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Home / Archives / Vol. 4 No. 3 (2024) / VISA: Journal of Vision and Ideas

# VISA

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## Articles

### Strategi Pustakawan dalam Meningkatkan Citra Perpustakaan Sutan Tagor Mulia Padangsidempuan

Nisya Siregar, Hasan Sazali, Franindya Purwaningtyas  
887-901



PDF

Abstract View: 3,

### Rancang Bangun Sistem Monitoring pada Tanaman Greenhouse Berbasis Internet of Things (IOT)

Nazifah Dilla Regita, Mulkan Iskandar Nasution, Nazaruddin Nasution  
902-915



PDF

Abstract View: 1,

### Pengaruh Body Shaming dan Intensitas Interaksi Teman Sebaya terhadap Kepercayaan Diri Remaja Putri di Kecamatan Paninggaran Kabupaten Pekalongan

Novita Khoirunisa  
916-930



PDF

Abstract View: 1,

### Efektivitas Dakwah tentang Tauhid

Studi Kasus YouTube Adi Hidayat Official

Allvares Lesu Tokan, H.Fahmi Irfani, Indry Nirma Yunizul Pesha  
931-936



PDF

Abstract View: 1,

## Analisis Sistem Pendingin Mesin Bantu Generator Menggunakan Media Air Laut

Ahmad Sya'bani, I Gede Eka Lesmana

937-947



Abstract View: 1,

## Mengukur Kualitas Layanan Perpustakaan di Universitas Potensi Utama Menggunakan Metode Libqual+Tm

Feny Arsela, Nurhayani Nurhayani, Nabila Yasmin

948-957



Abstract View: 1,

## Pandangan M. Syarur terhadap Pendekatan Bahasa: Tafsir Lugawi

Insan Fadillah, Sabila Phutri Balqis, Achyar Zein, Rahayu Fuji Astuti

958-967



Abstract View: 2,

## Does Perceived Usefulness, Perceived Ease of Use, And Perceived Risk Has Influence on Intention To Use E-Wallet?

Tan Christabel Michaela Devina, Hendro Lukman

968 - 979



Abstract View: 0,

## Eksistensi Diri Selebgram dalam Membangun Personal Branding: Studi Deskriptif pada Selebgram Non-Selebritas di Kota Bandung

Adhea Mauna Fazriskia Fasa, Wahyu Utamidewi, Rastri Kusumaningrum

980 - 992



Abstract View: 0,

## Gaya Hidup Masyarakat Modern: Perilaku Konsumtif Remaja di Mal Podomoro Medan

Muhammad Fajar Syaban Lubis, Muhammad Kabul, M. Anas Azhar Rambe, Lukitaningsih, Tara Ashiilah

993-1001



Abstract View: 0,

## An Analysis of Themes in The Casher Short Story by John Collier

I Gusti Ayu Laksmiari, Novita Mulyana, I Nyoman Tri Ediwan, Gek Wulan Novi Utami

1013-1019



Abstract View: 1,

## Analysis of Plot Structure in Desiree Baby's Short Story by Kate Chopin

Ni Kadek Dea Nirmala Suarnanda, Luh Putu Laksminy, I Gusti Ayu Gde Sosiowati

1020-1029



Abstract View: 1,

### **Konsep Uban dalam Tafsir Al-Munir**

Muhammad Taufiq Hidayat, Tri Sandi, Achyar Zein, Rahayu Fuji Astuti

1030-1051



Abstract View: 1,

### **Inovasi Penyusunan Paket Wisata sebagai Upaya Pengembangan Desa Wisata di Kecamatan Paciran Kabupaten Lamongan**

Iffah Nur Halimatuz Zuhriyah, Joko Mijiarto

1052-1063



Abstract View: 1,

### **Analisis Model Komunikasi Lasswell pada Kebijakan Kartu Identitas Anak di Karawang**

Azmi Ayu Fadhilah Burhanudin, Evi Priyanti, Hanny Purnamasari

1064 - 1072



Abstract View: 0,

### **Penerapan Akulturasi Islam dan Budaya dalam Tradisi Munggah Muluh Suku Jawa di Wilayah Stabat**

Dani Kesuma, Jufri Naldo, Kasron Munchsin

1073 - 1079



Abstract View: 0,

### **Prespektif Hukum Terhadap Pemutusan Hubungan Kerja Dan Kompensasi Pesangon: Analisis Studi Kasus pada PT. JSU**

Fatimah Cahya Amani, Nirwasita Zada Paramesti, Jasmine Fatiha Jamaila, Dwi Desi Yayi Tarina

1080 - 1087



Abstract View: 0,

### **Tinjauan Kriminologi Tentang Korupsi dalam Penyaluran Bantuan Sosial Covid-19 di Indonesia**

Fatimah Cahya Amani, Saskia Salsabila Japono, Nadira Umar Bajaber, Jasmine Fatiha Jamaila, Adzra Ardelia Tuasalamony, Raisya Syafira Zahra, Mulyadi

1088 - 1097



Abstract View: 0,

### **Using Functional Grammar Teaching to Improve Analytical Exposition Text Writing for senior high school students in Karanganyar**

Aulia Zulfa Indi Putri, Sujito

1098 - 1105



Abstract View: 0,

### **Penerapan Sistem Elektronik Traffic Law Enforcement (ETLE) dalam Penindakan Pelanggaran Lalu Lintas di Wilayah Hukum Polda Jatim**

Endang Sri Narullita

1106 - 1118

[PDF](#)

Abstract View: 0,

## **Implementasi Program Padat Karya dalam Menanggulangi Kemiskinan di Kecamatan Semampir Kota Surabaya Tahun 2024**

Prana Lintang Gading Mayang Pandita, Kharisma Eka Deviyanti, Bagus Surya Batara, Fadhlán Firdaus Syafrudin, Ananta Prathama

1119 – 1130

[PDF](#)

Abstract View: 0,

## **Grammatical Cohesive Devices in Taylor Swift's Nyu 2022 Commencement Speech**

Ni Luh Putu Yurikayani, I Gusti Ayu Gede Sosiowati, Anak Agung Sagung Shanti Sari Dewi

1331 – 1336

[PDF](#)

Abstract View: 0,

## **Perlindungan Hukum Bagi Pekerja Rumah Tangga yang Menjadi Korban Kekerasan oleh Majikannya di Indonesia**

Azhari Dwi Syafi'i, Dwi Desi Yayi Tarina, Rasendriya Hendrawin, Matthew Febrian

1337 – 1343

[PDF](#)

Abstract View: 0,

## **Implementasi Program Kartu Keluarga Sejahtera dalam Meningkatkan Kesejahteraan Masyarakat Kelurahan Wonokusumo Kota Surabaya**

Septian Aditya Saputra, Salsabillah, Mita, Gratia, Vidya

1344 – 1358

[PDF](#)

Abstract View: 0,

## **Logistic Regression Classification with TF-IDF and FastText for Sentiment Analysis of LinkedIn Reviews**

Nabila Sya'bani Wardana, Firza Prima Aditiawan, Anggraini Puspita Sari

1359 – 1371

[PDF](#)

Abstract View: 0,

## **Implementasi Smart Mobility Bus Trans Semanggi Suroboyo Sebagai Bentuk Efisiensi Tata Kelola Transportasi Publik**

Widya Dharmawan, Greace Inri Apulina Br Sinulingga, Syafiril Ajmal Yanotama, Audhi Laksa Amanda Sasmito, Singgih Manggalau

1372 – 1384

[PDF](#)

Abstract View: 0,

## **Orienting Negative Politeness Strategies Towards the Hearer Negative Face in Disney's Frozen Movie**

Putu Ayu Anggita Gangga Swari, I Made Netra, Ketut Santi Indriani

1385 - 1391

[PDF](#)

Abstract View: 0,

### **Peran KSH Puspaga dalam Pencegahan Kasus Kenakalan Remaja di Kelurahan Dupak Kota Surabaya**

Tesalonika Dewwany Nugroho, Nova Dwi Nur Kumala Sari, Diana Claudya Gustafiani, Agnes Monalisa Putri Saluat, Calvin Edo Wahyudi

1414 - 1423



Abstract View: 0,

### **Strategi Penanggulangan Overcrowded Narapidana di Rumah Tahanan Kelas 1 Surabaya**

Mutiara Ramadhani, Devina Yasin, Esya Tyanti, Mutiara Bahar, Niswah Rifqi, Calvin Wahyudi

1424 - 1433



Abstract View: 0,

### **Strategi Guru Sejarah terhadap Pelaksanaan Kurikulum Merdeka dalam Pembelajaran Sejarah di SMAN 12 Semarang**

Indarti Tri Utami, Syaiful Amin

1434 - 1446



Abstract View: 0,

### **Bentuk Partisipasi Masyarakat dalam Pengembangan Kampung Herbal Nginden Kecamatan Sukolilo Surabaya**

Daniel Wahyu Triatmojo, Lucky Arizar, Naba Arum Kinasih, Rahma Rizqiyatul Mazidah, Ananta Prathama

1447 - 1457



Abstract View: 0,

### **Pengatur Kelembaban dan Suhu Kumbung Jamur Tiram Otomatis Menggunakan Mikrokontroller Atmega328 dengan Logika Fuzzy Berbasis Iot**

Muhammad Abi Muzaki, Rakhmat Kurniawan, Muhammad Siddik Hasibuan

1458 - 1467



Abstract View: 0,

### **Implementasi Program Dandan Omah di Kelurahan Bulak Banteng Kota Surabaya**

Asiel Bernike Remalya, Lucy Cita Widya Amanda, Rizky Buana Sari, Widya Larasati, Vidya Imanuari Pertiwi

1468 - 1472



Abstract View: 0,

### **Implementasi Website Elektronik Analisis Beban Kerja (E-ABK) pada Kantor Kelurahan Bongkaran Kota Surabaya**

Ratih Maulidiyah, Oktarizka Reviandani

1473 - 1485



Abstract View: 0,

### **Implementasi Analisis Beban Kerja Berbasis WEB Untuk Meningkatkan Kinerja Pegawai di Kecamatan Tenggilis Mejoyo Kota Surabaya**

Impelementasi, Sistem Informasi, WEB Analisis Beban Kerja (ABK)

Karima Sahranafa, Binti Azizatul Nafi'ah

1486 - 1497



Abstract View: 0,

### **Implementasi Kebijakan Open Government Data (OGD) dalam Menyongsong Smart City di Kota Surabaya: Studi pada PPID Kota Surabaya**

Muhammad Sultan Wachid , Amanda Nathaniela, Annisaa Shalsabila Miracle, Anggeli Susi Rose Ardian, Muhammad Hidayatullah, Muhammad Agus Muljanto

1498 - 1508



Abstract View: 0,

### **Analisis Peranan Masyarakat Serta Perlindungan Hukum Terhadap Kids Influencer Sebagai Bentuk Lain dari Eksploitasi Anak**

Kayus Kayowuan Lewoleba, Khairunisa Syalsabila

1509 - 1518



Abstract View: 0,

### **Exploring The Role of Technology in Facilitating Academic Fraud in Universities: Literature Review**

Akuntansi

Muhammad Dava Natawiria, Aristanti Widyaningsih, Meta Arief

1519-1539



Abstract View: 1,

### **Peran Pemerintah Kota Surabaya dalam Menanggulangi Bencana Banjir di Kecamatan Pakal Kota Surabaya**

Mohamad Geoveza Putra Syahtoni, Aryan Adi Pangestu, Prayoga Bagaskara, Bonifasius Deva Putratama, Oktarizka Reviandani

1540-1555



Abstract View: 1,

### **Mekanisme Penggunaan Digipay sebagai Alat Pembayaran atas Belanja APBN di Kantor Pertanahan Kota Medan**

Arfiany Sepyanty Putri Nasution, Yusrizal Yusrizal

1556-1560



Abstract View: 1,

### **Peran Literasi Digital dan Finansial untuk Meningkatkan Keberlanjutan UMKM di Desa Kenep, Sukoharjo**

Aan Cahya Fadhilah, Aisyah Yulita Wahyu Putri, Alfina Tri Elsa Nur Azizah, Alivia Malica Putri, Annisa Prila Puspita, Bunga Elysia Hafshah

1561-1567



Abstract View: 1,

## **Partisipasi Masyarakat dalam Mewujudkan Surabaya Kota Layak Anak melalui Program Kampung Arek Suroboyo Ramah Perempuan dan Anak di RW 05 Balongsari Surabaya**

Imro'atul Fadilla, Natasya Firdaus Supriyanto, Insani Alfinur Masithoh, Silmi Savira Nursyamsiyah, Ananta Prathama  
1568-1577



PDF

Abstract View: 1,

## **Analisis Hukum dan Budaya Catcalling pada Perempuan di Lingkungan Masyarakat**

Raisya Syafira Zahra, Mulan Kasisty Anamy, Sabrina Riyadh Thalib, Dian Mulyana, Saskia Salsabila Japono, Deva Aurelia Rahma, Rivo Denra Maulana, Alma Florydia Gutama, Raysha Aulia Fazila Mulyadi  
1578-1585



PDF

Abstract View: 1,

## **Pemberdayaan Masyarakat melalui Program Kampung Madani dalam Upaya Peningkatan Kualitas Hidup di Kecamatan Simokerto Kota Surabaya**

Farah Diba Azulfa, Olifvia Dwiyanti, Jessica Wildani Habibah, Tri Tiya Widiyarini, Aisyah Arifah Fachira, Susi Hardjati  
1586-1601



PDF

Abstract View: 1,

## **Implementasi Kebijakan Rehabilitasi Sosial Rumah Tidak Layak Huni (RUTILAHU): Studi Kasus di Kelurahan Made Kota Surabaya**

Rachel Zefanya Chrisanty, Singgih Manggalou  
1602-1620



PDF

Abstract View: 1,

## **Evaluasi Layanan Tanggap Darurat Command Center 112 di Surabaya Tinjauan terhadap Badan Penanggulangan Bencana Daerah (BPBD) Kota Surabaya**

Davin Bintang Dwi Putra, Zafi Putra Jaelani, Giwang Sekar Windayu, Anya Citra Kurnia Nanda  
1621-1632



PDF

Abstract View: 1,

## **Efektivitas Pelayanan Kesehatan Bagi Peserta BPJS di Puskesmas Kalirungkut**

Azka Hardianti Aniq, Sharifah Shahira, Lilis Fitriana, Rosyidatuzzahro Anisykurlillah  
1633 - 1648



PDF

Abstract View: 0,

## **Penyelesaian Perselisihan Hubungan Industrial Berdasarkan Undang-Undang Penyelesaian Perselisihan Hubungan Industrial: Studi Kasus : PT. Orson Indonesia**

Rafi Muhammad Irvan, Raffi Ikzaaz Abdallah, Raihan Ramadhan Hayatuddin  
1649 - 1660



PDF

Abstract View: 0,

## **Strategi Dinas Tenaga Kerja Kabupaten Sidoarjo dalam Mengembangkan Kompetensi dan Produktivitas Tenaga Kerja di Kabupaten Sidoarjo**



Febiyanti Tri Setyo Astuti, Riana Puspa Dewi Santoso, Hafizh Akbar Dwi Krisna, Fasya Angga Febriwan, Sri Wibawani  
1661 - 1673



Abstract View: 0,

### **Perlindungan Hukum terhadap Tenaga Kerja yang Terkena Pemutusan Hubungan Kerja (PHK) Akibat Force Majeure Saat Pandemi Covid 19**

sabrina thalib, Affan Adyuanas, Alan Tri Hartana  
1674 - 1682



Abstract View: 0,

### **The Teacher's difficulties In Teaching English Grammar and Pronunciation in Speaking Skills of Middle High School Students In Karanganyar**

Aulia Zulfa Indi Putri, Sudjito  
1683 - 1691



Abstract View: 0,

### **Analisis Hukum terhadap Hak Pekerja Migran Indonesia yang Mendapat Kekerasan saat Bekerja**

Anggie Febriani, Oremia Exilla Rafelina Sihombing, Citra Bintang, Dwi Desi Yayi Tarina  
1692 - 1700



Abstract View: 0,

### **Analisis Pengaruh Tingkat Pengangguran dan IPM Terhadap Tingkat Kemiskinan di Provinsi Papua**

Grace Salindeho, Intan  
1701 - 1716



Abstract View: 0,

### **Integrasi Teknologi dalam Pembelajaran PAI untuk Meningkatkan Kualitas Pembelajaran di SDN 1 Kecil**

Yazid Abdul Qadir Jawaz Mr, Muh. Hanif  
1717-1728



Abstract View: 1,

### **Dampak Artificial Intelligence terhadap Perubahan Perilaku Komunikasi bagi Manusia**

Hilda Rahmadani Harahap, Tetti Saidah Siregar, Shilfy Zehana Aqilah Sinaga, Nadya Feriska Siregar, Elvi Sahara, Muhammad Aziz Mahyuti  
1729-1735



Abstract View: 1,

### **Efektivitas Layanan Bimbingan Kelompok Teknik Role Playing untuk Mengatasi Culture Shock pada Mahasiswa Rantau Suku Mandailing**

Sunia Tuzahra, Ade Chita Putri Harahap, Purbatua Manurung  
1736-1746



Abstract View: 2,

## The Analysis of Language Style Used by Characters in Cars Movie

Matthew Alexander Jovanca Massing, Ni Ketut Widhiarcani Matradewi, I Gusti Agung Istri Aryani  
1747-1754



Abstract View: 1,

## Implementasi Perubahan Biodata (Status Perkawinan) pada Website Klampid New Generation (KNG) dalam Upaya Tertib Administrasi Kependudukan di Kecamatan Pakal Kota Surabaya

Regina Maulidya Putri Purwanto, Binti Azizatun Nafi'ah  
1755-1762



Abstract View: 1,

## Systematic Literature Review: Analisis Manfaat Tanaman Kencur (Kaempferia galanga L.)

Rohama Rohama, Ghina Rezki Amalia, Khairi Uljanati, Hesti Aulia Ananda, Intan Intan, Ine Andriani  
1763-1773



Abstract View: 1,

## Evaluasi Analisis Beban Kerja (E-ABK) di Badan Pendapatan Daerah Kota Surabaya

Luthfiyyah Nabiilah, Calvin Edo Wahyudi  
1774 - 1784



Abstract View: 0,

## Etika Berkomunikasi di Era Digital: Eksplorasi Pola Interaksi dan Konten Berbahaya di Media Sosial

Cintana Aisyah Rilia, Abdul Malid, Rika Puspita Sari, Amiruddin Amiruddin  
1785-1791



Abstract View: 1,

## Penerapan Etika Profesi di Bidang Keamanan Cyber untuk Mencegah Kejahatan Dunia Maya

Aan Nur Idzhand, Alif Irfan Harahap, T. Raihan Yudisthira, Amiruddin Amiruddin  
1792-1799



Abstract View: 1,

## Penilaian Kinerja Penyelenggara Pelayanan Publik Berdasarkan Permenpan Nomor 29 Tahun 2022 pada Kecamatan Sukolilo Kota Surabaya

Farsya Audria Aisyah  
1800-1810



Abstract View: 2,

## Implementasi Kebijakan Perubahan Nomenklatur Jabatan Pelaksana Aparatur Sipil Negara di Badan Penanggulangan Bencana Daerah Kota Surabaya

Roif Rizaly Ramadhan, Diana Hertati  
1811-1819



Abstract View: 1,

## **Tata Kelola Pemerintahan dalam Penguatan Pemantauan dan Evaluasi Kinerja Penyelenggara Pelayanan Publik (PEKPPP) di Kecamatan Pabean Cantian Kota Surabaya**

Shinta Aurellia Maharani, Ananta Prathama  
1820–1829



Abstract View: 1,

## **The Implementasi E-ABK dalam Upaya Kebijakan Pemenuhan Pegawai pada Bagian Hukum dan Kerja Sama Kota Surabaya**

Putri Lesanti, Muhammad Agus Muljanto  
1830–1841



Abstract View: 1,

## **Implementasi Program Pemantauan dan Evaluasi Kinerja Penyelenggaraan Pelayanan Publik (PEKPPP) di Puskesmas Jagir**

Rebecca Lorenzia Harsen, Bayu Priambodo  
1842–1851



Abstract View: 1,

## **Problematika Kelompok dalam Konseling**

Alhudani Marpaung, Ahmad Syarqawi  
1852–1866



Abstract View: 1,

## **Etika Kelompok dalam Konseling**

Fadia Nurul Azmi, Ahmad Syarqawi  
1867–1881



Abstract View: 1,

## **Pemberdayaan Program PEKPPP: Pemantauan dan Evaluasi Kinerja Penyelenggara Pelayanan Publik di Kecamatan Semampir Kota Surabaya**

Isal Abellita  
1882–1893



Abstract View: 1,

## **Implementasi Website Analisis Beban Kerja Pegawai pada Kecamatan Krembangan, Kota Surabaya**

Yustanti Aprinda Farhana, Susi Hardjati  
1894–1904



Abstract View: 1,

## **Efektivitas Analisis Beban Kerja Berbasis Aplikasi (E-ABK) terhadap Penentuan Pemenuhan Kebutuhan Pegawai di Kecamatan Benowo**

Nandina Putri Shafiya, Agus Widiyarta  
1905–1914

[PDF](#)

Abstract View: 1,

### **Analisis Bibliometrik Penelitian Pinjaman Online: Tren, Tema, dan Kontribusi Ilmiah Dari 2019 Hingga 2023**

Dwi Fitrianti, Titin Wahyuni, Azarine Nahdah Amelia, Winda Dwi Octavia, Slamet Riyadi, Maria Yovita R. Pandin  
1915 – 1928

[PDF](#)

Abstract View: 0,

### **Implementasi Pemantauan dan Evaluasi Kinerja Penyelenggaraan Pelayanan Publik (PEKPPP) dalam Meningkatkan Penyelenggaraan Pelayanan Publik Di Kecamatan Jambangan Kota Surabaya**

Dea Annisa, Rosyidatuzzahro Anisykurlillah, S.AP.,M.AP  
1929 – 1941

[PDF](#)

Abstract View: 0,

### **Efektivitas Penerapan e-ABK dalam Menganalisis Beban Kerja Pegawai di RSUD Dr. Mohamad Soewandhie Kota Surabaya**

Veren Myvara, Sri Wibawani  
1942 – 1956

[PDF](#)

Abstract View: 0,

### **Analisis Beban Kerja Pegawai pada Kantor Kecamatan Gubeng Kota Surabaya**

Warda Akhadatus Zuhro, Lukman Arif  
1957 – 1967

[PDF](#)

Abstract View: 0,

### **Melestarikan Budaya Lokal melalui Film: Analisis Tekstual Seni Budaya Ludruk pada Loka Drama Lara Ati di Vidio**

Harisanti Kurniastuti  
1968 – 1987

[PDF](#)

Abstract View: 0,

### **Implementasi Elektronik Analisis Beban Kerja (E-ABK) pada Kinerja Pegawai di UPTD Liponsos Dinas Sosial Kota Surabaya**

Saefudin Fajar Harianto, Indira Arundinasari  
1988 – 1998

[PDF](#)

Abstract View: 0,

### **Perlindungan Hukum Konsumen Produk Makanan Repacking Persepektif Hukum Positif Dan Hukum Islam**

Aisy Anfa'an Na'ila  
1999–2012

[PDF](#)

Abstract View: 1,

## **Efektivitas Analisis Beban Kerja Berbasis Elektronik (E-ABK) di Dinas Perumahan Rakyat dan Kawasan Pemukiman serta Pertanahan Kota Surabaya**

Rabbiul Zikra, Rosyidatuzahro Anysakurillah

2013–2023



Abstract View: 2,

## **Efektivitas Program Pembinaan dan Pengawasan Laporan Kegiatan Penanaman Modal oleh DPMTSPSP Kota Surabaya dalam Meningkatkan Kepatuhan Pelaporan LKPM Para Pelaku Usaha di Kota Surabaya**

Fajar Tridian Syaputra

2024–2033



Abstract View: 1,

## **Implementasi Pemantauan dan Evaluasi Penyelenggaraan Pelayanan Publik (PEKPPP) dalam Pengelolaan Data dan Informasi Kinerja Unit Pelayanan Publik di Kecamatan Bubutan Kota Surabaya**

Evianti Kharima, Indira Arundinasari

2034–2044



Abstract View: 1,

## **Implementasi Website E-ABK Terkait Kinerja Pegawai di Badan Pembangunan Perencanaan Daerah, Penelitian dan Pengembangan Kota Surabaya**

Regita Pinkan Syahrani

2045–2055



Abstract View: 1,

## **Pengaruh Profitabilitas dan Leverage terhadap Penghindaran Pajak dengan Ukuran Perusahaan sebagai Variabel Moderasi: Studi Kasus Tahun 2020-2022 pada Perusahaan Sektor Property and Real Estate yang Terdaftar di Bursa Efek Indonesia**

Muliadi Satar Silaen, Sintia Safrianti, Janusi Waliamin

2056–2071



Abstract View: 1,

## **Implementasi Kebijakan Dispensasi Nikah Berdasarkan UU No. 16 Tahun 2019 di Kecamatan Dukuh Pakis Kota Surabaya**

Diana Safitri

2072–2079



Abstract View: 1,

## **Analisis Best Practice pada Program Layanan “Siapel Tegas” di Dinas Kependudukan dan Pencatatan Sipil Kota Malang**

Sakti Sigap Prakosa, Vidya Imanuari Pertiwi

2080–2089



Abstract View: 1,

## **Implementasi e-SAKIP dalam Meningkatkan Akuntabilitas Kinerja Organisasi Perangkat Daerah: Studi Kasus pada Kecamatan Asemrowo**

Amalia Ramadhani Rachmad, Bayu Priambodo  
2090-2100



Abstract View: 1,

## **Pengaruh Kinerja Keuangan terhadap Kebijakan Dividen: Studi pada Perusahaan Manufaktur Sektor Barang dan Konsumsi**

Asep Sutra Jaya, Iwin Arnova, Pedi Riswandi  
2101-2117



Abstract View: 2,

## **Pengaruh Orientasi Pasar, Kreativitas dan Inovasi Produk terhadap Kinerja Pemasaran UMKM Kerupuk Turi di Kota Bengkulu**

Nadila Safira, Sofyan Sofyan, Veny Puspita  
2118-2131



Abstract View: 1,

## **Penerapan Teknologi Holografi dalam Pengembangan Aset Pariwisata Edukasi Industri Gerabah Desa Pagelaran**

Iriaji Iriaji, Abdul Rahman Prasetyo, Ike Ratnawati, Alby Aruna, Eka Putri Surya, Adinda Marcelliantika, Ginanjar Atma Wijaya  
2132-2147



Abstract View: 2,

## **Internalisasi Budaya Siri' Na Pacce dalam Minimalisir Normalisasi Catcalling di Kalangan Remaja Wanita di Kota Surabaya**

M. Yusuf Rizqi, Himma Fajriani, Maslakhatul Ma'diro, Irsyadulloh Ramadhan  
2148-2158



Abstract View: 1,

## **Pengaruh Pelatihan Diversifikasi Produk terhadap Pengembangan Industri Usaha Tape di Banjarsari**

Abdul Rahman Prasetyo, Shirly Rizki Kusumaningrum, Dwi Wulandari, Alby Aruna, Adinda Marcelliantika, Eka Putri Surya, Nila Rahmawati  
2159-2171



Abstract View: 1,

## **Akselerasi Teknologi Asisten Guru melalui Pengembangan Virtual Teacher Hologram Berbasis Rapid Rural Appraisal dan MDA Framework**

Ica Purnamasari, Umu Da'watul Choiro, R. Anggia Listyaningrum, Eka Putri Surya, Adinda Marcelliantika, Alby Aruna  
2172-2185



Abstract View: 1,

## **Integrasi Text-to-Image dan Generative Pre-Trained Transformer dalam Pengembangan Wisata Edukasi Ramah Anak Usia Dini**

Alby Aruna, Eka Putri Surya, Abdul Rahman Prasetyo, Adinda Marcelliantika, Ginanjar Atma Wijaya  
2186-2198



Abstract View: 1,

## **Implementasi Ecogreen Packaging dalam Pengembangan Packaging Unggulan Kampung Industri Tempe Sanan**

Eka Putri Surya, Linda Agustin Ningrum, Alby Aruna, Abdul Rahman Prasetyo, Adinda Marcelliantika, Ginanjar Atma Wijaya  
2199-2212



Abstract View: 1,

## **Optimalisasi Manajemen Komunitas melalui Sistem Informasi Terintegrasi Cloud Komunitas Pacitan Cerdas Kabupaten Pacitan**

Mohamad Firzon Ainur Roziqin, Muhammad Syifa'ul Qolbi, Alby Aruna, Iriaji Iriaji, Eka Putri Surya, Adinda Marcelliantika, Ginanjar Atma Wijaya  
2213-2226



Abstract View: 1,

## **Pengembangan Game Eco-Tech Gamified Tours sebagai Akselerasi Aset Wisata Industri Ramah Anak Kampung Industri Tempe Sanan**

Muhammad Syifa'ul Qolbi, Mohamad Firzon Ainur Roziqin, Eka Putri Surya, Abdul Rahman Prasetyo, Alby Aruna, Adinda Marcelliantika, Ginanjar Atma Wijaya  
2227-2239



Abstract View: 2,

## **Penerapan Keadilan Restoratif bagi Anak Pelaku Tindak Pidana**

Alfonico Hirohito, Saefullah Saefullah, Mardani Mardani  
2240-2252



Abstract View: 1,

## **Pelatihan dan Pengembangan Manajemen Limbah Organik Ketela sebagai Diversifikasi Produk Layak Hilirisasi Industri Tape Desa Banjarsari**

Rachmad Hidayat, Naswan Suharsono, Mohammad Hari, Annisa Ayu Salsabila, Eka Putri Surya, Linda Agustin Ningrum, Alby Aruna, Adinda Marcelliantika  
2253-2265



Abstract View: 1,

## **Peran Wanita dalam Pandangan Politik: Analisis Ayat-Ayat tentang Peran Wanita dalam Q.S. At-Taubah: 71 dan Q.S An-Nisa 34**

Annisa Inggria, Marpria Priwulan, Armaida Siregar, Sarah Kumala B.Bara, Nina Sari Siregar, Mardian Idris Harahap  
2266-2283



Abstract View: 1,

## **Analisis Sistem yang Memengaruhi Tingkat Pengeluaran Kas PT Bintang Energi Sejahtera**

Wahyu Adinda Rizky, Erry Andhaniwati

2284-2292



Abstract View: 1,

## **Pengaruh Employee Engagement, Teamwork, dan Burnout terhadap Kinerja Karyawan pada Bank Mandiri TASPEN: Kantor Cabang Pembantu Manna**

Juliya Septi Amanda, Markoni Markoni, Fauzan Fauzan

2293-2306



Abstract View: 1,

## **Analyzing the Theme as Intrinsic Elements in Short Story Entitled "Runaway" by Alice Munro**

I Putu Suwita Adi Negara, I Made Rajeg, Sang Ayu Isnu Maharani

2307-2312



Abstract View: 1,

## **Perhitungan, Pemotongan, dan Pelaporan PPh Pasal 23 terhadap Layanan Outsourcing pada PT GHI**

Raudhatul Azahra, Condro Widodo

2313-2323



Abstract View: 1,

## **Evaluasi Sistem Pengendalian Internal atas Pembelian Persediaan di Retail CV Kurnia**

Kumala Linda Sari, Tituk Diah Widajantie

2324-2334



Abstract View: 2,

## **Evaluasi Penerapan Sistem Pengendalian Internal dan Siklus Penjualan Online Berbasis WhatsApp pada CV Kurnia**

Ershazkiya Raudlatishafa, Tituk Diah Widajantie

2335-2344



Abstract View: 1,

## **Penerapan Labeling Qr Code untuk Memonitor Peralatan Kerja PT XYZ Menggunakan Diagram Activity**

Andani Rizki Putri, Condro Widodo

2345-2355



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## **Analisis Perbandingan Perhitungan PPh 21: Penerapan Skema Tarif Efektif Rata-Rata (TER) dengan Aturan Lama bagi Karyawan Tetap**

Nonny Laurencia Nawangsari, Tituk Diah Widajantie

2356-2369



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## **Analisis Penggunaan Aplikasi E-Peken pada UMKM di Kecamatan Pakal dalam Meningkatkan Penjualan**

Dian Puspitasari, Nanda Wahyu Indah Kirana

2370-2377



Abstract View: 1,

## **Analisis Perhitungan dan Pelaporan Pajak Pertambahan Nilai pada PT XYZ**

Condro Widodo, Destriyana Luthfiyanti

2378-2387



Abstract View: 1,

## **Framing Robert N. Entman dalam Pemberitaan Tragedi Kanjuruhan pada Portal Berita Nasional dan Lokal: Analisis Media Kompas.com dan Jatimpos.co 2-6 Oktober 2022**

Ditta Meidya Putri, Dian Purworini

2388-2403



Abstract View: 1,

## **Perbandingan Proses Pengisian SPT Tahunan antara Wajib Pajak Orang Pribadi dan Badan: Perspektif Magang di Kantor Konsultan Pajak Multi Sinergy Consultant**

Tiska Ayu Mahardika, Tituk Diah Widajantie

2404-2412



Abstract View: 1,

## **Pola Penerapan Strategi Hilirisasi Produk Turunan Jamur Tiram untuk Pangan Substitusi Nasi**

Hendra Susanto, Agung Witjoro, Umi Fitriyati, Jasmine Nurul Izza, Alby Aruna, Silvi Tri Oktavia

2413-2428



Abstract View: 1,

## **Analisis Prosedur Purchasing di SBY Residence**

Pingit Kusuma Ningsih, Dyah Ratnawati

2429-2437



Abstract View: 1,

## **Penerapan Metode Design Thinking dalam Perancangan UI/UX pada Aplikasi Pintebis Kursus Online Bisnis dan Teknologi**

Moh Rezky Syukur, Dian Muhammad, Chairuddin Chairuddin, Patah Herwanto

2438-2447



Abstract View: 1,

## **Analisis soal HOTS pada Buku Studio Express A1**

Ella Mei Laila Karim, Ahmad Sahat Perdamean

2448-2453



Abstract View: 1,

## Penerapan Model Pembelajaran Problem Based Learning (PBL) Berbantuan Video Animasi untuk Meningkatkan Kemampuan Pemahaman Konsep Matematis Siswa pada Materi Dimensi Tiga

Tara Anastasia Sirait

2454-2470



Abstract View: 1,

## Telaah 'urf tentang Tradisi Uang Japuik Perempuan kepada Laki-Laki: Studi Kasus pada Masyarakat Pariaman

Gempita Refi Nurani, Muhammad Hasan

2471-2479



Abstract View: 3,

## Pelaksanaan Ketentuan Hukum Pemungutan Pajak Restoran pada Kota Tangerang Selatan Berdasarkan Perda Nomor 7 Tahun 2010 tentang Pajak Daerah

Arie Adhitiya, Saefullah Saefullah, Harry Budi Artono

2480-2493



Abstract View: 1,

## Menguk Penyakit Turunan pada Manusia

Arum Dwi Anjani, Devy Lestari Nurul Aulia, Aulia Rani

2494-2497



Abstract View: 1,

## Twitter sebagai Media Aksi dan Kritik terhadap Pemerintah: Analisis Isi Wacana V. Dijk pada Akun Twitter Aksi Kamisan

Zaka Maulana Ahsan, Ibrahim Besar

2498-2511



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## Does Perceived Usefulness, Perceived Ease of Use, And Perceived Risk Has Influence on Intention To Use E-Wallet?

Tan Christabel Michaela Devina<sup>1</sup>, Hendro Lukman<sup>2</sup>

Faculty of Economics and Business, Universitas Tarumanagara, Jakarta, Indonesia

tan.125214038@stu.untar.ac.id, hedrol@fe.untar.ac.id

### ABSTRACT

*Aligned with technological advancements, digital-based financial services have undergone development, leading to continuous changes and innovations in online payment methods. Among these innovations is the emergence of electronic wallets, known as electronic wallet, (e-wallets) as a non-cash payment tool. Despite the benefits and conveniences offered, e-wallets are vulnerable to internet criminal activity that concerns users. However, e-wallets are noted as the most popular payment method in Indonesia, constituting 81% of transactions. This research aims to analyze the variables of perceived usefulness, perceived ease of use, and perceived risk in the intention to use e-wallets among e-wallet users. The research specifically chose e-wallet users aged at least 17 with a minimum monthly income of Rp 2 million as subjects. The research uses primary data, which is collected through the distribution of digital questionnaires using convenience sampling followed by snowball sampling methods, as well as simple random sampling. Data from 114 respondents is collected and analyzed using multiple linear regression. The research results show that perceived usefulness and perceived ease of use influence e-wallet users' intention to use e-wallets, while perceived risk does not influence e-wallet users' intention. The implication of this research is that e-wallet service providers are expected to provide e-wallets that offer significant added value to users' lives and are user-friendly, thereby fostering users' intention to use e-wallets.*

**Keywords:** *Perceived Usefulness, Perceived Ease of Use, Intention to Use E-Wallet*

### INTRODUCTION

The vast growth of technology for the past decades has changed all aspects of human lives, especially in the financial field. The digital revolution underlies the emergence of financial technology, which is defined as a technological innovation in the financial services field with the potential to provide business models, new product, applications, or procedures that affect the market, financial institutions, and the provision of financial services (FSB, 2017). Financial technology makes transactions between sellers and buyers practical and easy with the new alternative payment method. Along with the advancement of technology, digital-based financial services (financial technology) are also evolving, where continuous changes and innovations occur in online or non-cash payment methods. Payment initially made conventionally using cash is now evolving to online, non-cash payment. In Indonesia, one type of financial technology (fintech) is growing as a non-cash payment method: digital wallet or e-wallet. Payment through e-wallet is more efficient in terms of time and cost than traditional banking systems (Andrew, Ambad, & Tan, 2019). E-wallet provides facilities that are backed by features such as transaction and balance

replenishment (Husain et al, 2021). However, despite their benefits and convenience, e-wallets are susceptible to criminal activities on the internet that disturb users, such as sudden loss of balance. E-wallet are also susceptible to risks and uncertainties related to criminal activities, including theft, account hijacking, fraudulent transactions, or data breaches (Bagla & Sancheti, 2018). Even so, the number of transactions completed using e-wallets has been consistently increasing every year, and according to RedSeer, a marketing research consulting firm based in India, predicts this figure to persist, with a projected compound annual growth rate of 31.5% by 2025. In line with this, based on the report by East Ventures (EV) titled Digital Competitiveness Index 2023: Equitable Digital Nation, in 2022, e-wallets were recorded as the most widely used payment method in Indonesia, surpassing other payment methods by 81%.

Davis (1989) proposed in the Theory of Acceptance Model (TAM) that two indicators influence individuals' intentions to use technology information systems: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). PU is the user's belief that technology will improve performance (Davis, 1989). The individual will be interested in using an e-wallet when they claim it gives them benefit or convenience. Research that conducted by Effendy et al (2020), Giri and Suadarna (2021), Ariningsih et al (2022), Ing et al (2021), and Bakar et al (2022) state that PU has a significant positive effect on intention to use e-wallets. Meanwhile, the research by Jesuthasan and Umakanth (2021) have a non-significant negative effect on the intention to use e-wallets.

Moreover, PEOU is the ease of understanding and ease of use of technology (Davis, 1989). The findings of research conducted by Effendy et al (2020), Ariningsih et al (2022), Jesuthasan and Umakanth (2021), and Ing et al (2021) indicate that PEOU has a significant positive influence on the intention of e-wallet users to use e-wallets. Meanwhile, the research conducted by Giri and Suardana (2021) shows that PEOU has a non-significant positive influence on the intention of e-wallet users to use e-wallets.

On the one hand, e-wallets related to payment systems carry risks that can arise from using these applications (Susanti, 2023). Services with high risks are perceived to have low levels of security, so individuals consider security factors in their intention to use e-wallets, meaning e-wallets must have a high level of security (Aisyah et al, 2022). Research conducted by Ahmad, Hassan, and Rosli (2019) show that Perceived Risk (PR) has a significant positive effect on the intention to use e-wallets. Meanwhile, research conducted by Jesuthasan and Umakanth (2021) states that PR has a non-significant positive effect on the intention to use e-wallets.

Based on the phenomena above, although e-wallets are prone to risks and uncertainties, they are still the dominant payment method system in Indonesia and are estimated to grow continuously. Thus, this research aims to analyze the influence of PU, PEOU and PR on the Intention to Use (IU) e-wallets. The results of this research can contribute as insights for e-wallet service providers, enabling them to enhance their services by considering the factors influencing users' intentions to adopt e-wallet technology. The aim of this research is to analyze which variables are

predictors of someone's intention to use an e-wallet. Thus, the implementation of this research is expected to provide input for banks and financial institutions that provide e-wallet facilities to understand their customers' behavior in order to improve e-wallet services.

## THEORETICAL REVIEW

### *Theory of Technology Acceptance Model (TAM)*

Technology Acceptance Model (TAM) is a theoretical framework developed by Davis in 1986 that adopted the Theory of Reasoned Action (TRA) proposed by Ajzen and Fishbein. TAM aims to explain the factors influencing user acceptance of technology by providing a reference to analyze external influences consisting of three factors which are beliefs, intensity, and user's purpose so that explicating user behaviour in various end-user computing systems and user demographics in an economically and theoretically justifiable way (Davis et al, 1989; Purwanto, 2020). In order to achieve the objectives, TAM is expressed in a formula that analyzes variables related to cognitive determinant factors and affective factors in computer acceptance. PU and PEOU are the primary variables in TAM that influence behavioural intention. Additional variables, such as PR, are included in TAM to produce an expanded TAM that can be used to estimate user usage intention (Pavlou, 2003)

### *Intention to Use E-Wallet*

Intention is one's plan or way of attitude in certain situations, regardless of whether they would do it or not (Fishbein & Ajzen, 1975). Nguyen (2020) defines intention to use (IU) as a will or interest of the user accompanied by awareness to determine services or products based on their capabilities. Related to technology, IU refers to a condition in which the user experiences contentment with the information system used, leading to their intention to keep using it in the future (Setiawan et al, 2020). The IU e-wallet use is reflected in a positive attitude and pleased feeling about the product and a further attitude to keep using it (Hariyanti et al, 2020). Further, Nguyen (2020) stated that personal traits and attitude considerations toward using electronic wallets (e-wallets) influence the long-term usage of the product. In the TAM developed by Davis (1989), IU falls under the behavioural intention to use technology, in this case, e-wallets, which are influenced by variables such as PU, PEOU and PR.

### *Perceived Usefulness*

Perceived usefulness (PU) is an individual's conviction that a system will enhance performance (Lwoga & Lwoga, 2017). In the realm of technology, the notion of use pertains to the technology's capability to reduce cognitive and physical activities needed by individuals in comprehending and using technology because they are sure that technology is easy to understand and facilitates their work (Bregashtian & Herdinata, 2021). Related to e-wallets, the indicators of PU include the belief that the use of e-wallets can accelerate and simplify activities, enhance effectiveness, and be beneficial in their usage (Winarno et al, 2021). The benefits

provided by a service are considered by the users when using the service (Wardana, 2022). The more useful the service is perceived to be, the higher the individual's interest in using it, and vice versa (Bregashtian & Herdinata, 2021). The research conducted by Effendy et al (2021), Giri and Suardana (2021), Ariningsih et al (2022), Ing et al (2021), and Bakar et al (2022) indicate that PU has a significant positive effect on the IU e-wallets. Based on the explanation above and supported by previous research, the hypothesis built is

H1: Perceived usefulness has a significant positive effect on the intention to use e-wallets.

### ***Perceived Ease of Use***

Davis (1989) defined Perceived Ease of Use (PEOU) as a level of trust that someone will be free from obstacles or effort in their decision to use a system and technology. The aspect of PEOU covers simplicity, trouble-free, user-friendly, and easy to understand. PEOU is the important component as people tend to favour something simple and easy to use, thus not requiring significant effort (Moslehpour et al, 2018). An individual tends to use a system if they claim it is easy to use and vice versa (Mawardani & Dwijayanti, 2021). The research conducted by Effendy et al (2020), Ariningsih et al (2022), Jesuthasan & Umakanth (2021), Ing et al (2021), and Bakar et al (2022) indicate that PEOU has a significant positive effect on the IU e-wallets. Based on the explanation above and supported by previous research, the hypothesis built is

H2: Perceived ease of use has a significant positive effect on the intention to use e-wallets.

### ***Perceived Risk***

Perceived Risk (PR) is described as a user's assumption that a service can have unfavourable consequences or outcomes (Hutapea & Wijaya, 2021). According to Ryu (2018), PR is a user's perception of the potential uncertainties and negative consequences potentially received from financial technology use. Regarding e-wallets, Rodiah and Melati (2020) define PR as a personal belief related to uncertainties and negative effects in transactions with a service, in this case, e-wallet. Indicators of PR include performance, privacy, financial, psychological, and time risks. There is an inverse relationship between the PR and IU e-wallets which is users' IU e-wallets decreases as the PR increases. Research conducted by Ahmad et al (2019) and Neves et al (2022) indicate that PR has a significant positive effect on the IU e-wallets. Based on the explanation above and supported by previous research, the hypothesis built is

H3: Perceived risk has a significant positive effect on the intention to use e-wallets.

## **RESEARCH METHOD**

This research uses a quantitative descriptive explanatory approach. The subjects of this research were e-wallet users aged at least 17 with a minimum

monthly income of Rp 2 million. The data used is primary data collected by distributing questionnaires with the help of the google form platform from January to February 2024. The data collection method used the convenience sampling method followed by the snowball sampling method, also simple random sampling. The research was analyzed using multiple regression analysis by using the SmartPLS 3 software. The questionnaire uses a likert scale ranging from 1 to 5 (from the least agree to strongly agree) for the measurement. The sample used was 114 respondents who filled out the questionnaire. The questions asked included:

**Table 1. Questionnaire**

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Y1. I intend to use e-wallet for daily financial transactions*
Y2. If I had to choose, I would prefer to use e-wallet*
Y3. I plan to use e-wallet when I need to make transactions**
Y4. I will be using e-wallet in the near future**
Y5. In the future, I intend to use an e-wallet*
Y6. In the future, I will use e-wallet more frequently*
Y7. I will provoke individuals to use e-wallet*
X1.1. The transaction process becomes faster when using e-wallet*
X1.2. Using e-wallet makes my daily activities easier*
X1.3. E-wallet services allow me to expedite my payment transactions**
X1.4. Using e-wallet enhances my ability to manage transactions more efficiently**
X1.5. E-wallet makes financial transaction activities more effective*
X1.6. E-wallet improves my performance*
X1.7. Using e-wallet increases my productivity*
X1.8. E-wallet application will be useful for me*
X2.1. I do not experience any confusion in using e-wallet*
X2.2. I can easily use the e-wallet application*
X2.3. I feel that it is easy to make transactions with e-wallet*
X2.4. I quickly learned e-wallet*
X2.5. E-wallet is more practical to use than cash***
X2.6. E-wallet can alleviate the difficulty in finding the precise amount of cash needed for transaction***
X2.7. I can top up e-wallet anytime and anywhere****
X2.8. E-wallet application is very flexible to use*
X2.9. E-wallet can be utilized anywhere and at any time***

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X2.10. Transactions using e-wallet can be used in any merchant\*\*\*

X3.1. I feel safe making transactions in any form\*\*\*\*\*

X3.2. I feel safe when using e-wallet for transactions\*\*\*

X3.3. I believe the risk of transacting using e-wallet is low\*\*\*\*\*

X3.4. I feel safe using e-wallet because there is a clear history of income and expenses\*\*\*\*\*

X3.5. I am sure that negligent parties will not steal or lose my e-wallet balance\*\*\*

X3.6. I believe that e-wallet payment services are safe for making payments in transactions\*\*\*\*\*

X3.7. I believe that e-wallet application will not reveal or share my personal information\*\*\*\*\*

X3.8. When making transactions, I am not afraid of my information being misused by irresponsible parties\*\*\*

X3.9. I am confident that the e-wallet provider company safeguards user information, including personal data\*\*\*

X3.10. The risk of unauthorized third parties monitoring transaction is low\*\*\*\*\*

X3.11. The risk of misuse of confidential information when using e-wallet is low\*\*\*\*\*

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*Sources: \* Ariningsih et al (2022), \*\* Koo & Cuandra (2019), \*\*\* Husain, et al (2021), \*\*\*\* Indriyani & Sartika (2022), \*\*\*\*\* Pusporini, Bernadin, & Supriadi (2022), \*\*\*\*\* Ahmad et al (2019).*

## RESULTS AND DISCUSSIONS

The collected data was tested for reliability and validity before carrying out multiple analysis tests. The results of the reliability and validity tests are as follows:

**Table 2. Validity, Reliability and Determinant Test Results**

Variables	Cronbach' $\alpha$	AVE
Intention to Use E-wallet (Y)	0.917	0.670
Perceived Usefulness (X <sub>1</sub> )	0.945	0.720
Perceived Ease of Use (X <sub>2</sub> )	0.950	0.690
Perceived Risk (X <sub>3</sub> )	0.948	0.640



Source: Output from SmartPLS 4

Regarding reliability, every variable demonstrated a Cronbach's Alpha ( $\alpha$ ) value above 0.6 which indicates that all variables are reliable. All data is also valid because it has an AVE value of more than 0.5.

The next process is to carry out a regression test. The following are the results of the regression test performed:

**Table 3. Regression Test Results**

Variables	t-statistics	p-value	R <sup>2</sup>
Perceived Usefulness (X <sub>1</sub> ) - Intention to Use E-Wallet (Y)	3.452	0.001	
Perceived Ease of Use (X <sub>2</sub> ) - Intention to Use E-Wallet (Y)	2.862	0.004	
Perceived Risk (X <sub>3</sub> ) - Intention to Use E-Wallet (Y)	1.274	0.203	
Intention to Use E-Wallet (Y)			0.614

Source: Output from SmartPLS 3

The results of the regression test show that the PU influence e-wallet users' IU e-wallet as the t-statistic value (3.452) is greater than the t-table value (1.96) and the p-value (0.001) is smaller than 0.05. This indicates that PU (X<sub>1</sub>) have a positive significant influence on the intention (Y) of e-wallet user to use e-wallet. It is in line with research conducted by Effendy et al (2021), Giri and Suardana (2021), Ariningsih et al (2022), Ing et al (2021), Bakar et al (2022), and Padmawdijaja et al (2020) in which they stated that PU has a positive significant influence on IU e-wallet. Meanwhile, the results of this research are not in line with the research of Jesuthasan and Umakanth (2021) which stated that PU has no influence on IU e-wallet. PU influences the intention to use e-wallet according to the understanding of PU in TAM. Someone who has the perception that the system provides benefits for him, then he has the intention to use it. PU as a factor influences the intention of e-wallet users to use e-wallet because it is formed by users' perceptions of the advantages and convenience offered by e-wallet. The benefits perceived through the use of e-wallet, including efficiency and effectiveness, increased productivity, and promotion, create e-wallet users' IU e-wallets.

Furthermore, PEOU has a positive significant influence on the IU of e-wallet users to use e-wallet since t-statistic value (2.862) is greater than the t-table value (1.96) and the p-value, which is 0.004, is below 0.05. Research conducted by Effendy

et al (2020), Ariningsih et al (2022), Jesuthasan and Umakanth (2021), Ing et al (2021), and Bakar et al (2022) are in line with the results of this research, stating that PEOU has a positive significant effect on IU e-wallet. Nevertheless, this research is not in line with research conducted by Giri and Suardana (2021) which stated that PEOU has no significant effect on IU e-wallet. The PEOU results have an influence on the intention to use e-wallet in accordance with the TAM concept where the ease of using the system will influence a person's intention to use it. PEOU as a factor that influences e-wallet users' IU e-wallet is formed by users' perception of ease in learning, understanding, and using both the applications and e-wallet features, also the application is easy to get promotion from marchants, PEOU brings comfort as well as makes users feel that it does not require excessive effort to use e-wallet, which becomes a consideration for respondents to use e-wallet.

In contrast, there is a negative insignificant influence of PR on the IU of e-wallet users to use e-wallet because the t-statistic value (1.274) is smaller than the t table value (1.96) and the p-value is greater than 0.05, which is 0.203. The results of this research are not in line with research conducted by Ahmad et al (2019) and Neves et al (2022), which stated that PR has a positive significant influence on the IU e-wallet. Furthermore, the results of this research are also not in line with research conducted by Jesuthasan and Umakanth (2021), which stated that PR has a positive insignificant influence on IU e-wallet. The negative insignificant influence of PR indicates that respondents or e-wallet users believe that using an e-wallet has no risks. Users generally provide sufficient funds in their e-wallet account. The risk of losing or having their funds taken by hackers or having their cell phone lost or stolen is within their risk appetite. This is why PR has no effect on intention to use e-wallet. This is due to the fact that all respondents, who are e-wallet users, have gained experience and familiarity in carrying out transactions with e-wallet, which thereby shapes users' positive perceptions of e-wallet without considering the risks associated in using e-wallet. It is also possible from the user's thoughts that their e-wallet balance owned can be controlled so that it does not exceed the risk appetite set by the user.

Three variables were used in this research showed 61.48% as a predictor in determining the intention to use e-wallet. This means that there are 38.6% other variables can be a predictor of intention to use e-wallet. So, there is still an opportunity for further research to be carried out using variables other than the three variables used in this research

## CONCLUSIONS AND SUGGESTIONS

The results of this research conclude that PU and PEOU influence e-wallet users' IU e-wallet. Meanwhile, the PR does not affect e-wallet users' IU e-wallet. This is because all respondents in this research, who are e-wallet users, have been using e-wallets and are accustomed to using e-wallet for purchasing goods and services both online and offline, thus they have experienced the benefits and convenience of e-wallet usage. Through the usage experience, e-wallet users perceive the benefits and ease of using e-wallet which shapes users' positive perception of the benefits

and ease of use of e-wallet without considering the risks associated in using e-wallet. Hence, e-wallet user's IU e-wallet influenced by PU and PEOU.

There are some limitations of this study, such as (1) the relatively short duration of the research led to a limitation in the number of respondents which prevented the coverage of the entire population, (2) not all respondents responded to the questionnaires that had been distributed, and (3) distributed data collection was conducted online by disseminating questionnaires in the form of google form, thus limiting the ability to observe the accuracy and sincerity of the respondent in filling the questionnaires which affected the accuracy of respondents' answer. In further research, it is expected that other factors such as performance expectancy, facilitating conditions, effort expectancy, and social influence are considered in order to provide a more comprehensive depiction of e-wallet users' IU e-wallet.

The implication of this research is that e-wallet providers continuously provide and enhance the added value of e-wallet through innovation and diverse features that can enhance user productivity, time efficiency, and transaction effectiveness. Furthermore, e-wallet service providers are expected to offer user-friendly services that facilitate users in learning and operating e-wallets, which can be achieved through user tutorials and simplification of application interfaces.

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