for supporting facilities such as technical infrastructure, knowledge of usage, and consumer assistance services (Madan & Yadav, 2016).

This study was conducted on the basis of several unsolved problems regarding factors that drive Generation Z to use E-Wallet and other reasons why this study was conducted are because this study is the first to be conducted in Pematangsiantar City, North Sumatera, Indonesia. The research problems are the use of E-Wallet that is not yet optimal as an instrument for carrying out non-cash transactions and the factors that drive the readiness of Generation Z as part of the Cashless Society to use E-Wallet that have not been determined (Rif'ah 2019). Therefore, by conducting this study, it is

expected that the factors that can drive the readiness of Generation Z to use E-Wallet as part of a cashless society in the era of the industrial revolution 4.0 in the future will be determined. This study aims to find out the factors that drive Generation Z to use E-Wallet in Pematangsiantar City.
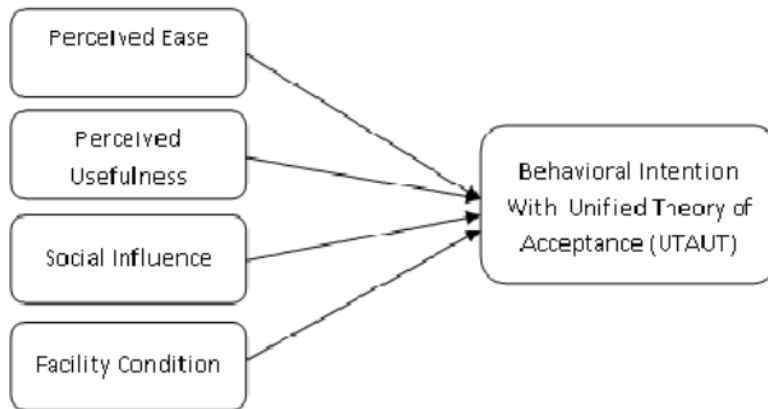
## LITERATURE REVIEW



**Figure 1.** Research Framework

**Hypothesis Testing**

Based on the background of the problem and the framework that has been previously explained, the hypotheses formulated in this study are as follows:

Hypothesis 1: Perceived ease of use affects behavioral intention
Hypothesis 2: Perceived usefulness affects behavioral intention
Hypothesis 3: Social influence affects behavioral intention
Hypothesis 4: Facility condition affects behavioral intention

## RESEARCH METHODOLOGY

In this study, the researchers used quantitative methods with an exploratory survey approach. To obtain suitable data, the researchers used indicators to represent each research variable. The data sources used in the study were from primary data and secondary data. The primary data were obtained from a survey through a questionnaire distributed online. Meanwhile, the secondary data were indirect data obtained from the results that have been collected before. The population of this study was all Generation Z of E-Wallet users who are active in Pematangsiantar City. Unfortunately, there was no exact data that stated the number of active E-Wallet users in Pematangsiantar City. This is caused by several factors, such as one person can have more than one active E-Wallet and there is no information regarding the exact number report from the E-Wallet provider regarding its users. Thus, the researchers determined the number of samples that were considered sufficient to represent the population of E-Wallet users in Pematangsiantar City. This study selected a sample with non-probability sampling with the purposive sampling type. The estimate and hypotheses testing from the research model used the Partial Least Square Structural Equation Model (PLS-SEM). This method was chosen because it is suitable for a research model that is developing a theory or that is called an exploratory model (Hair, 2014).

## FINDING AND DISCUSSION

**Outler Model Measurement**

The results of the data obtained from the research questionnaire were processed using the SmartPLS version 3.2.8 application with processing guidelines by Juliandi (2018). In measuring the outer model, the tests conducted are the validity test and reliability test. A convergent validity test is

determined by the loading factor and AVE with the condition that the loading factor is above 0.7 and the AVE value is 0.5 (Hair et al., 2014). The model reliability test according to Hair et al.(2014) is seen from the value of Cronbach's alpha and composite reliability (CR) which has a value higher than 0.7. Based on Figure 1 and Table 4 below, it can be concluded that the value of each measuring instrument used in this study is valid and reliable.
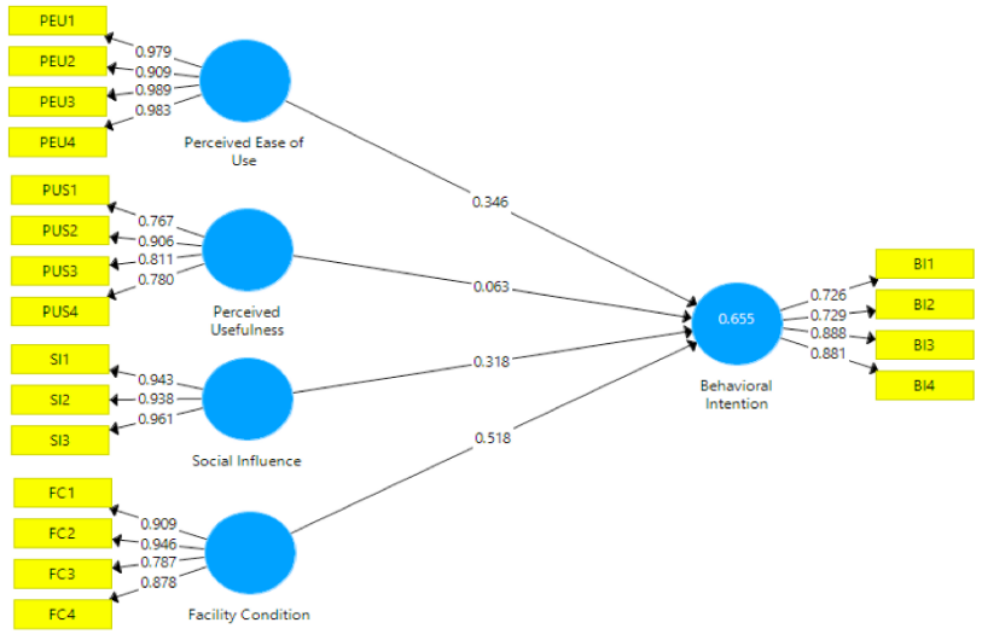


**Figure 2.** Outler Model Display

**Table 1.** Outler Model Measurement Results

| Notes | Cronbach's Alpha | Composite Reliability | Average Variance Extracted (AVE) |
|---|---|---|---|
| Perceived Ease of Use | 0.975 | 0.982 | 0.932 |
| Perceived Usefulness | 0.844 | 0.889 | 0.669 |
| Social Influence | 0.943 | 0.963 | 0.897 |
| Facility Condition | 0.903 | 0.933 | 0.778 |
| Behavioral Intention | 0.824 | 0.883 | 0.656 |

Source: Processed Data (2020)

In the validity test presented in Table 3 above, the value of each loading factor and AVE on the variable indicator for perceived ease of use, perceived usefulness, social influence, facility condition, and behavioral intention is above 0.7 for loading factor and above 0.5 for AVE. Moreover, the value for each reliability above obtained the composite reliability value of above 0.7 for each research variable which can be explained as follows: perceived ease of use obtained 0.982, perceived usefulness obtained 0.889, social influence obtained 0.963, facility condition obtained 0.933, and behavioral intention obtained 0.883. Furthermore, for the cronbach's alpha value, the value for each variable is above 0.60, which shows that all research variables have good reliability values.

**Inner Model Measurement**

Inner model measurement is carried out by bootstrapping research data using SmartPLS version 3.2.8. There are two results obtained from the bootstrapping, including the significance of the two

related variables and the R-square of the study. The value of the R-square is the value that shows the ability of exogenous variables to build endogenous variables.

**Table 2.** Calculation Results of the R-Square Value

| Notes | R Square | R Square Adjusted |
|---|---|---|
| Behavioral Intention | 0.655 | 0.645 |

Source: Processed Data (2020)

Seen from the R-square value of each endogenous variable, the value ranges from 0.33 to 0.67. This shows that, overall, the ability of the exogenous variables to explain endogenous variables is moderate. Further, to prove the hypothesis testing, a significance test is carried out to determine the relationship between the exogenous variables and endogenous variables. The criterion of significance is seen from the p-value. With a significance level of 5%, if the p-value between the exogenous and endogenous variables is lower than 0.05, it means that the exogenous variable has a significant effect on the endogenous variable. On the contrary, if the value is higher than 0.05, it means that the exogenous variable does not have a significant effect in formulating the endogenous variable.
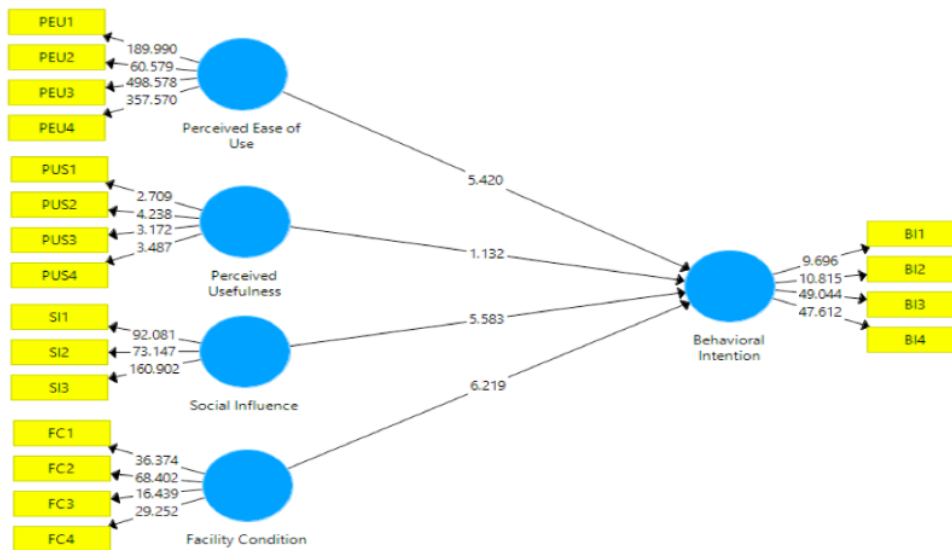


**Figure 3.** Inner Model Display

**Table 3.** Path Coefficients Test Results

| Path Between Variables | Coefficient | t-count | P-Value | Conclusions |
|---|---|---|---|---|
| Perceived ease of use >>Behavioral intention | 0.346 | 5.420 | **0.000** | Significant |
| Perceived usefulness >>Behavioral intention | 0.063 | 1.132 | **0.258** | NotSignificant |
| Social influence >>Behavioral intention | 0.318 | 6.937 | **0.000** | Significant |
| Facility condition >>Behavioral intention | 0.518 | 6.219 | **0.002** | Significant |

Source: Processed Data (2020)

Based on the results of the processed data presented in Table 7 above, the significance test of the direct relationship between exogenous and endogenous variables can be considered that overall exogenous variables have a significant effect on endogenous variables, even though there is one

exogenous variable that does not affect the endogenous variable. Of the 4 hypotheses formulated, 1 hypothesis is rejected, which is for the effect of the Perceived Usefulness variable the Behavioral Intention variable which does not have a significant effect. While the variables of Perceived Ease of Use, Social Influence, and Facility Condition have a significant effect on Behavioral intention.

## Discussion

### The Effect of Perceived Ease of Use on Behavioral Intention

The results of the study show that perceived ease of use has a positive and significant effect on interest in using E-Wallet. This shows that the feeling of ease in using E-Wallet not only affects their usage habits but also affects the feelings of trust from users, so the implications of these feelings drive behavior to reuse the product. The results of this study are in line with several previous studies, in which in related studies, it was concluded that the existence of an easy system affects the habits that drive its use (Sharma et al. 2018) & (Nidhi Singh, Shalini Srivastava 2017). Further, studies by (Mehra, Paul, and Kaurav 2020) & (Wong and Mo 2019),showed that the aspect of ease has a positive and significant effect on interest in using E-Wallet services.

### The Effect of Perceived Usefulness on Behavioral Intention

The results show that perceived usefulness does not have a positive and significant effect on interest in using E-Wallet. The results of this study support previous studies that show that perceived usefulness does not directly affect the user's usage habits. Chawla and Joshi (2019) & Sharma et al. (2018) explained the results of the study they obtained regarding the effect of perceived usefulness on behavioral intention which has insignificant results. On the other hand, the results of this study contradict some previousstudies (Aksami dan Jember (2019); Poutray et al. (2019) & Kumala, Pranata, and Thio (2020), which showed that the usefulness aspect has a positive and significant effect on interest in using E-Wallet services.

### The Effect of Social Influence on Behavioral Intention

The results show that social influence has a positive and significant effect on interest in using E-Wallet. As stated by Kim et al. (2016), social influence can affect an individual's behavior change pattern by looking at the internalization and identification of compliance as a form of change in their belief and social status. These findings are also supported by results of the study by (Xu et al. 2017), which explained that the social influence facilitates consumers to carry out financial activities to make it easier due to the more accurate information they obtain from the social environment factors through suggestion and advice from reliable information sources. This supports previous studies conducted by Sharma et al. (2018) & Singh, Sinha, and Liébana-Cabanillas (2020), which stated that compared to advertisements, good experiences expressed by close people are more influential in E-Wallet adoption.

### The Effect of Facility Condition on Behavioral Intention

The results show that the facility condition has a positive and significant effect on the interest in using E-Wallet. The facility condition is defined as beliefs about accessibility to the resources required to facilitate any service (H. W. Kim, Chan, and Gupta 2007). Supporting facilities are one of the factors that are considered important in E-Wallet adoption. Without supporting facilities, it would be difficult to adopt new technologies, such as E-Wallet. In this study, the facility condition is hypothesized to affect the intensity of interest in using E-Wallet. Based on the results of the significance test, it shows that facility condition has a significant and positive effect on behavioral intention. This is similar to the results of the studies by Chawla & Joshi (2019) & Madan & Yadav (2016) which stated that the facility condition not only affects perceived usefulness but also on habits or interest in use.

## CONCLUSION

Based on the results of hypothesis testing, the conclusions in this study are:

1. The results of testing the perceived ease of use variable show that the ease of use factor has a positive and significant effect on behavioral intention.
2. The results of testing the perceived usefulness variable show that the usefulness factor does not have a positive and significant effect on behavioral intention.

3. The results of testing the social influence variable show that the social factor has a positive and significant effect on behavioral intention.
4. The results of testing the facility condition variable show that the facility factor has a positive and significant effect on behavioral intention.

# REFERENCES

Abrahão, Ricardo de Sena, Stella Naomi Moriguchi, and Darly Fernando Andrade. 2016. "Intention of Adoption of Mobile Payment: An Analysis in the Light of the Unified Theory of Acceptance and Use of Technology (UTAUT)." *RAI Revista de Administração e Inovação* 13(3): 221–30.

Alalwan, Ali Abdallah, Yogesh K. Dwivedi, and Nripendra P. Rana. 2017. "Factors Influencing Adoption of Mobile Banking by Jordanian Bank Customers: Extending UTAUT2 with Trust." *International Journal of Information Management* 37(3): 99–110. http://dx.doi.org/10.1016/j.ijinfomgt.2017.01.002.

Badri, Muhammad. 2020. "InovbizAdopsi Inovasi Aplikasi Dompet Digital Di Kota Pekanbaru." *Inovbiz: Jurnal Inovasi Bisnis* 8(1): 120–27.

Chawla, Deepak, and Himanshu Joshi. 2019. "Consumer Attitude and Intention to Adopt Mobile Wallet in India – An Empirical Study." *International Journal of Bank Marketing* 37(7): 1590–1618.

Fitria, Linda, and Adi Winata. 2020. "The Effect of Electronic Coupon Value to Perceived Usefulness and Perceived Ease-of-Use and Its Implication to Behavioral Intention to Use Server-Based Electronic Money." *International Journal of Innovative Science and Research Technology* 5(1): 147–58.

Houston, Dian Dinata. 2020. "Adopsi Penerimaan Digital Payment Pada Kalangan Milenial." *Medium* 7(2): 55–67.

Intarot, Pharot, and Chutima Beokhaimook Beokhaimook. 2018. "Influencing Factor in E-Wallet Acceptant and Use." *International Journal of Business and Administrative Studies* 4(4): 167–75.

Juliandi, A. (2018). *Membangun Model PLS di SmartPLS*. 16–17. https://doi.org/10.5281/zenodo.2538001

Keng-Soon, Chong et al. 2019. "An Adoption of Fintech Service in Malaysia." *South East Asia Journal of Contemporary Business, Economics and Law* 18(5): 73–92.

Kesumastuti, Teresia Miranti. 2020. "International Journal of Multicultural and Multireligious Understanding The Process of Adoption Interest in Using Digital Wallet in Central Jakarta ( Case Study on Go-Pay Users )." *International Journal of Multicultural and Multireligious Understanding* 7(2): 277–86. https://ijmmu.com/index.php/ijmmu/article/download/1463/1159.

Kim, Changsu, Wen Li, and Dan J. Kim. 2015. "An Empirical Analysis of Factors Influencing M-Shopping Use." *International Journal of Human-Computer Interaction* 31(12): 974–94.

Kim, Hee Woong, Hock Chuan Chan, and Sumeet Gupta. 2007. "Value-Based Adoption of Mobile Internet: An Empirical Investigation." *Decision Support Systems* 43(1): 111–26.

Kumala, Debby Cynthia, Joshua Wilson Pranata, and Sienny Thio. 2020. "Pengaruh Perceived Usefulness, Perceived Ease of Use, Trust, Dan Security Terhadap Minat Penggunaan Gopay Pada Generasi X Di Surabaya." *Jurnal Manajemen Perhotelan* 6(1): 19–29.

Lancelot Miltgen, Caroline, Aleš Popovič, and Tiago Oliveira. 2013. "Determinants of End-User Acceptance of Biometrics: Integrating The 'big 3' of Technology Acceptance with Privacy Context." *Decision Support Systems* 56(1): 103–14.

Madan, Khushbu, and Rajan Yadav. 2016. "Behavioural Intention to Adopt Mobile Wallet: A Developing Country Perspective." *Journal of Indian Business Research* 8(3): 227–44.

Mehra, Aashish, Justin Paul, and Rahul Pratap Singh Kaurav. 2020. "Determinants of Mobile Apps Adoption among Young Adults: Theoretical Extension and Analysis." *Journal of Marketing Communications* 0(0): 1–29. https://doi.org/10.1080/13527266.2020.1725780.

Moslehpour, Massoud, Van Kien Pham, Wing Keung Wong, and Ismail Bilgiçli. 2018. "E-Purchase Intention of Taiwanese Consumers: Sustainable Mediation of Perceived Usefulness and Perceived Ease of Use." *Sustainability (Switzerland)* 10(1).

Nidhi singh, Shalini Srivastava, Neena Sinha. 2017. "International Journal of Bank Marketing

Consumer Preference and Satisfaction of M-Wallets: A Study on North Indian Consumers." *International Journal of Bank Marketing* 12(7): 1–32.

Purwanto, Sugeng, Sri Hartini, and Gancar Candra Premananto. 2019. "Understanding Consumer Intention to Use Go-Pay: Development and Testing of Technology Acceptance Models for Consumers." *Eksis* 14(1).

Rif'ah, Sifwatir Rif'ah. 2019. "FENOMENA C A S HL E S S S O C I E T Y DI ERA MILENIAL DALAM PERSPEKTIF ISLAM." *Al-Musthofa: Journal of Sharia Economics* 2(February): 1–9.

Routray, Susmi, Reema Khurana, Ruchi Payal, and Rakesh Gupta. 2019. "A Move towards Cashless Economy: A Case of Continuous Usage of Mobile Wallets in India." *Theoretical Economics Letters* 9(4): 1152–66.

Sharma, Sujeet Kumar, Sachin Kumar Mangla, Sunil Luthra, and Zahran Al-Salti. 2018. "Mobile Wallet Inhibitors: Developing a Comprehensive Theory Using an Integrated Model." *Journal of Retailing and Consumer Services* 45(June): 52–63. https://doi.org/10.1016/j.jretconser.2018.08.008.

Singh, Nidhi, Neena Sinha, and Francisco J. Liébana-Cabanillas. 2020. "Determining Factors in the Adoption and Recommendation of Mobile Wallet Services in India: Analysis of the Effect of Innovativeness, Stress to Use and Social Influence." *International Journal of Information Management* 50(October 2018): 191–205. https://doi.org/10.1016/j.ijinfomgt.2019.05.022.

Welly, Yerisma, Supitriyani Supitriyani, Yusnaini Yusnaini, and Acai Sudirman. 2020. "Factors of Using Non-Cash Payments to the Consumption Level of Students in Pematangsiantar City." *Jurnal Bisnis dan Manajemen* 7(1): 61–68.

Wong, Wai Han, and Wing Ying Mo. 2019. "A Study of Consumer Intention of Mobile Payment in Hong Kong, Based on Perceived Risk, Perceived Trust, Perceived Security and Technological Acceptance Model." *Journal of Advanced Management Science* 7(2): 33–38.

Xu, Xiaoyu et al. 2017. "The Impact of Informational Incentives and Social Influence on Consumer Behavior during Alibaba's Online Shopping Carnival." *Computers in Human Behavior* 76: 245–54.

# Cek Plagiat Draft Prosiding Internasional ICSmart

**9**  ejournal.unib.ac.id
Internet Source                                               1%

**10**  eprints.perbanas.ac.id
Internet Source                                               1%

**11**  www.ijosmas.org
Internet Source                                               1%

**12**  repository.upi.edu
Internet Source                                               1%

**13**  Submitted to University of Greenwich
Student Paper                                                 1%

**14**  Hasan, B.. "Delineating the effects of general and system-specific computer self-efficacy beliefs on IS acceptance", Information & Management, 200607
Publication                                                  <1%

**15**  Submitted to Heriot-Watt University
Student Paper                                                <1%

**16**  Submitted to PSB Academy (ACP eSolutions)
Student Paper                                                <1%

**17**  Submitted to Universitas Kristen Satya Wacana
Student Paper                                                <1%

**18**  Submitted to University of New South Wales
Student Paper                                                <1%

mpra.ub.uni-muenchen.de

19    Internet Source

&lt;1%

20    Lai-Ying Leong, Teck-Soon Hew, Keng-Boon Ooi, June Wei. "Predicting mobile wallet resistance: A two-staged structural equation modeling-artificial neural network approach", International Journal of Information Management, 2020
Publication

&lt;1%

21    Submitted to Universiti Malaysia Terengganu UMT
Student Paper

&lt;1%

22    journal.binus.ac.id
Internet Source

&lt;1%

23    Submitted to Coventry University
Student Paper

&lt;1%

24    Hemantkumar P. Bulsara, Esha A. Pandya. "An Exploration of Antecedents of Initial Trust in M-Payments", Journal of Electronic Commerce in Organizations, 2021
Publication

&lt;1%

25    www.ijsrm.in
Internet Source

&lt;1%

26    123dok.com
Internet Source

&lt;1%

27 Anil Gupta, Anish Yousaf, Abhishek Mishra. "How pre-adoption expectancies shape post-adoption continuance intentions: An extended expectation-confirmation model", International Journal of Information Management, 2020
Publication
<1 %

28 Haymanot Bassie, Teshome Sirany, Bizuayehu Alemu. "Rural-Urban Labor Migration, Remittances, and Its Effect on Migrant-Sending Farm Households: Northwest Ethiopia", Advances in Agriculture, 2022
Publication
<1 %

29 Tao Zhou. "Examining online health community users' sharing behaviour: A social influence perspective", Information Development, 2021
Publication
<1 %

30 ejurnal.iiq.ac.id
Internet Source
<1 %

31 eprints.iain-surakarta.ac.id
Internet Source
<1 %

32 www.frontiersin.org
Internet Source
<1 %

33 Arindy, Amalia Suzianti. "Developing Digital Wallet Services in Indonesia", Proceedings of the International Conference on Engineering
<1 %

and Information Technology for Sustainable Industry, 2020
Publication

34    Natanael Steven Kurniawan, Jacques, Muammar Azhim Tohepaly, Anderes Gui, Muhammad Shabir Shaharudin, Yuvaraj Ganesan. "Information Security and the Quality of Online Loan Applications: A Societal Analysis", 2023 International Conference on Computer Science, Information Technology and Engineering (ICCoSITE), 2023
Publication    <1%

35    al-kindipublisher.com
Internet Source    <1%

36    eprints.ners.unair.ac.id
Internet Source    <1%

37    eprints.untirta.ac.id
Internet Source    <1%

38    journal.ubm.ac.id
Internet Source    <1%

39    www.gerjournal.com
Internet Source    <1%

40    Samuel Fosso Wamba, Maciel M. Queiroz, Constantin Blome, Uthayasankar Sivarajah. "Fostering Financial Inclusion in a Developing    <1%

Country", Journal of Global Information Management, 2021
Publication

41    Frederic Nimmermann. "Congruency, Expectations and Consumer Behavior in Digital Environments", Springer Science and Business Media LLC, 2020
Publication

<1 %

42    Wan Hashridz Rizal bin Wan Abu Bakar, Nur Aulia Fahada binti Misaridin, Mohammad Zulfakhairi bin Mokhtar. "Determinant of users' intention to adopt Pahang Mart on-line Portal in Malaysia: The role of perceived ease of use", Journal of Physics: Conference Series, 2021
Publication

<1 %