



The Effect of Easy Perceptions and Risk Perceptions on Interest in Using Electronic Money Paying Systems in Ecommerce Shopee Applications

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ABSTRACT

The research use questionnaire distribution. This study aims to determine the effect of perceived convenience and perceived risk on interest in using electronic money payment systems in the Shopee E-Commerce application. The independent variables studied were perceived ease and risk. Usage variable is usage interest. The following types of research are quantitative research. The population in the study are active students of the Faculty of Economics and Business, State University of Surabaya, class 2018 – 2021 who use the ShopeePay payment system, and get a sample by opening 100 respondents. Using a non-probability sampling technique with a purposive sampling approach. Based on the analysis of this study, it was found that the variable perception of ease had a positive and significant effect on interest in use, and the variable perception had a positive value and had no effect on interest in use. Meanwhile, the perception of convenience (X_1) and the perception of risk (X_2) together have a positive effect on interest in using (Y) in the Shopee E-Commerce application.

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1. Introduction

Human life today is not far from the internet, and almost every activity carried out by various occupations and different age groups dominates the use of the internet. Based on data from the Principal Economist Payment System Policy Department of Bank Indonesia, the volume of E-Commerce transactions increased to 338.2 million mobile customer users, 175.4 million internet users and 160 million active social media users. According to Bank Indonesia data, E-Commerce transactions increased to 140 million in August 2020, up from 80 million last year and 40 million in August 2018 (tempo.co, 2020).

Constant technological change has influenced major changes in the lives of Indonesian people both positively and negatively, creating ideological shift that needs to be explored to find the best solution. There are societies that understand or keep up with technological advances that have become more than what society needed from the start. Based on the use of technology, we can see that other important factors have increased, one of which is in transactions. Currently, many people use a payment system with an electronic payment system. Where currently many are using payment systems with electronic money, from that there is a positive side that is felt for some people with the existence of an electronic money payment system, namely helping the process during transactions and does not require extra energy, while for other people who do not understand developments technology will the impact on the lack of understanding of the operation of electronic payments which is felt to be much easier to use cash payment systems.

Before the existence of the electronic payment system, the Indonesian people carried out transactions using the cash system and met face-to-face by making physical contact. Entering this all-digital era, people are introduced to electronic payments, where transactions in the community in everyday life are currently made easier with a payment system that can be done via a smartphone and its supporting applications. With the emergence of more advanced technology, both service providers and users are increasingly looking for alternatives in electronic payment instruments that are more effective, efficient, and secure.



One of the powers of Bank Indonesia in regulating and maintaining the smooth running of the payment system is the regulation on the use of payment instruments as contained in Act Number 3 of 2004 concerning Bank Indonesia. The stipulation in the use of payment instruments is shown so that the payment instruments used by the public can meet the requirements for security and efficiency of their users. The development of technology in the field of information and communication has an impact on the emergence of the latest innovations in the field of Electronic Payment. With the implementation of the electronic payment system policy by Bank Indonesia, it will certainly have an impact on the economic sector, especially in the future. It will be interesting to see what the impact will be in the future if Indonesia implements a full Electronic Payment policy.

The Shopee E-Commerce application officially entered Indonesia in 2015, the first position of E-Commerce with the highest site visitors in Indonesia, amounting to 93.4 million visitors in the second quarter of 2020. Where with the prevention of the spread of the virus at this time, it can be seen the tendency of the community, namely implement electronic payments which aim for security and convenience which is more effective. Judging from Shopee data, 80% of the total purchases on this Shopee E-Commerce application use digital payments by users aged 18 – 34 years and 45% of transactions use the ShopeePay feature.

Shopee Indonesia through the parent company Sea Group, which has obtained a permit in the administration of electronic money which was issued on August 8, 2018. The licensing license was granted to Shopee, namely PT. AirPay International. The electronic money service feature contained in the Shopee E-commerce application is called ShopeePay. Currently, there are many types of electronic money used by every community, such as ShopeePay, OVO, Gopay, Dana, LinkAja, Flip, and others. Judging from data from market research institutions in 2020, where ShopeePay experienced significant growth in its use. Currently ShopeePay has a QRCode system that can be used in several stores that have collaborated, and with this system will provide attractive offers such as discounts or other promos.

With the circulation of electronic payment systems, which are currently increasing, there will be factors that will affect the acceptance of information technology. So that using an electronic payment system will give rise to the benefits of perceived convenience, and on the other hand it can pose a risk. If a product has benefits and convenience when used in daily activities, thus allowing interest in the use of the product will have a positive value. If it is felt from the existence of an electronic payment system that is very helpful in terms of dealing with transactions, it can lead to a possibility that is built in the community, namely to use an electronic payment system.

TAM (Technology Acceptance Model) is a concept that describes the technology acceptance approach model. According to Davis (1989), which divides the attitude factor of each user's behavior into two variables, namely ease of use and usefulness of technology. In this case, it is an adoption model of TRA (Theory of Reasoned Action), which aims at trying to predict the behavior that will be carried out by individuals based on the individual's intention to take an action (Fishbein & Ajzen, 1975). Meanwhile, TPB (Theory of Planned Behavior) is a theory of TRA development, adding a third factor that influences the intention to perform behavior, namely the belief about the existence of factors that can facilitate or hinder the implementation of behavior (Ajzen, 1991). From the two perceptions, namely the ease and usefulness that affect the interest in behavior (behavior intention) which will appear if it is felt in the ease of use and the benefits obtained from the technological system used (Pratama & Suputra, 2019). From the perceived benefits and convenience variables, there are other factors that arise, namely the perception of risk, where there are some people who are more comfortable using manual or direct payment systems so that they reject the existence of an electronic payment system with the condition of the problems experienced, namely the security and comfort of the user. . These models provide insightful concepts about the behavior of computer users that can adapt to information technology that meets the needs of many users and according to what is needed (Prasetya & Putra, 2020).

According to Davis (1989), perceived ease of use is an individual's level of confidence regarding the ease of understanding technology. There are indicators from Davis et al. (1989) namely (1) information technology is easy to learn, (2) information technology is easy to obtain, and (3) information technology is easy to operate. According to Prasetya & Putra (2020) Perceived ease of use is the degree to which it is believed that no effort is required to apply a special technique. If an information can be trusted, then someone will use it with the ease provided. According to Ersaningtyas (2019), convenience is an individual belief that does not require special effort. According to Ningsih et al. (2021) the factors that influence the understanding of perceived ease of use are (1) the need for ease of use, (2) the need for technology use, and (3) the cellular



technology industry is efficient and does not take much effort to interfere. From the ease felt by each of these individuals will give confidence to each of them, so that the impact given is to improve something one's performance. This shows that the greater the convenience required by the use of a technology with electronic charging, the greater the interest in using it. Shopee provides many offers to attract users and from the store there are also those who provide discounts at certain hours with a limited amount so that people will be more interested in shopping. Shopee makes payments easier by providing payment system services with electronic money that can be accessed 1 x 24 hours, namely payments via bank transfers, payments via Indomaret / Alfamart / Dan+Dan, and ShopeePay. For ShopeePay payments, consumers only top up funds or balances that can be made from between banks or fellow ShopeePay users.

According to previous research conducted by Prasetya & Putra (2020) and Pratama & Suputra (2019), it has been proven that there is a positive and significant influence on the perceived convenience variable on interest in using electronic money. In other words, if the perception of ease of use increases, the interest in using electronic money payment systems will increase.

To measure the perceived ease of this research, it is based on research from Rimawati & Saptomo (2019) which contained 4 indicators, namely (1) ease of learning, (2) interaction, (3) flexibility, and (4) ease of use.

H1: Perception of Ease of Influence on Interest in Using Electronic Money Payment Systems in Shopee's E-Commerce Applications.

Risk understanding is a risk opinion that represents an individual's assessment of the possible risks associated with transactions (Hibaturrakhman, 2021). From the individual's assessment will emerge a feeling of uncertainty that can create a loss for the individual (Featherman & Pavlou, 2002). From this, it can be minimized by the existence of policies or provisions made by both parties and each party can benefit and users can also feel comfortable and safe when using the product. User perception intensity level regarding the risk of influencing the magnitude of interest in use.

According to Oktabriantono et al. (2017) the perception of risk is uncertainty and affects every action taken by users, and understanding this uncertainty will be a safe alternative. Perception of risk affects the level of consumer confidence. The lower the risk of one's understanding, the higher the level of trust and resilience, so that if it is felt that the loss is small, it will be considered that the risk is almost non-existent. Perception of risk is a perception related to uncertainty and something undesirable from using the product (Pavlou, 2003). Users certainly expect that in every use of products or services, the risks obtained are minimized by anticipating these uncertainties.

According to Hoyer & MacInnis (2010) in Ningsih et al. (2021) the dimensions of perceived risk are (1) occupational risk, (2) financial risk, (3) physical or security risk, (4) environmental community risk, (5) psychological or mental health risk, and (6) risk time period. And according to Yang et al. (2015) there are indicators of risk perception, namely (1) economic risk, (2) personal risk, (3) performance risk, and (4) privacy risk.

From every use of everything there will be a risk, one of which is the use of an electronic money payment system. Shopee provides electronic payments with the aim of helping users make transactions easier without any time limit. However, from this convenience, a risk can arise, namely user data leakage, data falsification, or data misuse, and others. If these things happen and are experienced by the user, it will damage the trust of the user which has the effect of decreasing interest in use because it is felt that the company is unable to maintain the confidentiality of its users. For this electronic money payment system itself, of course it requires more detailed data, such as when activating ShopeePay, the user needs to verify the data and photos of the front view using an ID card so that the user's personal data will of course be entered into the input system in the company, and to the payment system carried out by bank transfer has an ethnic code when making payments, so it needs to be kept secret from outside parties.

To measure the perception of risk in this study, referring to Leerphong & Mardjo (2013) consists of 5 indicators, namely (1) the existence of thoughts about risk, (2) transaction security, (3) transaction convenience, (4) security, and (5) timing.

Through previous research by Ningsih et al. (2021) and Ermawati, N. (2020) found a significant effect of the risk perception variable on the interest in using electronic money. However, there are contradictory results from the research by Yogananda & Dirgantara (2017) which results in no effect on the risk perception variable on interest in use.

H2: Risk Perception Affects Interest in Using Electronic Money Payment Systems in Shopee's E-Commerce Applications

According to Davis (1986), intention is a behavioral level of effort associated with support to become a character in a particular behavior. When you see something that someone thinks is useful, it will create a desire to fulfill that interest. According to Tony Sitinjak (2019), continued interest in the use of information technology, assuming someone has access to it, is indicated by the level of personal preference or emotion. Interest is a psychological activity to perform a behavioral action because of feelings about a product (Schiffman & Kanuk, 2007:201). According to Amijaya (2010) in Saputri (2018) the indicators of interest used are (1) reliability for future use, (2) suitability for demand use, (3) potential incentives for use, and (4) willingness to suggest or recommend to the other party. According to Seng & Ping (2016), there are 2 sides, namely (1) the internal side, which relates to the knowledge, capacity, resources, and technology used, and (2) the external side, which relates to consumer needs and expectations of the company towards managed products. Interest is something that arises after seeing the stimulus from the product being seen (Kotler & Keller, 2012).

From the perceived interest, a feeling of satisfaction and pleasure will emerge if the desired product is fulfilled (Prasetya & Putra, 2020). According to Cheng (2014) in (Yogananda & Dirgantara, 2017) there are indicators in interest, namely (1) will use the product in the future, (2) will often use the product in the future, and (3) will continue to use the product in the future. When these desires are fulfilled with the available conveniences and the many benefits that are felt and the risks experienced are not large, a desire will arise that encourages them to use. Similar to the electronic payment system in Shopee, with Shopee providing various payment systems that use electronic money, it can help users transact easily and have many benefits such as being able to save time, can be done any time, can be accessed easily, From this, there are many benefits that are felt, so users are encouraged to use the electronic money payment system. To measure interest in use, look at the indicators from Ferdinand (2011), namely (1) transactional interest, (2) referential interest, (3) exploratory interest, and (4) preferential interest. It is known from previous research by Wildan (2019) that the results where the perception of convenience and the perception of risk have a simultaneous effect on interest in using.

H3 : Perception of Ease and Perception of Risk Affect Interest in Using Electronic Money Payment Systems in Shopee's E-Commerce Application.

2. Methods

The research method used is a type of quantitative research which can be a measure of how much influence between other variables. In this study there are variables that include independent variables consisting of perceived convenience and perceived risk. While the dependent variable is interest in use.

In determining the number of research samples from a population, this study uses the Slovin technique, the formula used is:

$$n = \frac{N}{1 + Ne^2} \tag{1}$$

Referring to Sugiyono's theory (2016) the population used in this study is the number of students of the Faculty of Economics and Business, State University of Surabaya, amounting to 2841 with a preposition level of 10%. The following is the number of calculations obtained from the sample using the Slovin technique formula:

$$\begin{aligned} n &= \frac{2841}{1 + 2841 (0,1)^2} \\ &= 96,59 \text{ (100) respondent} \end{aligned} \tag{2}$$

From the calculation formula used, the number of samples obtained is 96.59 or rounded up to 100 respondents. Which has the characteristics of respondents, namely: 1) Active students of the Faculty of Economics and Business, State University of Surabaya, 2) Respondents who use ShopeePay at least 1 time, 3) The age limit in this study is 18-21 years.

The data collection procedure used in this study was using an online questionnaire via Google Form with the subject active students of the Faculty of Economics and Business, State University of Surabaya. To get answers from respondents, a questionnaire was distributed using a link that can be accessed via



(<https://bit.ly/MinatPenggunaSistemPembayaranElektronik>). Sampling in the form of non-probability sampling and sampling technique using purposive sampling.

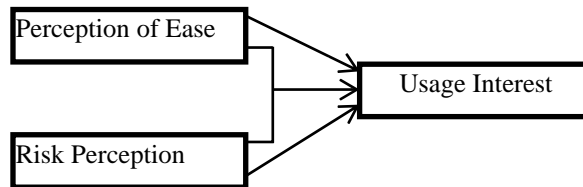


Figure 1. Research Design (Source: processed by researchers, 2022)

Using a Likert scale from 1-5 consisting of strongly agree, agree, neutral, disagree, and strongly disagree, with a total of 27 statement items containing 9 statements of perceived ease (X1), 10 statements of risk perception (X2), and 8 statements of interest in use (Y). The data analysis method used in the form of validity and reliability tests, classical assumption test consisting of normality test, multicollinearity test, and heteroscedasticity test. Hypothesis testing using multiple linear analysis techniques which include partial test (T test), simltas test (F test), and the analysis of the coefficient of determination (R2), as well as the data analysis technique in the following research, namely multiple linear regression analysis through Statistical Produce and Service Solutions (SPSS) version 22.

Before the questionnaires were distributed, the questionnaire instrument was tested first to 30 respondents. From the results of the validity test all indicators rcount > 0.361. Meanwhile, from the results of the reliability test, the overall indicator has a Crobanch Alpha value of 0.947 > 0.70.

Table 1. Normality Test Results

	Unstandardized Residual
Asymp. Sig. (2-tailed)	0,200 ^c

(Source: processed by researchers, 2022)

From the analysis above, the Kolmogrov Smirnov Test got a significance value of the unstandardized residual that is 0.200. This means that the residual value is greater than 0.05 so that the residual value is declared normally distributed. Meanwhile, in the normal graph, the P-Plot shows a scattered pattern in a diagonal line according to the direction of the diagonal line so that the data is normally distributed.

Table 2. Multicollinearity Test Results

Variable	Tolerance	VIF
Perception	0,610	1,683
Convenience		
Risk Perception	0,610	1,683

(Source: processed by researchers, 2022)

From the data calculated above, it can be seen that the results of the multicollinearity test with the SPSS 22.0 application show that all independent variables (X) consisting of Perception of Ease (X1) and Perception of Risk (X2) have a tolerance value of 0.610 > 0.10 and the VIF value of the two independent variables, which is worth 1.638 < 10, which means that there are no symptoms of multicollinearity. Based on this value, it can be concluded that the independent variable does not have multicollinearity symptoms in the regression model of this study.

Table 3. Heteroscedasticity Test Results

	Sig
Perception of Ease	0,773
Risk Perception	0,542

(Source: processed by researchers, 2022)

Through the test results in the SPSS 22.0 table above, it can be shown that in this study, the Ease Perception variable (X1) has a significance value of 0.773 and Risk Perception (X2) has a significance value of 0.542. So that it can be interpreted that the significance value of the following two independent variables is > 0.05 so that the results of the heteroscedasticity test prove that there are no symptoms of heteroscedasticity in this study.

3. Results and Discussion

Below are the results of the research conducted, which can be seen through a questionnaire totaling 100 respondents. The following characteristics are obtained from the respondents:

Table 4. Characteristics of Respondents

No	Characteristics	Amount Respondent
1	Major	
	a. Accountancy	7
	b. Management	4
	c. Economics	5
	d. Economic Education	84
2	Force	
	a. 2018	66
	b. 2019	21
	c. 2020	4
	d. 2021	9
3	Gender	
	a. Woman	84
	b. Man	16

(Source: processed by researchers, 2022)

Based on table 4, most respondents are dominated by female gender who are active students of the Faculty of Economics and Business, State University of Surabaya and already know about payments on the Shopee application, namely ShopeePay.

Table 5. T-Test Results (Partial)

Variable	t	Sig
Perception of Ease	3,780	0,000
Risk Perception	1,272	0,207

(Source: processed by researchers, 2022)

3.1 The Influence of Perceived Ease on Interest in Use

At the t-count value of the perceived convenience variable (X1), the number is 3.780 with a P-value of 0.000 (<0.05), it is found that the decision H0 is rejected and H1 is accepted. Thus, it can be said that there is an influence of perceived ease on interest in using electronic money in the Shopee E-Commerce application, one of which has an impact on easy-to-understand usage. This is based on the results described in the context of this study, and there are 4 indicators of application in perceived ease of use, namely (1) ease of learning, (2) linkage, (3) flexibility, and (4) ease of use. From the perceived ease one can gain confidence with the comfort that everyone desires, and the benefits of self-improvement can be attained. This shows that the greater the convenience required by the use of a technology with a payment system

Data Analysis Results

In this study resulted in a multiple linear regression equation as follows:

$$Y = 15,661 + 0.370X1 + 0.108X2 + e$$



From the equation above, the constant value is 15,661, which means that if this value does not indicate a change in the perceived convenience and risk perception variables, there will still be interest in using the electronic money payment system. The perceived convenience variable (X1) has a coefficient value of 0.370 which indicates a positive value, meaning that if a person's perception of convenience is higher, the interest in using it will increase. The magnitude of the risk perception coefficient (X2) is 0.108 which indicates a positive value, meaning that if a person's perception is good about risk, the higher interest in using it will be. electronic money, the greater the interest in using it.

After conducting this research, the results are in line with the results of research conducted by Prasetya & Putra (2020) and Pratama & Suputra (2019) which showed a significant influence in a positive direction on interest in use. However, the results of this study depart from research conducted by Saputri, (2018) which concludes that the effect of perceived ease of use has a negative and insignificant effect on interest in use.

3.2 The Influence of Risk Perception on Interest in Use

In the t-count value of the risk perception variable (X2) the number is 1.272 with a P-value of 0.207 (>0.05), then the decision H0 is accepted and H2 is rejected, meaning that risk perception (X2) has no significant effect on interest in using (Y), so the hypothesis both rejected.

Perception of risk is a perception related to uncertainty and something undesirable from using the product (Pavlou, 2003). From the individual's assessment will emerge a feeling of uncertainty that can create a loss for the individual. The magnitude of the user's perception of risk affects the amount of interest in using it. Users certainly expect that in every use of products or services, the risks obtained are minimized by anticipating these uncertainties.

Shopee provides electronic payments with the aim of helping users make transactions easier without any time limit. The risks that can be caused are user data leakage, data falsification, or data misuse, and others. For the electronic money payment system itself, of course it requires more detailed data, such as when activating ShopeePay, the user needs to verify the data and photos of the front view using an ID card so that the user's personal data will of course be entered into the input system in the company, and for the payment system that made by bank transfer there is an ethnic code when making payments, so it needs to be kept secret from outside parties.

After conducting the research, the results were consistent with previous research which was shown by research by Yogananda & Dirgantara (2017) which stated that there was no influence of risk perception variables on interest in use.

However, the results obtained in this study are not in line with the research conducted by Ningsih et al. (2021) and Ermawati, N. (2020) who concluded that risk perception affects interest in using.

Where the perception of risk is still considered to be an inhibiting factor in conducting transactions because some people do not feel fully confident in the use of electronic payment systems.

3.3 The Influence of Perceived Ease and Perception of Risk on Interest in Use

Table 6. F Test Results (Simultaneous)

	F	Sig
<i>Regression</i>	17,994	0,000

(Source: processed by researchers, 2022)

Based on the answers from respondents with the table data above, the results of the F test can be seen perform a payment system with terms and conditions that apply, where in the service there is a security code of each so that the risk that will be given can be minimized. This shows that with the convenience provided and the low level of risk, the interest in using electronic money payment systems is increasingly in demand by users.

The results of this study are in line with the Wildan (2019) research where the perception of ease and the perception of risk have a joint or simultaneous effect on interest in using. The results of Akmaliah's research (2020) conclude that the perception of convenience and the perception of risk have a joint or simultaneous effect on interest in using.

From the description above, it can be seen that the perception of convenience and the perception of risk have an influence on the interest in using the electronic money payment system in the Shopee application.

Table 7. Results of the Coefficient of Determination R²

<i>R Square</i>	<i>Adjusted R Square</i>
0,270	0,255

(Source: processed by researchers, 2022)

According to the analysis of the standard deviation of the SPSS 22.0 model summary, it is known that the Adjusted R Square is 0.255 or 25.5%, so that the perceived convenience and risk perceptions have a contribution to explain the use interest variable of 25.5% and the difference comparison is 74.5%. described from the variables not involved in this study.

4. Conclusion

From the results of the research analysis and discussion that has been explained, it can be concluded: (1) There is a positive influence between perceived ease of use (X1) on interest in use (Y); (2) There is no influence between the perception of risk (X2) on interest in use (Y); (3) There is a simultaneous influence between perceived convenience (X1) and perceived risk (X2) on interest in using (Y) In this study, there are several suggestions, namely understanding user information is needed in every electronic payment to be able to reduce higher risk. Although the Shopee application has provided security settings, each party must understand its use if you want to use it. And the Shopee application can maintain account via email or telephone verification every month to find out whether the user's account is still active and the user still owns it.

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