

FACTORS AFFECTING THE ADOPTION INTENTION MOBILE PAYMENT OF OVO IN SURABAYA

M Jainal Arifin, Christina Rahardja*, Dudi Anandya

Faculty of Business and Economics, Surabaya University, Indonesia

** crhonantha@gmail.com*

PAPER INFO

Received:

February 2021

Revised:

February 2022

Approved:

February 2022

ABSTRACT

Background: Provide an adequate background covering the literature review and the gap of the research with other relevant former research works.

Aim: This study aims to determine the Factors Affecting Adoption Intention to OVO Mobile Payment Users in Surabaya.

Method: This type of research is basic business research using a quantitative approach with data analysis in the form of SEM (Structural Equation Model). Management of data in this study using AMOS 22.0 for windows which are used in testing the Measurement Model (Outer Model) and Structural Model (Inner Model). The sampling technique used is 300 respondents with the last education of SMK/SMA and have used m-payment OVO in the last 6 months and who are domiciled in Surabaya.

Findings: The results showed that Perceived Transaction Convenience (PCT), Compatibility (COM), Relative Advantage (RA), Government Support (GS), Additional Value (AV), Perceived Risk (PSR), Absorptive Capacity (AC), Affinity (AFFI), and Personal Innovativeness in Information Technology (PIIT) is proven to have a significant effect on Adaptation Intention (AI). In addition, Social Influence (SI) has been shown to have non-significant results on the Adaptation Intention (AI) of OVO mobile payment users in Surabaya.

KEYWORDS

adoption intention; social influence; m-payment; OVO

INTRODUCTION

The development of payment systems in this technological era has developed and has evolved by abandoning old payments with manual payment systems and switching by using mobile payments (m-payment) (Soebandhi, Aini, & Baktiono, 2017). Meanwhile, the population in Indonesia amounted to 272.1 million people with the use of internet devices amounting to 175.2 million. In everyday payment using a mobile payment system is needed such as Go-Pay, OVO, Tcash, BCA Klikpay, or others. Various activities carried out, especially during pandemic Covid-19 like this by making payments with cash have begun to be unused to avoid the spread of the Covid-19 virus. Mobile circulation in Indonesia is quite large from the population of Indonesia which numbers 272.2 million where everyone has more than one car device (Table 1).

Table 1. Digital User Data on The Number of Residents in Indonesia

No	Digital Users	Number of users	Total Penduduk	Percentage
1	Mobile phone	338.2 million	272.2 million	124%
2	Internet	175.4 million	272.2 million	64%

3	Social media	160.0 million	272.2 million	59%
---	--------------	---------------	---------------	-----

Source: <https://wearesocial.com/>

Users of various mobile devices put the most frequently used mobile phones reached 91% then the most commonly used second place on smartphones reached 60% then users who are often used third i.e. laptops or computers reached 22% and tablets reached 8% (Tabel 2).

Table 2. Mobile Usage Percentage Data in Indonesia

No	Device Type	Percentage usage
1	Mobile phone	91%
2	Smartphone	60%
3	Computer or laptop	22%
4	Tablet	8%

Source: <https://wearesocial.com/>

The results of table 2 explain that the percentage of *mobile phone* use is the highest and often used by people in Indonesia. The use of *mobile phones* during Covid-19 activities itself many people use to make transactions such as shopping online or making other payment transactions. According to Communications and Multimedia Malaysia (MCMC) (2016), 90% of mobile phone users must have a smartphone, in addition, according to the Malaysia Digital Association (2016) states that statistics show that penetration of 144.8% of users in Malaysia. Enabling high mobile use will result in high potential in mobile payment usage.

The use of mobile payments in Indonesia is growing rapidly, mobile payments or mobile payments are often used as shopping needs or as shopping in retail stores. In Indonesia the use of smartphones will increase with the population in Indonesia the use of this smartphone is at least 89.2% of the population in Indonesia utilizing smartphones. Many companies continue to improve their capabilities and always innovate in facilitating daily activities and making them more effective and efficient. Of the many ideas that there are one of them is the mobile payment which is one of the innovations that make it easier for people in terms of buying and selling goods in Indonesia. According to a survey conducted by PricewaterhouseCoopers (PWC), the use of mobile payments has become a lifestyle of people today, the use of mobile payments in various countries of the world Indonesia is ranked fifth according to a survey conducted by PWC, various *mobile payment* services are highly utilized by countries such as China. About 47% of respondents have used mobile devices as a means of payment, a higher figure than the previous year which reached 38%, a figure that is up 9% from the previous figure and makes *mobile payment* a lifestyle that is often used by the public. Pwc's survey confirmed predictions a few years ago that digital businesses were becoming one of the movements in a country's economy.

Table 3. Mobile Payment App Download Data

No	Mobile Payment	Download Type
1	Gojek	155 million
2	OVO	155 million
3	Dana	50 million
4	LinkAja	40 million
5	Genius	25 million

Source: <https://katadata.co.id/>

The survey was conducted by katadata in 2019 there were 5 most popular digital wallets in Indonesia, namely, Gojek, OVO, Dana, LinkAja, and Jenius. OVO is one of the most frequently used download data by people in Indonesia of 155 million along with OVO Gojek download data also amounting to 155 million, then there is a fund of 50 million, then there is LinkAja of 50 million, and genius of 25 million and judging from the competition that occurs there are OVO and Gojek competing in the digital wallet market. (table 1.3). Based data reported by Bank Indonesia (BI) shows that OVO's market share has reached 37% of all total digital wallet transactions in Indonesia, from the data report the total transactions made in 2019 semester 1 have reached Rp. 56.1 trillion, which can be interpreted that OVO making Grab and Tokopedia affiliated by reaching Rp. 20.8 trillion. OVO's closest competitor, Grab, is said to have a portion of 17% or Rp 9.8 trillion, with other digital wallet providers such as DANA and LinkAja, which have contributions of 10% and 3% of the report data shown to payment industry players in a closed event.

Wei-Chuan Chen et al (2019) explained that *mobile payment* is a technology application that is very rapid in development around the world. According to Kim and Han in Chen et al (2019) explained that when consumers open a phone and see inside the phone there are messages such as free electronic coupons and discount coupons through *smartphones* consumers will look to get a gift. According to Pham and Ho in Chen et al (2019) explained that consumers will be confident in using a *mobile payment* will benefit them such as getting discounts or getting e-coupons where they tend to use payment methods by looking at it. A survey conducted by the *Clearing Association of China* in 2018 explained that preferential and promotional activities are second only to convenience in influencing the use of payments by users in China, which aims to show that added value is very important in consumers' willingness to use mobile payment.

The research was conducted to find out what factors affect *the behavior intention* of people who mainly live around Surabaya to adopt a mobile payment system, namely OVO. Chen et al, (2019), Madan & Yadav (2016), and Aik-Chuan Teo (2015) have discussed that the most important predictors in how influential perceived transaction convenience, compatibility, relative advantage, social influence, government support, additional value, perceived risk, absorptive capacity, affinity, and personal innovativeness in information technology affect

adoption intentions in both studies have different results against Perceived Risk to Behavioral Intention in adopting mobile payments.

In a new mobile payment study, Wei-Chuan Chen et al (2019) explained that the most important predictor in mobile payment adoption is perceived risk. In this case, it will help in the use as a mobile payment user. Perceived risk has been found to be a significant factor in several mobile payment studies in a calculation conducted by researchers.

According to Schierz et al. (2010) in Phonthanukitithaworn et al. (2016), explaining that consumers are less interested in adopting new payment methods if they think in existing payment methods will have a greater risk impact, in the process of risk decision making is considered a critical determinant, especially at the stage of adoption when a person has no experience and is aware of the risks and consequences of its use. Featherman and Pavlou (2003) in Phonthanukitithaworn et al. (2016) explained that perceived risk in construction reflects that feelings of uncertainty among consumers will have possible negative consequences from the use of new technologies that may hinder adoption.

Ricardo de Sena Abrahao et al. (2016) explained that bringing in relative advantage is the most important factor followed by perceived risk and compatibility. Overall the authors found that there was variation in behavioral intentions across stages and post-adoption. According to Perreira et al. (2013) in Ricardo de Sena Abrahao et al. (2016) in an exploratory study describes the need for an action related to current user habits and the ease of the user in improving innovation.

Table 4. Comparison of Research Results

	Research 1	Research 2	Research 3
	Chen et al, (2019)	Madan & Yadav (2016)	Aik-Chuan Teo (2015)
Perceived Risk → Adoption Intent	Unsupported	Supported	Unsupported
Social Influence → Adoption Intention	Supported	Supported	Unsupported
Perceived Transaction Convenience → Adoption Intention	Supported	-	Unsupported

Source: Chen et al (2019), Madan & Yadav (2016), & Aik-Chuan Teo (2015)

Differences in results in the research contained in the table above can be concluded that it can be an interesting topic to be re-examined. Differences in a country's anomalies and characteristics may affect research. This research was conducted in Indonesia, especially in the city of Surabaya whether it gave rise to Perceived Risk which could have influenced adoption intentions in adopting OVO mobile payments.

Based on the background that has been explained, there are differences in the results of perceived risk influence to adopt adoption intentions. Research conducted by Chen et al,

(2019) explained that in a country in China proves Perceived Risk negatively affects adoption intentions to adopt adoption intentions.

Research conducted by Madan & Yadav (2016) believes that Perceived Risk has a significant effect on adoption intention on perceived risks that will cause a person to buy in using mobile payment because they are less likely to engage in transactions if they consider this type of service to be high risk.

Research conducted by Aik-Chuan Teo (2015) explains that in making an individual decision to buy related to the choice or purchase results marked by a perceived expectation such as moving consumers in collecting and processing information about the item and always understand a perceived risk. This research discusses what can trigger related communities, especially those who live in the city of Surabaya in adopting OVO mobile payment.

The purpose of this study is to find out:

- 1) Knowing the influence of Perceived Transaction Convenience on the adoption intention of Surabaya people who use OVO m-payment;
- 2) Knowing the influence of compatibility on the people of Surabaya who use m-payment OVO;
- 3) Knowing the influence of Relative Advantage on the adoption intention of Surabaya people who use m-payment OVO;
- 4) Knowing the influence of Social Influence on the adoption intention of Surabaya people who use m-payment OVO;
- 5) Knowing the influence of Government Support on the adoption intention of Surabaya people who use m-payment OVO;
- 6) Knowing the influence of Additional Value on adoption intentions of Surabaya people who use OVO m-payment;
- 7) Knowing the influence of Perceived Risk on the intentions of the people of Surabaya who use m-payment OVO;
- 8) Knowing the influence of Absorptive Capacity Risk on adoption intentions of Surabaya people who use m-payment OVO;
- 9) Knowing the influence of Affinity on the adoption intention of Surabaya people who use m-payment OVO; and
- 10) Knowing the influence of Personal Innovativeness in information technology on the adoption intention of Surabaya people who use m-payment OVO.

Hypothesis

H1: Perceived Transaction Convenience has a positive influence on Adoption Intention

H2: Compatibility has a positive influence on Adoption Intention

H3: Relative Advantage has a positive influence on Adoption Intention

H4: Social Influence has a positive influence on Adoption Intention

H5: Government Support has a positive influence on Adoption Intention

H6: Additional Value has a positive influence on Adoption Intention

H7: Perceived Risk negative influence on Adoption Intention

H8: Absorptive Capacity positive influences Adoption Intention

H9: Affinity on positive influences on Adoption Intention

H10: Personal Innovativeness in information technology on the positive influence of Adoption Intention

METHOD

This study is included in the category of research that examines the variable relationship of Perceived Transaction Convenience, Compatibility, Relative Advantage, Social Influence, Government Support, Additional Value, Perceived Risk, Absorptive Capacity, Affinity, and Personal Innovativeness in information technology to influence Adoption Intention. Causal research is research that aims to determine the relationship of a causal/causal of a thing. This research uses this type of quantitative research because of data management by using data in generating numbers. Data collection techniques are carried out using survey methods by collecting data directly from respondents through questionnaires.

The type of data used in this study is primary data obtained directly through the dissemination of questionnaires obtained directly from respondents. This data was obtained directly through the dissemination of an online questionnaire about the "Effect of OVO m-payment adoption in Surabaya" by having exogenous variables consisting of, Perceived Transaction Convenience, Compatibility, Relative Advantage, Social Influence, Government Support, Additional Value, Perceived Risk, Absorptive Capacity, Affinity, and Personal Innovativeness in information technology. It has an endogenous variable: Adoption Intention. The data source in this study is to adjust the data related to user expectations in the use of OVO in Surabaya. The number of respondents needed in this study is at least 300 respondents, so this study must spread questionnaires more than 300 in avoiding invalid questionnaire answers.

In this study, the data processing method used is Structural Equation Modeling (SEM). Data processing in this study was assisted by using 2 SPSS 18 and AMOS software. Before the data was processed using SEM, a validity and reliability test was conducted using SPSS 18 software using 30 questionnaires that had been filled out by respondents.

RESULTS AND DISCUSSION

Test hypotheses using AMOS software. On the influence of influences between variables the research hypothesis can be said to be significant if a significant value is produced, namely 0.5 ($\alpha = 5\%$) or $CR > 1.96$ as follows:

Table 5. Hypothesis Test Results

Variable	Std. Estimate	CR	P-Value	Information	
H1(+)	PCT → AI	0,150	2.823	0,005	Supported Hypothesis
H2(+)	COM → AI	0,149	2.104	0,035	Supported Hypothesis
H3(+)	RA → AI	0,118	2.493	0,013	Supported Hypothesis
H4(+)	SI → AI	-0,059	-1.110	0,267	Unsupported Hypothesis
H5(+)	GS → AI	0,107	2.075	0,038	Supported Hypothesis
H6(+)	AV → AI	0,123	2.110	0,035	Supported Hypothesis

H7(-)	RDP→ AI	-0,157	-3.335	***	Supported Hypothesis
H8(+)	AND AI →	0,373	5.378	***	Supported Hypothesis
H9(+)	AFFI → AI	0,114	2.077	0,038	Supported Hypothesis
H10(+)	PIIT → AI	0,178	3.560	***	Supported Hypothesis

Source: Primary Data, Processed

In the hypothesis test perceived transaction convenience against adoption intention showed that perceived transaction convenience has a positive effect on adoption intention with a value of CR 2.823 and p-value of 0.005 then it can be interpreted that H1 in the study is supported.

The compatibility hypothesis test against adoption intention showed that compatibility has a positive effect on adoption intention with a value of CR 2.104 and p-value of 0.035 so thus it can be concluded that H2 in the study is supported.

In the hypothesis test relative advantage to adoption, intention showed that relative advantage positively affects adoption intention with a value of CR 2,493 and p-value 0.13 then it can be concluded that H3 in the study supported.

The social influence hypothesis test on adoption intention showed that social influence did not have a significant positive effect on adoption intentions with a cr value of -1,110 and p-value of 0.267 that did not meet the criteria, H4 can be concluded in the study is not supported.

In the hypothesis test government support against adoption intention showed that government support positively affects adoption intention with a value of CR 2.075 and p-value of 0.38 then that affects the criteria can be concluded H5 in the supported research.

The test hypothesis of additional value to adoption intention showed that additional value positively affects adoption intention with a value of CR 2,110 and p-value of 0.035 then it can be concluded that H6 in the study supported.

In the hypothesis test perceived risk against adoption intention showed that perceived risk has a negative and significant effect on adoption intention with a value of CR -3,335 and p-value *** then it can be concluded that H7 in the study is supported.

In the test hypothesis, absorptive capacity against adoption intention showed that absorptive capacity positively affects adoption intention with a value of CR 5.378 and p-value*** (p<0.1) then it can be concluded that H8 in the study supported.

In the affinity hypothesis test against adoption, intention showed that affinity has a positive effect on adoption intention with a value of CR 2.077 and p-value of 0.038 so that affects the criteria, H9 can be concluded in the supported study.

The hypothesis test of Personal Innovativeness in information technology showed that Personal Innovativeness in information technology had a positive effect on adoption intention with a value of CR 3,560 and p-value *** (p<0.1) so it can be concluded that H10 in the study is supported.

In table 4.31 there are 9 hypotheses that are supported significantly, while there is one hypothesis that is not supported, the first hypothesis (H1) states that the relationship between perceived transaction convenience to adoption intention, where perceived transaction convenience has a significant influence on adoption intention. H1 has a p-value of 0.005 which in this study uses $\alpha = 5\%$ so that probability values indicate the direction of significant relationships and CR values of 2,823. H1 obtained significant results and was in accordance

with research from Chuan Chen et al. (2019) namely "Drivers of Mobile Payment Acceptance in China: An Empirical Investigation" in this study proves that perceived transaction convenience from the community in Surabaya has a significant influence on adoption intention in using m-payment OVO.

The second hypothesis (H2) shows the relationship between compatibility and adoption intention, where compatibility has a significant positive influence on adoption intention. H2 has a p-value of 0.035 which the study uses $\alpha = 5\%$ so that the value of probability shows a significant result and a CR value of 2,104. H2 got positive results according to research from Chen et al. (2019) namely "Drivers of Mobile Payment Acceptance in China: An Empirical Investigation" in this study proves that compatibility in Surabaya society has a positive influence on adoption intentions in using m-payment OVO.

The third hypothesis (H3) shows that the variable relationship is relative to adoption intention, where relative advantage has a significant influence on adoption intention. The p-value of H3 is 0.013 which the study uses $\alpha = 5\%$ so that the value of probability shows a significant result and a CR value of 2,493. H3 got positive results according to research from Chen et al. (2019) namely "Drivers of Mobile Payment Acceptance in China: An Empirical Investigation" this study proves that relative advantage in Surabaya society has a positive influence on adoption intentions in using m-payment OVO.

The fourth hypothesis (H4) shows the relationship of social influence variables to adoption intentions, wherein the social influence variable has no significant positive effect on adoption intention. The P-value of H4 has 0.267 which does not meet the standard so probability values indicate the direction of the relationship that has no significant positive effect and the CR value of -1,110. H4 obtained results that did not have significant positive effects according to research from Chen et al. (2019) namely "Drivers of Mobile Payment Acceptance in China: An Empirical Investigation" in this study proves that social influence in the Surabaya community does not affect adoption intention in using m-payment OVO.

The fifth hypothesis (H5) states the relationship between government support to adoption intention, where government support has a significant influence on adoption intentions. H5 has a p-value of 0.038 where the study uses $\alpha = 5\%$ so that the value of probability shows a significant result and a CR value of 2,075. H5 got positive results according to research from Chen et al. (2019) namely "Drivers of Mobile Payment Acceptance in China: An Empirical Investigation" this study proves that government support in the Surabaya community has a positive influence on adoption intentions in using m-payment OVO.

The sixth hypothesis (H6) shows that the relationship of additional value to adoption intention, which is added value has a significant result in adoption intention. The p-value of H6 is 0.035 where the study uses $\alpha = 5\%$ so that the value of probability indicates a significant result and a CR value of 2,110. H6 obtained significant results and according to research from Chuan Chen et al. (2019) namely "Drivers of Mobile Payment Acceptance in China: An Empirical Investigation," this study proves the additional value of the community in Surabaya has a significant influence on adoption intentions in using OVO m-payment.

The seventh hypothesis (H7) states that the variable relationship of perceived risk and adoption intention, where perceived risk shows negative and significant results in adoption intention. H7 p-value of *** of this study uses $\alpha = 5\%$ so that the value of probability shows a significant result and CR value of -3,335. H7 obtained significant negative results according

to research from Chen et al, (2019) namely "Drivers of Mobile Payment Acceptance in China: An Empirical Investigation" in this study proving that perceived risk in Surabaya society has a significant negative influence on adoption intentions in using OVO m-payment.

The eighth hypothesis (H8) proves the relationship between absorptive capacity variables and adoption intentions, which in absorptive capacity has a significant influence on adoption intentions. The resulting p-value of H8 is *** ($p < 0.1$) so that the value of probability shows a significant result and a CR value of 5,378. H8 got positive results according to research from Chen et al. (2019) namely "Drivers of Mobile Payment Acceptance in China: An Empirical Investigation" this study proves that absorptive capacity in Surabaya society has a positive influence on adoption intentions in using m-payment OVO.

The ninth hypothesis (H9) states that the relationship between affinity and adoption intentions has a significant influence on adoption intentions. H9 p-value is 0.038 so the value of probability indicates a significant result and a CR value of CR 2,077. H9 received positive results according to research from Chen et al. (2019) namely "Drivers of Mobile Payment Acceptance in China: An Empirical Investigation" this study proves that affinity in Surabaya society has a positive influence on adoption intentions in using m-payment OVO.

The tenth hypothesis (H10) proves the relationship between the variable Personal Innovativeness in information technology and adoption intention, which in Personal Innovativeness in information technology has a significant influence on adoption intentions. The p-value of H10 is value *** ($p < 0.1$) so that the value of probability indicates a significant result and a CR value of 3,560. H10 received positive results according to research from Chen et al. (2019) the "Drivers of Mobile Payment Acceptance in China: An Empirical Investigation" in this study proves that Personal Innovativeness in information technology in Surabaya society has a positive influence on adoption intentions in using OVO m-payment.

CONCLUSION

It is said that there are 9 hypotheses supported and 1 unsupported hypothesis that has been tested using AMOS 22 software and uses the SEM (Structural Equation Modeling) method:

- 1) Perceived Transaction Convenience has a significant effect on OVO's Adoption Intention m-payment in Surabaya;
- 2) Compatibility has a significant effect on OVO's Adoption Intention m-payment in Surabaya;
- 3) Relative Advantage has a significant effect on OVO's Adoption Intention m-payment in Surabaya;
- 4) Social Influence does not have a significant positive effect on OVO's Adoption Intention m-payment in Surabaya;
- 5) Government Support has a significant effect on Adoption Intention m-payment in Surabaya;
- 6) Additional Value has a significant effect on adoption intention m-payment OVO in Surabaya;
- 7) Perceived Risk negatively and significantly affects OVO's Adoption Intention m-payment in Surabaya;
- 8) Absorptive Capacity has a significant effect on OVO's Adoption Intention m-payment in Surabaya;

- 9) Affinity has a significant effect on OVO's Adoption Intention m-payment in Surabaya; and
- 10) Personal Innovativeness in information technology terhadap Adoption Intention m-payment OVO di Surabaya.

REFERENCES

- Chen, Wei Chuan, Chen, Chien Wen, & Chen, Wen Kuo. (2019). Drivers of mobile payment acceptance in China: An empirical investigation. *Information*, 10(12), 384.
- de Sena Abrahão, Ricardo, Moriguchi, Stella Naomi, & Andrade, Darly Fernando. (2016). Intention of adoption of mobile payment: An analysis in the light of the Unified Theory of Acceptance and Use of Technology (UTAUT). *RAI Revista de Administração e Inovação*, 13(3), 221–230.
- Featherman, Mauricio S., & Pavlou, Paul A. (2003). Predicting e-services adoption: a perceived risk facets perspective. *International Journal of Human-Computer Studies*, 59(4), 451–474.
- Madan, Khushbu, & Yadav, Rajan. (2016). Behavioural intention to adopt mobile wallet: a developing country perspective. *Journal of Indian Business Research*.
- Pereira, Arnaldo, Rodrigues, Nelson, Barbosa, José, & Leitão, Paulo. (2013). Trust and risk management towards resilient large-scale cyber-physical systems. *2013 IEEE International Symposium on Industrial Electronics*, 1–6. IEEE.
- Phonthanukitithaworn, Chanchai, Sellitto, Carmine, & Fong, Michelle W. L. (2016). An investigation of mobile payment (m-payment) services in Thailand. *Asia-Pacific Journal of Business Administration*.
- Schierz, Paul Gerhardt, Schilke, Oliver, & Wirtz, Bernd W. (2010). Understanding consumer acceptance of mobile payment services: An empirical analysis. *Electronic Commerce Research and Applications*, 9(3), 209–216.
- Soebandhi, Santirianingrum, Aini, Intan Nur, & Baktiono, Agus. (2017). Faktor penentu kualitas layanan dan minat untuk melanjutkan penggunaan sistem pelaporan online. *Jurnal Economia*, 13(2), 128.
- Teo, Aik Chuan, Tan, Garry Wei Han, Ooi, Keng Boon, Hew, Teck Soon, & Yew, King Tak. (2015). The effects of convenience and speed in m-payment. *Industrial Management & Data Systems*.

Interdisciplinary Social Studies

Published by International Journal Labs

Online ISSN 2808-5051 | Print ISSN 2808-0467 |

Interdisciplinary Social Studies ()

Published by International Journal Labs

Online ISSN 2808-5051 | Print ISSN 2808-0467

[🏠 \(https://iss.internationaljournallabs.com/index.php/iss/index\)](https://iss.internationaljournallabs.com/index.php/iss/index) / Editorial Team

Editorial Team

Editor In Chief

Taufik Ridwan, Institut Agama Islam Bunga Bangsa Cirebon, Indonesia [Scopus (<https://www.scopus.com/authid/detail.uri?authorId=57217062581>)] [Sinta (<https://sinta.ristekbrin.go.id/authors/detail?id=6031224&view=overview>)] [Google Scholar (<https://scholar.google.com/citations?user=9RT7rk0AAAAJ&hl=id&oi=ao>)]

Journal Manager

Rani Santika, Syntax Corporation Indonesia, Indonesia [Google Scholar (<https://scholar.google.com/citations?user=xTM6TXkAAAAJ&hl=id&oi=ao>)]

Editor Team

1. Abdurokhim (<https://scholar.google.com/citations?hl=id&user=uOvy3JQAAAAJ>), Syntax Corporation Indonesia, Indonesia [Scopus (<https://www.scopus.com/authid/detail.uri?authorId=57222273772>)] [Orcid ID (<https://orcid.org/0000-0002-6009-5318>)] [Google Scholar (<https://scholar.google.com/citations?hl=id&user=uOvy3JQAAAAJ>)]
2. Dedy Setiawan (<https://scholar.google.com/citations?user=33KlrrkAAAAJ&hl=id&authuser=1&oi=ao>), Syntax Corporation Indonesia, Indonesia [Orcid ID (<https://orcid.org/0000-0003-0756-1321>)] [Sinta (<https://sinta.ristekbrin.go.id/authors/detail?id=6724291&view=overview>)] [Google Scholar (<https://scholar.google.com/citations?hl=id&user=DPfBYSAAAAAJ>)]
3. Ikhsan Nendi (<https://scholar.google.com/citations?user=gvF54WgAAAAJ&hl=id&authuser=1&oi=ao>), Syntax Corporation Indonesia, Indonesia [Orcid ID (<https://orcid.org/0000-0001-9895-5865>)] [Google Scholar (<https://scholar.google.com/citations?hl=id&user=gvF54WgAAAAJ>)]
4. Siti Komara (<https://scholar.google.com/citations?user=33KlrrkAAAAJ&hl=id&authuser=1&oi=ao>), Syntax Corporation Indonesia, Indonesia [Google Scholar (<https://scholar.google.com/citations?user=33KlrrkAAAAJ&hl=id&authuser=1&oi=ao>)]
5. Yanto Heryanto (<https://www.scopus.com/authid/detail.uri?authorId=57216418470>), Universitas Swadaya Gunung Jati, Indonesia [Scopus (<https://www.scopus.com/authid/detail.uri?authorId=57216418470>)] [Sinta (<https://sinta.ristekbrin.go.id/authors>)]

- /detail?id=5989512&view=overview)] [Google Scholar (<https://scholar.google.com/citations?hl=en&user=UEPeAYUAAAAJ>)]
6. Leni Pebriantika (<https://www.scopus.com/authid/detail.uri?authorId=7790148818>), Universitas Baturaja, Indonesia [Scopus (<https://www.scopus.com/authid/detail.uri?authorId=57212538048>)] [Sinta (<https://sinta.ristekbrin.go.id/authors/detail?id=6654519&view=overview>)] [Google Scholar (<https://scholar.google.com/citations?hl=en&user=whIVkdAAAAAJ>)]
7. Farida Nurfalah (<https://sinta.ristekbrin.go.id/authors/detail?id=5996152&view=overview>), Universitas Swadaya Gunung Jati, Indonesia [Scopus (<https://www.scopus.com/results/authorNamesList.uri?sort=count-f&src=al&sid=1d25d538b600224da57a80cb1062bce3&sot=al&sdt=al&sl=44&s=AUTHLASTNAME%28Nurfalah%29+AND+AUTHFIRST%28Farida%29&st1=Nurfalah&st2=Farida&orcidId=&selectionPageSearch=anl&reselectAuthor=false&activeFlag=true&showDocument=false&resultsPerPage=20&offset=1&jtp=false¤tPage=1&previousSelectionCount=0&tooManySelections=false&previousResultCount=0&authSubject=LFSC&authSubject=HLSC&authSubject=PHSC&authSubject=SOSC&exactAuthorSearch=false&showFullList=false&authorPreferredName=&origin=searchauthorfreelookup&affiliationId=&txGid=31845b715f1bf8cdbc54d14da8fefe8>)] [Google Scholar (<https://scholar.google.com/citations?hl=en&user=8XPQpGcAAAAAJ>)]
8. Iman Nasrullah (<https://sinta.ristekbrin.go.id/authors/detail?id=5993346&view=overview>), Institut Pendidikan Indonesia Garut, Indonesia [Scopus (<https://www.scopus.com/authid/detail.uri?authorId=57193159529>)] [Sinta (<https://sinta.ristekbrin.go.id/authors/detail?id=5993346&view=overview>)] [Google Scholar (<https://scholar.google.com/citations?hl=en&user=WpL2A08AAAAAJ>)]
9. Endang Sutrisno, (<https://www.scopus.com/authid/detail.uri?authorId=57210190904>) Universitas Swadaya Gunung Jati, Indonesia [Scopus (<https://www.scopus.com/authid/detail.uri?authorId=57210190904>)] [Sinta (<https://sinta.ristekbrin.go.id/authors/detail?id=5995319&view=overview>)] [Google Scholar (<https://scholar.google.com/citations?hl=en&user=ZqtLKMgAAAAAJ>)]

SUPPORTED BY



(<https://syntax.co.id/>)



**INTERNATIONAL
JOURNAL LABS**

(<https://internationaljournallabs.com/>)

ARTICLE TEMPLATE



Interdisciplinary Social Studies ()

Published by International Journal Labs

Online ISSN 2808-5051 | Print ISSN 2808-0467

🏠 (<https://iss.internationaljournallabs.com/index.php/iss/index>)
/ Archives (<https://iss.internationaljournallabs.com/index.php/iss/issue/archive>)
/ Vol. 2 No. 2 (2022): Interdisciplinary Social Studies

Vol. 2 No. 2 (2022): Interdisciplinary Social Studies

Published: 📅 2022-02-20

DOI: <https://doi.org/10.55324/iss.v2i2> (<https://doi.org/10.55324/iss.v2i2>)

📄 Articles

APPLICATION OF THE KAIZEN METHOD IN EFFORTS TO MAINTAIN THE SUSTAINABILITY OF SPRINGS IN INDONESIA (<https://iss.internationaljournallabs.com/index.php/iss/article/view/61>)

Ilham Muhammad, Maya Aiko Salsabila Putri, Husna Latifatul Karimah, Gita Putri Prastiwi, Nur Himmatul Fitriyah, Vicko Taniady

d (<https://doi.org/10.55324/iss.v2i2.61>)

📄 PDF (<https://iss.internationaljournallabs.com/index.php/iss/article/view/61/111>)

📄 HTML (<https://iss.internationaljournallabs.com/index.php/iss/article/view/61/112>)

View: 71 584-591

CHARACTER EDUCATION VALUES IN THE ASHAABUL UH DUUD STORY: AN ANALYSIS OF AL-BURUJ VERSES 4-8 (<https://iss.internationaljournallabs.com/index.php/iss/article/view/118>)

Ardiansyah, Toto Suharto

d (<https://doi.org/10.55324/iss.v2i2.118>)

📄 PDF (<https://iss.internationaljournallabs.com/index.php/iss/article/view/118/95>)



 [HTML \(https://iss.internationaljournallabs.com/index.php/iss/article/view/118/96\)](https://iss.internationaljournallabs.com/index.php/iss/article/view/118/96)

View: 18 490-495

THE SETTLEMENT OF ELECTION DISPUTES BY BAWASLU REVIEWED FROM THE INDONESIAN JUSTICE SYSTEM (<https://iss.internationaljournallabs.com/index.php/iss/article/view/121>)

Jamaluddin Jamaluddin

 (<https://doi.org/10.55324/iss.v2i2.121>)

 [PDF \(https://iss.internationaljournallabs.com/index.php/iss/article/view/121/101\)](https://iss.internationaljournallabs.com/index.php/iss/article/view/121/101)


 [HTML \(https://iss.internationaljournallabs.com/index.php/iss/article/view/121/102\)](https://iss.internationaljournallabs.com/index.php/iss/article/view/121/102)

View: 22 521-531

DEVELOPING A GUIDEBOOK OF BRIDGE POSITIONS FOR GRADE IV-VI STUDENTS' SPORTS EDUCATION (<https://iss.internationaljournallabs.com/index.php/iss/article/view/124>)

Steven David Ikari

 (<https://doi.org/10.55324/iss.v2i2.124>)

 [PDF \(https://iss.internationaljournallabs.com/index.php/iss/article/view/124/109\)](https://iss.internationaljournallabs.com/index.php/iss/article/view/124/109)

 [HTML \(https://iss.internationaljournallabs.com/index.php/iss/article/view/124/110\)](https://iss.internationaljournallabs.com/index.php/iss/article/view/124/110)

View: 4 568-583

THE ROLE OF FINGERPRINT SYSTEM ON WORK DISCIPLINE AT CV BANGUN JAYA (<https://iss.internationaljournallabs.com/index.php/iss/article/view/127>)

Teddi Rochendi

 (<https://doi.org/10.55324/iss.v2i2.127>)

 [PDF \(https://iss.internationaljournallabs.com/index.php/iss/article/view/127/117\)](https://iss.internationaljournallabs.com/index.php/iss/article/view/127/117)

 [HTML \(https://iss.internationaljournallabs.com/index.php/iss/article/view/127/118\)](https://iss.internationaljournallabs.com/index.php/iss/article/view/127/118)

View: 31 603-609

FACTORS AFFECTING THE ADOPTION INTENTION MOBILE PAYMENT OF OVO IN SURABAYA (<https://iss.internationaljournallabs.com/index.php/iss/article/view/132>)

M Jainal Arifin, Christina Rahardja, Dudi Anandya



 (<https://doi.org/10.55324/iss.v2i2.132>)


 [PDF \(https://iss.internationaljournallabs.com/index.php/iss/article/view/132/123\)](https://iss.internationaljournallabs.com/index.php/iss/article/view/132/123)

 [HTML \(https://iss.internationaljournallabs.com/index.php/iss/article/view/132/124\)](https://iss.internationaljournallabs.com/index.php/iss/article/view/132/124)

View: 23 624-633

Classification of Hotspots Causing Forest and Land Fires Using the Naive Bayes Algorithm (<https://iss.internationaljournallabs.com/index.php/iss/article/view/62>)

Muchamad Zainul, Emanuel Minggu

 (<https://doi.org/10.55324/iss.v2i2.62>)


 PDF (<https://iss.internationaljournallabs.com/index.php/iss/article/view/62/107>)

 HTML (<https://iss.internationaljournallabs.com/index.php/iss/article/view/62/108>)

View: 24 555-567

THE ROLE OF INTERACTIVE MULTIMEDIA ON CHILDREN'S CHARACTER DEVELOPMENT AND RELIGIOSITY (<https://iss.internationaljournallabs.com/index.php/iss/article/view/119>)

Benyamin Pintakhari, Vera Herawati Siahaan, Desi Arisandi Laga Nguru

 (<https://doi.org/10.55324/iss.v2i2.119>)

 PDF (<https://iss.internationaljournallabs.com/index.php/iss/article/view/119/97>)

 HTML (<https://iss.internationaljournallabs.com/index.php/iss/article/view/119/98>)

View: 36 496-507

EVALUATING QUALITY OF CHATBOTS AND INTELLIGENT CONVERSATIONAL AGENTS OF BCA (VIRA) LINE (<https://iss.internationaljournallabs.com/index.php/iss/article/view/122>)

Luthfi Nurul Hidayah Mudofi, Wardah Yuspin

 (<https://doi.org/10.55324/iss.v2i2.122>)

 PDF (<https://iss.internationaljournallabs.com/index.php/iss/article/view/122/103>)

 HTML (<https://iss.internationaljournallabs.com/index.php/iss/article/view/122/104>)

View: 44 532-542

ANALYZING THE BLT POLICY'S EFFECTS DURING THE PANDEMIC ERA: AN ISLAMIC ECONOMIC PERSPECTIVE STUDY (<https://iss.internationaljournallabs.com/index.php/iss/article/view/125>)

Khairil Amin, Azhari Akmal Tarigan, Nurbaiti

 (<https://doi.org/10.55324/iss.v2i2.125>)



 PDF (<https://iss.internationaljournallabs.com/index.php/iss/article/view/125/113>)


 HTML (<https://iss.internationaljournallabs.com/index.php/iss/article/view/125/114>)

View: 9 592-596

ANALYZING ETHANOL'S ANTIOXIDANT EXTRACT OF PANDANUS LEAVES THROUGH DPPH METHOD (<https://iss.internationaljournallabs.com/index.php/iss/article/view/128>)

Siti Hardianti, Linda Chiuman, Chrismis Novalinda Ginting, Adrian

 (<https://doi.org/10.55324/iss.v2i2.128>)


 PDF (<https://iss.internationaljournallabs.com/index.php/iss/article/view/128/119>)

 HTML (<https://iss.internationaljournallabs.com/index.php/iss/article/view/128/120>)

View: 73 610-616

JAVA-BASED GOODS DATA RECORDING APPLICATION SYSTEM AT ACHFI BALAMOA STORE (<https://iss.internationaljournallabs.com/index.php/iss/article/view/117>)

Aji Wicaksono

 (<https://doi.org/10.55324/iss.v2i2.117>)

 PDF (<https://iss.internationaljournallabs.com/index.php/iss/article/view/117/93>)

 HTML (<https://iss.internationaljournallabs.com/index.php/iss/article/view/117/94>)

View: 10 478-489

MODELING INDONESIA'S INFLATION BASED ON E-MONEY TRANSACTION VOLUME WITH LOCAL POLYNOMIAL ESTIMATOR APPROACH (<https://iss.internationaljournallabs.com/index.php/iss/article/view/120>)

Chaerobby Fachri Fauzan Purwoko, Putri Nur Farida, Sefanny Nur Ramadhani, Vianda Mutiarani Erson

 (<https://doi.org/10.55324/iss.v2i2.120>)

 PDF (<https://iss.internationaljournallabs.com/index.php/iss/article/view/120/99>)

 HTML (<https://iss.internationaljournallabs.com/index.php/iss/article/view/120/100>)


View: 20 508-520

ANALYZING THE STRUCTURE-CONDUCT-PERFORMANCE OF THE TOFU INDUSTRY IN BANDA ACEH (<https://iss.internationaljournallabs.com/index.php/iss/article>)

/view/123)

Putra Fisabilillah Lubis, Romano, Muhammad Rusdi

 (<https://doi.org/10.55324/iss.v2i2.123>)

 PDF (<https://iss.internationaljournalabs.com/index.php/iss/article/view/123/105>)

 HTML (<https://iss.internationaljournalabs.com/index.php/iss/article/view/123/106>)

View: 27 543-554

ANALYSING THE SETTLEMENT OF MARITIME SOVEREIGNTY'S DISPUTE CASES BASED ON UNCLOS 1982 (<https://iss.internationaljournalabs.com/index.php/iss/article/view/126>)

Enno Haya Gladya Naranta, Labib Muttaqin

 (<https://doi.org/10.55324/iss.v2i2.126>)

 PDF (<https://iss.internationaljournalabs.com/index.php/iss/article/view/126/115>)

 HTML (<https://iss.internationaljournalabs.com/index.php/iss/article/view/126/116>)

View: 11 598-602

SACRIFICE AND TRIBUTE IN HOSEA 6:6: THE IMPLICATION OF CONTEXTUAL WORSHIPPING (<https://iss.internationaljournalabs.com/index.php/iss/article/view/129>)

Tirta Susila

 (<https://doi.org/10.55324/iss.v2i2.129>)

 PDF (<https://iss.internationaljournalabs.com/index.php/iss/article/view/129/121>)

 HTML (<https://iss.internationaljournalabs.com/index.php/iss/article/view/129/122>)

View: 3 617-623

SUPPORTED BY



(<https://syntax.co.id/>)



INTERNATIONAL
JOURNAL LABS

(<https://internationaljournalabs.com/>)

ARTICLE TEMPLATE