

THE EFFECT OF PERCEPTIONS OF BENEFITS, RISK AND SERVICE FEATURES ON INTEREST IN USING SHOPEE PAY AMONG ACCOUNTING STUDENT

Ruslinda Agustina^{1*}, Indra Saputra²

^{1,2}STIE Nasional Banjarmasin, Indonesia

**Corresponding author: ruslindaagustina2@gmail.com*

ABSTRACT

The purpose of this study is to empirically prove the effect of perceived benefits, risks, and service features on the interest in using ShopeePay (on students majoring in accounting at STIE Nasional Banjarmasin). The research method used in this research is a quantitative method with a survey method through distributing questionnaires to students majoring in accounting at STIE Nasional Banjarmasin with a sample of 100 students who are respondents assisted by statistical tools using SPSS version 22.00 for Windows. The results of this study indicate that the perceived benefit variable affects the interest in using ShopeePay with a significance value of 0.020, the risk variable affects the interest in using ShopeePay with a significance value of 0.006, the service feature variable affects the interest in using ShopeePay with a significance value of 0.00. The results of the study simultaneously affect the interest in using ShopeePay with a significance value of 0.000. In conclusion, partially and simultaneously perceptions of benefits, risks and service features affect the interest in using ShopeePay among students majoring in accounting at STIE Nasional Banjarmasin. Suggestions for further researchers can add other variables such as convenience and trust that affect the interest in using e-money, and can expand the research sample.

Keywords: benefits; risk; service features; interests.

Received: October 21th, 2022, Revision: November 13th, 2022, Accepted for Publication: December 22th, 2022

INTRODUCTION

The development of technology has brought about a change in people's needs for a payment instrument that can meet speed, accuracy, and security in every electronic transaction. The development of telecommunications and transportation has also had a major influence on financial transactions, especially in relation to the way in which the parties make payments. An example of a form of money as a payment instrument that is developing is electronic money (E-Money). According to Hidayati (2006) "Electronic money (E-Money) as a stored-value or prepaid where a certain amount of money is stored in an electronic media owned by someone". E-Money aims to reduce the growth rate of the use of cash. The development of e-money is able to create a trendless cash society, which is a behavior of people who use non-cash transactions by taking advantage of the conveniences offered by these transaction tools.

Shopeepay was published by PT Airpay International Indonesia on November 28, 2018 and received official permission from Bank Indonesia in August 2018. ShopeePay is able to meet the needs of users' transactions on a non-cash basis using stored balances. Users can use it both in physical stores and in e-commerce that has become a partner. It was two years since its release when compared to other e-money such as OVO, GoPay, LinkAja, and Dana, ShopeePay application brand e-money with the most users. The benefits offered by ShopeePay are positive things that have an impact on interest in using the ShopeePay.

According to Jogiyanto (2007) "interest is a person's desire or interest to perform a certain behavior". Interest is related to behaviors or actions, but interest can change over time, the wider the time interval, the more likely it is that changes in a person's interests will occur. Usage interest may be influenced by the benefits of use, risks and features of the service.

According to Jogiyanto (2007) "perception of the benefits of use is the extent to which a person believes that using a technology will improve the performance of his work". Technology users will have a positive perception of the technology provided. Negative perceptions will arise as a result of using the technology. This means that negative perceptions develop after the user has tried the technology or the user has had a bad experience with the use of the technology. The higher the perceived benefits of using technology, the interest in using the technology will increase.

According to Lee (2009) "the risk arises even though technology provides many benefits and ease of use for its users, it turns out that there are still a number of users who refuse to use technology because there are problems of uncertainty and security". The higher the risk in the use of technology, the lower the interest in using the technology.

According to Kotler and Keller (2016) "Features are competitive means to differentiate products from competitors". While "Services are actions or activities offered by one party to another, which are essentially intangible and do not result in the ownership of anything". The higher the service features in using the technology, the interest in using technology is increasing.

The convenience and benefits offered by ShopeePay can have an impact on increasing users. The benefits of ShopeePay are now widespread among the community, including the Banjarmasin National STIE students. Based on interviews with 12 students, 7 of the students stated that the ShopeePay easy to download on smartphone. More effective and efficient, ShopeePay is easy to use as a transaction tool. So that it encourages students to decide to reuse

ShopeePay. Then 5 students stated that they were not interested in using the ShopeePay application, because they felt it was inefficient, effective and not easy to use ShopeePay as a payment instrument.

Research by Marchelina and Pratiwi (2018) entitled the influence of perceived benefits, perceived convenience, perceived risk and service features on interest in using e-money (for e-money Palembang city). The results showed that the perception of risk and service features had a positive effect on the interest in using e-money (in Palembang city e-money users) Kurnianingsih's Research (2020) The effect of perceived benefits, perceived ease of use, service features and trust on interest in using e-money in Central Java. The results showed that perceived benefits had a positive effect on interest in using e-money. This is because the higher the benefits felt by the user so that it can increase interest in using e-money, and vice versa. Then the higher the risk of using e-money, the lower the interest in using e-money, and vice versa.

The authors are interested in taking this research because based on the news site sindonews.com (2021) ShopeePay is e-money that is often used as a means of payment and is in demand by many people, especially students, because making transactions using ShopeePay is simpler, more efficient and can be used in public places such as supermarkets and restaurants, thus making the reason why students choose to transact and shop using ShopeePay. ShopeePay can be used to make payments on e-commerce.

The development of technology has brought about a change in people's needs for a payment instrument that can meet speed, accuracy, and security in every electronic transaction. The development of telecommunications and transportation has also had a major influence on financial transactions, especially in relation to the way in which the parties make payments. An example of a form of money as a payment instrument that is developing is electronic money (E-Money). According to Hidayati (2006) "Electronic money (E-Money) as a stored-value or prepaid where a certain amount of money is stored in an electronic media owned by someone". E-Money aims to reduce the growth rate of the use of cash. The development of e-money is able to create a trendless cash society, which is a behavior of people who use non-cash transactions by taking advantage of the conveniences offered by these transaction tools.

Shopeepay was published by PT Airpay International Indonesia on November 28, 2018 and received official permission from Bank Indonesia in August 2018. ShopeePay is able to meet the needs of users' transactions on a non-cash basis using stored balances. Users can use it both

in physical stores and in e-commerce that has become a partner. It was two years since its release when compared to other e-money such as OVO, GoPay, LinkAja, and Dana, ShopeePay application brand e-money with the most users. The benefits offered by ShopeePay are positive things that have an impact on interest in using the ShopeePay.

According to Jogiyanto (2007) "interest is a person's desire or interest to perform a certain behavior". Interest is related to behaviors or actions, but interest can change over time, the wider the time interval, the more likely it is that changes in a person's interests will occur. Usage interest may be influenced by the benefits of use, risks and features of the service. According to Jogiyanto (2007) "perception of the benefits of use is the extent to which a person believes that using a technology will improve the performance of his work". Technology users will have a positive perception of the technology provided. Negative perceptions will arise as a result of using the technology. This means that negative perceptions develop after the user has tried the technology or the user has had a bad experience with the use of the technology. The higher the perceived benefits of using technology, the interest in using the technology will increase.

According to Lee (2009) "the risk arises even though technology provides many benefits and ease of use for its users, it turns out that there are still a number of users who refuse to use technology because there are problems of uncertainty and security". The higher the risk in the use of technology, the lower the interest in using the technology. According to Kotler and Keller (2016) "Features are competitive means to differentiate products from competitors". While "Services are actions or activities offered by one party to another, which are essentially intangible and do not result in the ownership of anything". The higher the service features in using the technology, the interest in using technology is increasing.

The convenience and benefits offered by ShopeePay can have an impact on increasing users. The benefits of ShopeePay are now widespread among the community, including the Banjarmasin National STIE students. Based on interviews with 12 students, 7 of the students stated that the ShopeePay easy to download on smartphone. More effective and efficient, ShopeePay is easy to use as a transaction tool. So that it encourages students to decide to reuse ShopeePay. Then 5 students stated that they were not interested in using the ShopeePay application, because they felt it was inefficient, effective and not easy to use ShopeePay as a payment instrument.

Research by Marchelina and Pratiwi (2018) entitled the influence of perceived benefits, perceived convenience, perceived risk and service features on interest in using e-money (for e-money Palembang city). The results showed that the perception of risk and service features had a positive effect on the interest in using e-money (in Palembang city e-money users) Kurnianingsih's Research (2020) The effect of perceived benefits, perceived ease of use, service features and trust on interest in using e-money in Central Java. The results showed that perceived benefits had a positive effect on interest in using e-money. This is because the higher the benefits felt by the user so that it can increase interest in using e-money, and vice versa. Then the higher the risk of using e-money, the lower the interest in using e-money, and vice versa.

The authors are interested in taking this research because based on the news site sindonews.com (2021) ShopeePay is e-money that is often used as a means of payment and is in demand by many people, especially students, because making transactions using ShopeePay is simpler, more efficient and can be used in public places such as supermarkets and restaurants, thus making the reason why students choose to transact and shop using ShopeePay. ShoppeePay can be used to make payments on e-commerce.

LITERATURE REVIEW

Interest in Use

The success or failure of a technology developed to improve services will depend on its users. A technology will be successful if the number of users (users) is increasing and continues to be used. Therefore, someone's interest in using technology is an important factor. According to Jogiyanto (2007) "interest is a person's desire or interest to perform a certain behavior", Interests are related to behaviors or actions, but interests can change over time, the wider the time interval, the more likely there are changes in a person's interests. According to Jogiyanto (2007) explaining interest can be measured by the following parameters:

1. A person's interest in using the product (Transactional Interest)
2. A person's interest in always trying to use
3. Interests that continue in the future

Perception of Benefits

According to Kotler and Keller (2016) "Perception is an individual's process of selecting, translating, and organizing all incoming information in order to create a picture of the real world. According to Jogiyanto (2007) "perception of the benefits of use is the extent to which a person believes that using a technology will improve the performance of his work". Technology users will have a positive perception of the technology provided. Each individual can have a different perception of the same object so that the perception greatly affects their actual behavior as consumers. Perceived benefits can be measured from several indicators, namely:

1. Facilitating payment transactions.
2. Speed up payment transactions.
3. Provides additional benefits when completing transactions.
4. Provides a sense of security when making payment transactions.
5. Increase efficiency in conducting payment transactions

Risk

According to Lee (2009) "Risk arises even though technology provides many benefits and ease of use for its users, it turns out that there are still a number of users who refuse to use technology because there are problems of uncertainty and security". One of the factors that can influence consumer perception is risk. Risk is a user's concern about uncertainty or possible losses that may arise when using online transactions. These losses include unfavorable consequences for consumers, such as financial loss, invasion of privacy, dissatisfaction with performance, psychological anxiety or discomfort, and wasted time.

According to Pavlou (2001) "risk is a state of uncertainty that a person considers to decide "yes" or "no" to make a transaction. Some of the indicators used to measure the alleged risk according to Masoud (2013) are as follows:

1. Security Risk
2. Social Risk
3. Time Risk

Service Features

According to Kotler and Keller (2008) "Features are competitive means to differentiate products from competitors". Meanwhile, "Services are actions or activities offered by one party to another, which are essentially intangible and do not result in the ownership of anything. E-Money has several service features in the Shopee e-money application. Completeness of service features on ShopeePay e-money is a feature with technological capabilities with consideration for making transactions to facilitate it. According to Kotler and Keller (2008) there are several constructs that are indicators of feature availability of an e-money namely:

1. ease of access to information about e-money by offering goods/services through the e-money it uses.
2. diversity of transaction services;
3. diversity of product innovation features.

The Effect Perceived of Benefits on Interest in Using ShopeePay

The results of the Qulub research (2019) show that the perception of benefits affects the interest in using e-money (on e-money users in Cirebon City). This is because users feel the benefits of using e-money so that users are interested in using the product.

The results of Kurnianingsih's research (2020) show that the perception of benefits affects the interest in using e-money (e- in Central Java). This is because the higher the benefits felt by e-money, the more interest in using e-money from a product is used. Based on the statement above, the hypothesis in this study can be formulated as follows:

H1: Perceived of benefits affects the interest in using ShopeePay among accounting student at STIE Nasional Banjarmasin

The Effect of Risk on Interest in Using ShopeePay

The results of Prasetya and Putra's (2020) research show that risk has a significant and negative effect on interest in using e-money in Surabaya. This is because the higher the risk perception, the lower the interest in using e-money and vice versa if the risk perception is lower, the interest in using e-money is higher. An increase in risk perception results in a decrease in a person's interest in using a product. Therefore, the risk of using electronic money must be minimized.

The results of the research by Marchelina and Pratiwi (2018) show that risk affects the interest in using e-money in Palembang City. This is because there is a risk that supports the use of e-money, so security must be increased again. Based on the above statement, the hypothesis in this study can be formulated as follows:

H2: Risk affect the interest in using ShopeePay among accounting student at STIE Nasional Banjarmasin

The Effect of Service Features on Interest in Using ShopeePay

The research results of Kurnianingsih (2020) shows that service features affect the use of e-money (e- in Central Java). This is because people feel that they have easy access to information in using service features so that people are increasingly interested in using these products.

The results of Abrilia and Sudarwanto's (2020) research show that service features affect the use of e-money (e-wallet in Surabaya). This is because service features will attract higher usage if the service features used continue to develop and innovate. Based on the statement above, the hypothesis in this study can be formulated as follows:

H3: Service features affect the interest in using ShopeePay among accounting student at STIE Nasional Banjarmasin

The results of research by Qulub (2019), Prasetya and Putra (2020) and Kurnianingsih (2020) show that the benefits, risks and features of services on interestusers e-money in the community. This is because users feel the benefits of using e-money so that users are interested in using the product. An increase in risk perception results in a decrease in a person's interest in using a product. Therefore, the risk of using electronic money must be minimized. This is because people feel that they have easy access to information in using service features so that people are increasingly interested in using these products. Based on the statement above, the hypothesis in this study can be formulated as follows:

H4: Perceived of benefits, risk, and service features affect the interest in using ShopeePay among accounting student at STIE Nasional Banjarmasin

METHODS

Research Location

This research was conducted at STIE Nasional Banjarmasin. The analysis tool is intended for students majoring in accounting as respondents. The reason the author conducted this research is because it has not been confirmed empirically the Effect of Perceived Benefits, Risks and Service Features on Interest in Using ShopeePay (On Accounting Students, STIE Nasional Banjarmasin). This research method is a quantitative method by distributing questionnaires, and assisted by the SPSS version 22 statistical test tool.

Population, Sample and Sampling Techniques

The population in this study were accounting students at STIE Nasional Banjarmasin totaling 390 people, consisting of students in semester 5, 7, and 9 morning classes and evening classes. The sample in this study was selected using a purposive sampling method which is a sampling technique with certain considerations, criteria for accounting students who use ShopeePay, with a total sample of 100 people who are students who are ShopeePay.

RESULTS

Demographics of Respondents

Based on the results obtained from 100 respondents through questionnaires, it can be seen that the demographics of respondents are seen from semester, age, and gender. In this study, it can be grouped as presented in the table below:

Table 1. Level of Study (Semester)

No.	Semester	Total	Percentage
1	5	39	39%
2	7	36	36%
3	9	25	25%

Source: Data analysis output (2022)

Table 2. Age

No.	Age	Total	Percentage	Gender	Total	Percentage
1	19 - 24 Years	90	90%	Male	14	14%
2	25 - 30 Years	10	10%	Female	86	86%

Source: Data analysis output (2022)

T-Test (Partial)

T-test is used to show how far the influence of one independent variable is partially on the dependent variable. Table 4 below show the results of partially hypothesis testing. The explanation of the results of hypothesis testing for each variable partially is as follows:

1. The significance value of the perceived benefit variable is 0.020 which is smaller than the significant value of 0.05 which means that the hypothesis H0 rejected or H1 is accepted
2. The significance value of the risk variable is 0.006, which is smaller than the significant value of 0.05, which means that the hypothesis H0 rejected or H1 is accepted
3. The significance value of the service feature variable of 0.00 is smaller than the significant value of 0.05 which means that the hypothesis H0 rejected or H1 accepted.

Table 4. T-Test Results

<i>Model</i>	<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>		<i>CollinearityStatistics</i>		
	<i>B</i>	<i>Std. Error</i>	<i>Beta</i>	<i>t</i>	<i>Sig.</i>	<i>Tolerance</i>	<i>VIF</i>
(Constant)	,436	,881		,495	,621		
Total_X1	,210	,089	,230	2,364	,020	,467	2,144
Total_X2	,307	,109	,255	2,821	,006	,541	1,849
Total_X3	,312	,074	,389	4,236	,000	,525	1,905

Source: Data analysis output (2022)

F-Test (Simultaneous)

The F-test is used to determine whether the independent variables in the multiple regression model have a simultaneous effect on the dependent variable.

Table 5. F-Test Results

<i>ANOVA^a</i>						
<i>Model</i>		<i>Sum of Squares</i>	<i>df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
<i>1</i>	<i>Regression</i>	112,785	3	37,595	43,576	,000 ^b
	<i>Residual</i>	81,962	95	,863		
	<i>Total</i>	194,747	98			

Source: Data analysis output (2022)

Based on the table above, it is known that the simultaneous effect between variables is carried out by the F test. The magnitude of the significance value of F is $(0.000) < (0.05)$. This shows that there is a simultaneous effect of perceived benefits, risks, and service features on the interest in using ShopeePay.

Determination Test

The determination test (R²) essentially measures how far the model's ability to explain the variation of the dependent variable is. The value of the coefficient of determination is between zero and one.

Table 6. R² Test Results

<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of the Estimate</i>
1	.761	.579	.566	.929

Source: Data analysis output (2022)

Based on the table above, the value of the coefficient of determination (adjust R square) is 0.566. This value indicates that the dependent variable, namely the interest in using ShopeePay, can be explained by the independent variable, namely the perception of benefits, risks, and service features 56.6%, while the remaining 43.4% is influenced by other variables not explained in this study.

DISCUSSION

The first proposed hypothesis is accepted with a significant value of 0.020 which is smaller than a significant value of 0.05. The perception of benefits affects the interest in using ShopeePay among students majoring in accounting at STIE Nasional Banjarmasin. This is because students feel that ShopeePay makes payment transactions easier, provides additional benefits when completing transactions, and ShopeePay also increases efficiency in making payment transactions.

The results of this study are in line with the results of the Qulub research (2019) which shows that the perception of benefits affects the interest in using e-money (on e-money users in Cirebon City). This is because users feel the benefits of using e-money so that users are interested in using the product. This finding is in line with the results of Kurnianigsih's (2020) research showing that perceived benefits affect interest in using e-money (e- in Central Java).

This is because the higher the benefits felt by e-money, the more interest in using e-money from a product is used.

The second hypothesis proposed is accepted with a significance value of 0.006 which is smaller than a significant value of 0.05. This is because respondents feel that while using ShopeePay they feel safer transacting, ShopeePay also avoids the negative thing, namely pickpocketing, and also with ShopeePay there is no need to spend time taking money at an atm for transactions. The increased risk results in a decrease in a person's interest in using a product. Therefore, the risk of using electronic money must be minimized.

The results of this study are in line with the results of research by Prasetya and Putra (2020) showing that risk has a significant and negative effect on interest in using e-money (e-money in Surabaya). This is because the higher the risk perception, the lower the interest in using e-money and vice versa if the risk perception is lower, the interest in using e-money is higher. An increase in risk perception results in a decrease in a person's interest in using a product. Therefore, the risk of using electronic money must be minimized. This finding is in line with the results of the research by Marchelina and Pratiwi (2018) which shows that risk affects the interest in using e-money (e- in Palembang City). This is because there is a risk that supports the use of e-money, so security must be increased again.

The third hypothesis proposed is accepted with a significance value of 0.000 which is smaller than a significant value of 0.05. This shows that the relationship between service features and interest in using is strong. This is because respondents feel that service features can be accessed easily, are satisfied with the variety of service features available at ShopeePay, ShopeePay can make non-cash transactions, and also service features that must be continuously improved.

The results of this study are in line with the results of Kurnianingsih's research (2020) which shows that service features affect the use of e-money (e- in Central Java). This is because people feel that they have easy access to information in using service features so that people are increasingly interested in using these products. This finding is in line with the results of research by Abrilia and Sudarwanto (2020) showing that service features affect the use of e-money (DANA e-wallet users in Surabaya). This is because service features will attract higher usage if the service features used continue to develop and innovate.

The fourth hypothesis proposed is accepted with a significance value of 0.000 which is smaller than a significant value of 0.05. These results indicate that the relationship between perceived benefits, risks, and service features on user interest is strong. This is because respondents feel that ShopeePay makes payment transactions easier, ShopeePay speeds up payment transactions, ShopeePay provides additional benefits when completing transactions and ShopeePay also increases efficiency in making payment transactions for the perceived benefit variable. The risk variable respondents feel that ShopeePay is safer for transactions, ShopeePay also avoids the negative thing, namely pickpocketing, and also with ShopeePay there is no need to spend time taking money at an atm for transactions. The service feature variable respondents feel that ShopeePay can be accessed easily, are satisfied with the variety of service features available at ShopeePay, ShopeePay can make non-cash transactions, and also service features that must continue to be improved.

CONCLUSION

Partially, the perceived benefits, risks and service features have an effect on the interest in using ShopeePay among students majoring in Accounting at STIE Nasional Banjarmasin. This is because respondents feel that ShopeePay makes payment transactions easier, speeds up payment transactions, provides benefits and efficiency in making payment transactions.

Using ShopeePay, transactions are safer, ShopeePay also avoids the negative thing, namely pickpocketing, and also with ShopeePay there is no need to spend time taking money at an atm for transactions. ShopeePay can be accessed easily, satisfied with the variety of service features available at ShopeePay, ShopeePay can make non-cash transactions, and also service features that must be continuously improved.

The perception of benefits must continue to be improved so that there is more interest in using ShopeePay, because the higher the perception of benefits, the higher the interest of users in using ShopeePay and vice versa. The alleged risk should continue to be minimized so that there is more interest in using ShopeePay, because the lower the risk, the higher the user's interest in using ShopeePay and vice versa. Service features should continue to be improved so that there is more interest in using ShopeePay, because the higher the service features provided, the higher the user's interest in using ShopeePay and vice versa. For further researchers, they can add other

variables such as convenience and trust that affect the interest in using ShopeePay, and can expand the research sample.

REFERENCES

- Abrilia, Nur Diana dan Sudarwanto, Tri. (2020). Pengaruh Persepsi Kemudahan Dan Fitur Layanan Terhadap Minat Menggunakan E-Wallet Pada Aplikasi DANA Di Surabaya". *Jurnal Pendidikan Tata Niaga*, Vol 8 No. 3
- Afifah, Risma. (2017). Pengaruh Manfaat, Kemudahan, Kepercayaan Dan Ketersediaan Fitur Terhadap Penggunaan Mobile Banking Bank Syariah Mandiri. (Skripsi)
- Hidayati, Siti. (2006). *Operasional E-Money*, Jakarta: BI
- Jogiyanto, Hartono. (2007). *Sistem Informasi Keperilakuan*. Edisi Revisi. Yogyakarta: ANDI.
- Kotler, Philip and Kevin, Lane, Keller. (2016). *Marketing Management*. Edisi 15. Jilid 1 dan 2. Alih Bahasa: Bob Sabran. Erlangga. Jakarta
- Kurnianingsih, Heny. (2020). Pengaruh Persepsi Manfaat, Persepsi Kemudahan Penggunaan, Fitur Layanan Dan Kepercayaan Terhadap Minat Penggunaan E-Money Di Jawa Tengah. (Skripsi).
- Lee, Ming-Ching. (2009). Predicting and Adoption of Online Trading: An Empirical Study in Taiwan. *Decision Support System*. Vol 47 pp (133-142).
- Marchelina, D. dan Pratiwi, R (2018). Pengaruh Persepsi Manfaat, Persepsi Kemudahan, Persepsi Risiko Dan Fitur Layanan Terhadap Minat Penggunaan E-Money (Pada Pengguna E-Money Kota Palembang)
- Masoud. Y. M. (2013). The Effect of Perceived Risk on Online Shopping in Jordan *European Journal of Business and Management*. Vol. 5 No. 6.
- Pavlov, P. (2001). Integrating Trust in Electronic Commerce with the Technologi Acceptance Model: Model Development and Validasion. *Seven Americas Conference on Information System*. Paper 159.
- Prasetya, Hendra dan Putra, Scenda Eka. (2020). Pengaruh Persepsi Kemudahan, Manfaat dan Risiko pada Minat Penggunaan E-Money di Kota Surabaya . *Jurnal Ekonomi dan Bisnis*, Vol 17 No. 2
- Qulub, Asyifal'ul. (2019). Pengaruh Persepsi Kemanfaatan, Persepsi Kemudahan Penggunaan, Persepsi Risiko Terhadap Minat Menggunakan layanan E- Money (pada pengguna E-Money Kota Cirebon. (Skripsi)
- Shopee. <https://shopee.co.id>
- STIE, Nasional. (2020). *Buku Pedoman Penulisan Skrips*. Banjarmasin: STIE Nasional.