



Antecedents of Behavioral Intention and Continuance Usage of Mobile Payment Users in Indonesia During the Covid-19 Pandemic

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Abstract. Before 2020, the willingness of the Indonesian people to use mobile payment services was low or it could be said that it was still in the introduction stage. In 2020, due to the Covid-19 pandemic, the level of mobile payment usage in Indonesia increased dramatically, especially the OVO mobile payment, which in 2021 was named the most popular mobile payment in Indonesia. Over time, the number of Covid-19 cases in Indonesia is getting lower, so some suspect that the Indonesian people's interest in using mobile payments will decrease. Based on this phenomenon, this research aims to examine the factors that influence the Behavioral Intention and Continuance Usage of OVO mobile payment users in Indonesia during the Covid-19 pandemic. The theoretical approach used was the Unified Theory of Acceptance and Use of Technology (UTAUT). Data from this study involved 255 respondents who were analyzed using Structural Equation Modeling (SEM). The results of this study indicate that Performance Expectancy, Facilitating Conditions, Habit, Trust, and Price Saving Orientation have a significant positive effect on Behavioral Intention and, eventually, lead to Continuance Usage.

Keywords: Behavioral Intention · Continuance Usage · Unified Theory of Acceptance and Use of Technology

1 Introduction

As a country with a large enough area, Indonesia follows the development of internet technology. This is confirmed by Indonesia's fourth position as the country with the largest population of smartphone users in the world in 2020. The development of smartphone and internet technology was followed by the emergence of various applications that affect various sectors, one of which is the financial services sector. In the past, all financial transactions could only be made using cash and cards and could only be used to make financial transactions on the spot [1]. However, various online applications developed by banks and other financial institutions compete for users. In addition, online payment applications (mobile payments) such as OVO, Gopay, Dana, Shopeepay, and others have also emerged.

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One of the growing services in Indonesia is mobile payment. Mobile payment refers to financial services that can be used via a smartphone and functions as a means of non-cash payment [2]. Several years later, the willingness of the Indonesian people to use mobile payment services was still low or still in the introduction stage for using mobile payments [3]. One of the exciting things to examine in this phenomenon is how the continuance intention to use OVO is formed. Several previous studies used the theoretical basis of the Unified Theory of Acceptance and Use of Technology (UTAUT) to explain behavioral intentions and continuance intentions.

However, there are differences in the results of several previous studies [1, 4, 5]. Different results occur in the effect of effort expectancy, social influence, and hedonic motivation on behavior intentions. Some studies produce a significant effect, while other research shows the opposite. This study aims to analyze the antecedents that drive behavioral and continuance intentions in using OVO during the Covid-19 pandemic through the relationships between the variables that shape them.

This study used the Unified Theory of Acceptance and Use of Technology approach with antecedents of performance expectancy, effort expectancy, social influence, facilitating conditions, Hedonic Motivation, Habit, Trust, and Price Saving. Performance Expectancy is a person's perception that technology can help achieve maximum work performance [4, 6]. If the community feels that the system is useful, then it is highly likely that the community will adopt or use it [7, 8]. Therefore, the hypothesis proposed is:

H1. Performance Expectancy has a positive effect on the Behavioral Intention of OVO mobile payment users in Indonesia during the Covid-19 pandemic.

Effort Expectancy is the level of ease that a person feels when using the system [6, 9]. The easier it is for users to use mobile payments, the higher their motivation to adopt mobile payments will be [3]. Especially in the early stage, consumers will want to use technology services if they are easy to use and users do not need to spend much energy to use the service [10]. Therefore the hypothesis proposed is:

H2. Effort Expectancy has a positive effect on the Behavioral Intention of OVO mobile payment users in Indonesia during the Covid-19 pandemic.

The social influence shows individual perceptions about others, such as family, friends, friends, and communities who think the new system must be used [11]. Information and encouragement provided by people around the user can influence the user's awareness and intention to use the latest technology [12]. Therefore the hypothesis proposed is:

H3. Social Influence has a positive effect on the Behavioral Intention of OVO mobile payment users in Indonesia during the Covid-19 pandemic.

Facilitating Conditions is defined as the user's belief that the infrastructure and technical organization exists to assist the user when they want to use the new system whenever and wherever it is needed [6, 13]. If operational infrastructure is available, it

will automatically increase user intentions in adopting mobile payments [14]. Therefore, the hypothesis proposed is:

H4. Facilitating Conditions has a positive effect on the Behavioral Intention of OVO mobile payment users in Indonesia during the Covid-19 pandemic.

Hedonic motivation is the pleasure one gets when using technology [1]. The user's intention to continue using technology will increase when the user has a pleasant experience using the technology service. Therefore, the hypothesis proposed is:

H5. Hedonic Motivation has a positive effect on the Behavioral Intention of OVO mobile payment users in Indonesia during the Covid-19 pandemic.

According to Khuong & Son [1], habit is the level of a person's tendency to carry out activities or behaviors automatically due to a continuous learning process. Habits have also been shown to be an effective indicator for influencing the behavior of using communication and information technology in adults and the elderly. Therefore, the hypothesis proposed is:

H6. Habit has a positive effect on the Behavioral Intention of OVO mobile payment users in Indonesia during the Covid-19 pandemic.

Trust is a person's willingness and belief to rely on and depend on a reliable exchange partner [15]. If consumers already have high trust in technology, this can reduce perceived risk and positively impact behavioral intention [16]. Therefore the hypothesis proposed is:

H7. Trust has a positive effect on the Behavioral Intention of OVO mobile payment users in Indonesia during the Covid-19 pandemic.

Price Saving Orientation refers to a person's ability to obtain economic benefits through reduced prices to save more [17]. In various contexts, Price Saving Orientation is applied as a predictor of information system use, one of which is a mobile payment that provides benefits for users, such as various discounts and cashback compared to cash payments [18]. Therefore the hypothesis proposed is:

H8. Price Saving Orientation has a positive effect on the Behavioral Intention of OVO mobile payment users in Indonesia during the Covid-19 pandemic.

Behavioral intention is a person's subjective possibility to perform certain behaviors. According to Bhattacharjee [19], Continuance Usage is the user's intention to continue using a system after experiencing or using the system for the first time [20]. Users who feel the benefits after using the system tend to continue using it. It is important for service providers of the latest technology to understand user intentions to use services because it can maintain user motivation to continue using technology services such as mobile payments [20]. Therefore the hypothesis proposed is:

H9. Behavioral Intention has a positive effect on the Continuance Usage of OVO mobile payment users in Indonesia during the Covid-19 Pandemic.

2 Research Methods

This research replicates previous research and is used to learn more about a phenomenon, so this research is basic research using a causal research approach. This study used interval measurement levels and numerical measurement scales measured by 5-scale levels for each indicator. All measurement indicators were adapted from previous studies [1].

The target population in this study was all OVO mobile payment customers. The characteristics of the respondents used in this study were having used OVO mobile payments during the Covid-19 pandemic or in the past year, being at least 17 years old, domiciled in Indonesia, and having at least a high school education/equivalent. The target sample for this study was 255 samples.

3 Results and Discussion

The results of the validity and reliability tests show that all indicators are acceptable and proceed to the next stage. All indicators are valid with standardized loading ≥ 0.5 . The average variance extracted results show ≥ 0.5 and construct reliability ≥ 0.7 .

After the measurement model, data processing is continued with a structural model to test the hypothesis. The results of the structural model test showed adequate goodness of fit with a CMIN/DF of 1.383 and a GFI of 0.825. Overall, this structural model can be said to be good.

Respondents who participated in this study were 255 respondents. After the test results, from 9 hypotheses, 6 hypotheses were declared supported, and 3 hypotheses were declared unsupported. The research model is shown in Fig. 1.

Interestingly, this study shows that effort expectancy, social influence, and hedonic motivation do not affect behavioral intention. These three variables do not affect the intention to use OVO mobile payments, while habit has the strongest influence.

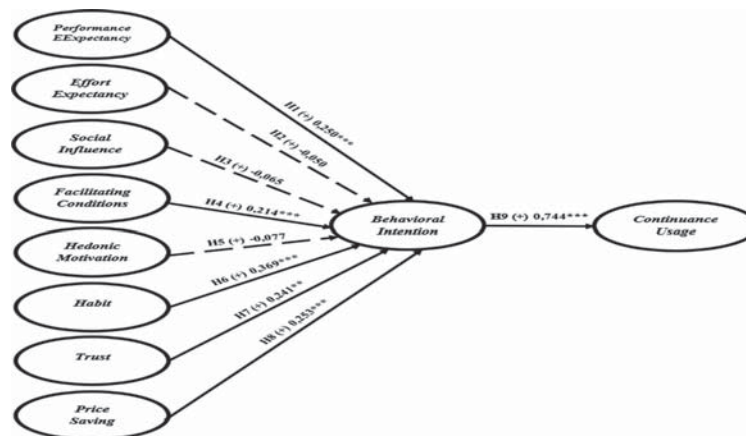


Fig. 1. The Results of the Hypothesis Testing

This could be because this research was conducted during a pandemic, so the need for mobile payments was very high. The use of mobile payments is not only for buying hedonic products but also for everyday products.

4 Conclusions and Recommendations

This study shows that Performance expectancy, Facilitating Conditions, Habit, Trust, and Price Saving affect the intention to use OVO as a mobile payment. On the other hand, effort expectancy, habit, and social influence have no effect on the intention to use OVO.

These results provide a new insight that is useful for further model development. The pandemic has forced humans to adopt new habits as consumers. These habits include shopping behavior, payments, and other social interactions.

The study results show that habit plays a significant role in forming the intention to continue using a particular payment method. This has implications that companies must pay attention to habits that develop in society; even if necessary, companies can build new habits. The limitation of this research is that the context was carried out during the pandemic. Nevertheless, the results of this study can contribute to the development of a model, especially in dealing with major changes that may occur due to other force majeure in the future.

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Ahmad Azmy, Iyus Wiadi, Brigita Manohara, Dyah Puspita Rini

This study aims to analyze the influence of transformational leadership and organizational culture on employee performance at PT. Krakatau Bandar Samudera (KBS). Business processes must be run professionally and accountable. Transformational leadership and organizational culture play an important role...

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The Impact of Knowledge Sharing on Knowledge Management Implementation in Improving Employee Performance (A Case Study at the Maintenance 3 Department of PT Petrokimia Gresik)

Arianto Dwi Leksono

PT Petrokimia Gresik is a complete fertilizer factory in Indonesia, which is also one of the subsidiaries of PT Pupuk Indonesia (Persero). To meet fertilizer needs in order to maintain national food security, in its development Petrokimia Gresik has developed new products by increasing production capacity...

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The Antecedents and Consequences of Perceived Learning Outcomes of Business Studies Curriculum: A Review and Agenda for Future Research

Bahtiar Mohamad, Ahmed Rageh Ismail, Jiraporn Chano

The importance of business and management curriculum in higher education is essential to offering students both current and future educational opportunities that are both high-quality and timely. Regardless of size, type, or origin, curriculum is recognised as the lifeblood of all educational institutions...

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Enhancing HR Capacity to Sustain in the New Normal

Devi Rachmasari, Edith Primadiana Tedjokusumo

The Covid-19 pandemic has impacted businesses, making us realize that humans have limitations in life's activities, including work. Most businesses that used to run their operations offline can no longer do it since the government limits face-to-face activities. This leads to issues in business sustainability...

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Implementation of Entrepreneurial Leadership: Will It Make Better or Worse?

A Study Case in Sukosari Village – Trawas District – Mojokerto – East Java

Elsye Tandelilin, Fitri Novika Wijadja, Yayon Pamula Mukti, Faizal Susilo Hadi, Nikmatul Ikhrom Eka Jayani, Karina Citra Rani

The paper aims to explore the entrepreneurial leadership implemented by the village leader to create a sustainable tourism village in Sukosari – Trawas district. The characteristics of an entrepreneur also determine the effectiveness of entrepreneurial leadership because an entrepreneur has a different...

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Digital Innovation in the Tourism Industry: Some Evidence from Indonesia

Hari Hananto, Veny Megawati, Aluisius Hery Pratono

While the pandemic placed extreme economic challenges, the tourism industry seeks disruptive adaptations by generating digital innovations that provide fertile ground in this global crisis. This article examines how digitalization has a subversive impact on the tourism and hospitality industries by exploiting...

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The Influence of University Identification and University Commitment on Extra Role Behavior

Calvin Richelling, J. L. Eko Nugroho

This study aims to determine the influence of University Identification and University Commitment on the Extra-Role Behavior of the University of Surabaya active students. This quantitative study used a purposive sampling design using a Likert scale at intervals. The questionnaire in this study has been...

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Energize and Strengthen Business Foundation for Winning Competition at Aqiqah Firm "Nurul Hayat, Surabaya"

Johny Rusdiyanto

Nowadays, when the existence of business foundations has not been strong because of the Covid-19 pandemic in all sectors. This will make all firms have to make a hard effort to find all opportunities for winning in the unpredictable business environment competition. Every firm needs solid competitive...

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Virtual vs. Physical Office: Which One Increases Productivity the Most?

Iffa Nurlatifah, Juliani Dyah Trisnawati, Muhammad Rosiawan

This study aims to compare the effects of virtual and physical office environments on employee productivity by conducting qualitative interviews with employees in both types of work environments. The interviews will find out how the employee feels about their work environment, how they work, and how...

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The Role of Strategic Leadership and Dynamic Capabilities in the New Reality of Today's Business World

Levina Kartika

In today's business world, especially after the volatility due to the global Covid-19 pandemic, the business world is shifting more to technology-based. Customers are also changing their preferences and behaviors. This study aims to discuss how strategic leadership helps the organization to face a new...

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Employee Performance Is Influenced by Leadership Style and Work Stress at Food and Beverage Company

Mohammad Nur Singgih, Roby Nur Akbar

Leadership style and work stress are factors that influence employee performance in organizations. Effective leadership can increase employee motivation, communication, and

performance, while ineffective leadership can decrease employee motivation and performance. High work stress can also reduce employee...

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Human Resource Training in Tourism Towards Sustainability in Ho Chi Minh City – Lessons from Bali

Vo Minh Truc

Through the two consecutive Indonesian events held in Bali island - a popular tourist destination - in the third quarter of 2022: the 17th G20 Summit and World Tourism Day 2022 themed "Rethinking Tourism" as well as the real experience in teaching, operating tours in the Bali - Indonesia market recently,...

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Organization Culture and Its Effect to Work Environment in Regional Water Supply Corporation

Muhamad Azis Firdaus, Hartanti, Dewi Megawati, Diah Yudhawati, Syahrums Agung

This study aims to analyze the influence of the dimensions of organizational culture, namely visible culture, espouse values and core values in the work environment. The research was conducted at two Regional Drinking Water Companies located in the Bogor area. The number of respondents was 96 employees...

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Improving Human Resources for MSME Actors Who Are Competitive Through Digital Transformation Training and Continuous Use of Technology

Nurul Badriyah, Abid Muhtarom

The development of MSMEs in Indonesia currently reaches 64 million, starting from culinary businesses, home industries, or small companies. From the data presented, the use of technology and digital transformation for MSME business media is still 30%, as 70% of MSMEs need to use technological facilities...

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Understanding Political Participation: A Theory of Planned Behavior Approach

Patipol Homyamyen, Waiphot Kulachai

This paper reviews some literature using the Theory of Planned Behavior (TPB) to explain political participation. Related articles published in the past ten years were systematically reviewed. The findings revealed that the TPB is suitable for explaining political participation in various countries....

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Entrepreneurial Mindset and MSME Performance: A Meta-Analysis

Siti Zahreni, Seger Handoyo, Fajrianthi

Research on the entrepreneurial mindset and its correlation with MSME performance shows varied results. We meta-analyzed the final 5 articles with a total sample size of 1,912 individuals and found a significant, medium correlation between entrepreneurial mindset and the performance of MSME. Due to the...

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The Military and Politics in Thailand: A Revisited Study

Sunthan Chayanon, Wijitra Srisorn, Tikhamporn Punluekdej

This study aims to: 1) study the context of the military and Thai politics and 2) examine why the military is successful in Thai society. This study is qualitative research that relies on a documentary study. The document analysis was undertaken by reviewing or evaluating printed and electronic documents....

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The Effect of Capacity Building with Increased Knowledge and Skills on Cooperative Chairmen's Performance Through Personal Value

Titin, Abdul Ghofur, Yunni Rusmawati

This study aims to analyze: (1) the effect of knowledge on cooperative chairmen's performance, (2) the effect of skills on cooperative chairmen's performance, (3) the effect of knowledge on cooperative chairmen's performance through personal values, and (4) the effect of skills on cooperative chairmen's...

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Are Habit, Social Influences, and Price Important to Actual Use of Online Food Delivery System (OFDS)?

Adhika Putra Wicaksono, Bobby Ardiansyahmiraja

Online Food Delivery Service (OFDS) can be defined as a transaction for the delivery of various foods through mobile handheld devices that allow consumers to connect to various local restaurants and food providers through mobile-based applications. In a developing country like Indonesia, the adoption...

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"We Still Know What You Did During the Pandemic": The Association Between Fear of COVID-19 and Preventive COVID-19 Behaviors

Fandy Tjiptono, Andhy Setyawan

The COVID-19 pandemic has triggered a sense of fear among many people around the world. While the effects of fear of COVID-19 on mental health have been studied intensively, its consequences on preventive health behavior have not. The current study aims to address this research gap by investigating the...

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The Impact of Hedonic Motivation, Price, Information and Trust on Tokopedia Purchase Intention

Elyza Novelia Sutandyo, Bobby Ardiansyahmiraja, Deddy Marciano, Indarini

The Covid-19 pandemic has changed human behavior and habits. The development of technology has had a lot of positive impacts that make it easier for people's lives to shop online to meet the needs of life. Tokopedia is one of the trending online shopping platforms and is most in demand by the people...

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The Determinants of Customer Satisfaction and the Mediating Role of Brand Image in the Indonesian Fast-Food Industry in Surabaya

Jeffry Pangestu, Christina Rahardja, Dudi Anandya

This study aims to shed light on the effects of determinants of customer satisfaction on customer loyalty with a particular focus on the mediating role of brand image in the context of the Indonesian fast-food industry. Based on the literature review of prior studies, the determinants of customer satisfaction...

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Intention to Visit Tourist Destinations: Bibliometric Analysis 2015–2022

Christy Natalia Rondonuwu, Achmad Sudiro, Fatchur Rohman, Ainur Rofiq

The Covid-19 pandemic has wreaked havoc on the tourism industry, which was once a potent engine for growth that could spur the growth of other economic sectors in a nation. Bibliometric methods were used to analyze the research data. The bibliographic data, including the number of authors and papers...

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Antecedents of Behavioral Intention and Continuance Usage of Mobile Payment Users in Indonesia During the Covid-19 Pandemic

Jeannette Vivian Dewi, Dudi Anandya, Indarini

Before 2020, the willingness of the Indonesian people to use mobile payment services was low or it could be said that it was still in the introduction stage. In 2020, due to the Covid-19 pandemic, the level of mobile payment usage in Indonesia increased dramatically, especially the OVO mobile payment,...

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The Effect of Word of Mouth Influence on Consumer Purchasing Decision

Ernita Dian Puspasari, Dewi Rakhmawati, Krisnawuri Handayani

This research aims to recognize the effect on how Word of Mouth by direct communication as a marketing tool related to consumer purchasing decision at NdalemRatu Singosari, one of a historic themed restaurant. The samples of this study were taken from 30 customers at the diner. This research uses validity...

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PayLater: An Antecedent to Consumption Behavior and Consumption Level in Gen-Z

Fatmasari Endayani, Roby Nur Akbar, Dyah Setyawati, Resanti Lestari

This study focuses on consumption level, consumption behavior, and the causal factor, PayLater. The population in this study was student sat public universities in East Java, with a total of 301,160 students. Based on the calculation of the sample size using the Slovin formula, the respondents in this...

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Purchase Intentions for Green Apparel of Zara Indonesia

Charles Eduardo, Dudi Anandya, Freddy Mutiara

This study aims to examine the factors influencing the purchase intention of Zara Indonesia's green apparel. 224 respondents who purchased Zara Indonesia, especially the eco-friendly clothing collection (JOIN LIFE), in the last six months and live in Indonesia were involved in this study. The analytical...

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Antecedents Factors that Influence CUstomer's Purchase Intention Towards Purchasing Counterfeit Products

Grace Felicia Djayapranara, Andhy Setyawan

Counterfeit products are a global problem that has become a hot topic of discussion in various circles. Many studies often blame counterfeit product manufacturers, but consumers also have a significant role in this problem. High consumer demand for counterfeit products causes counterfeit products to...

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Green Marketing Mix on Green Buying Intention: Consumer Purchasing

Behavior as a Moderating

Hayuning Purnama Dewi

Technological developments not only affect people's lives but also affect the environment. Public awareness in maintaining environmental health has become an issue every year. This study aims to determine the effect of green marketing mix on green buying intention, the impact of green marketing mix on...

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The Implementation of the Environmental, Social, and Governance Program to Support the Business Sustainability: A Case Study of Indonesian Companies

Handi Risza, Iin Mayasari, Hendrawan Krisna Adi, Iyus Wiadi, Retno Sri Handini, Ritzka Yauma Putri Driarkoro

This study analyzes the implementation of environmental, social, and governance in Indonesia to support long-term business continuity. This research anticipates government policies to support sustainable programs, activities, and performance. This research method applied a qualitative approach through...

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The Effect of Consumer Traits and Situational Factors on Online Impulsive Buying of Shopee Consumers in Surabaya During the Covid-19 Pandemic

Felisca Chelone, Indarini, Dudi Anandya

There are more and more internet users in Indonesia during the Covid-19 pandemic and people's shopping behavior has changed from offline to online. Many retail stores are expanding their market share by adding online stores. People who are increasingly consumptive during the Covid-19 pandemic have created...

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The Impact of Social Factors on Electronic Word-Of-Mouth (E-WOM) Engagement Behaviors in Online Community Websites

Jun Kumamoto, Yin Siming

In today's market, business transactions and communications with customers take place on digital platforms such as e-commerce and social media. This study aims to investigate the impact of social factors, namely social capital, social identity, and social influence, on the electronic word-of-mouth (e-WOM)...

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Understanding Impulsive Buying for Fashion Products in Generation Z

Laurentia Verina Halim, V. Heru Hariyanto, Ananta Yudianto, Setiasih, Erlin Anggraini, Kevin Parindra, Nada Ayu Yuniarti

Impulsive buying is unplanned, arouses passion, lack of deliberation, and more unbearable buying behaviour. Many things affect impulsive buying behaviour, but what will be understood in this research are brand image, price, mental budgeting, and self-control. Generation Z has its characteristics in shopping...

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Exploring Consumers' Impulse Buying Behavior on Social Commerce Platforms: The Role of Fear of Missing Out (A Study on Tiktok Livestream-Selling)

Mentari Septynaputri Widodo

Live streaming is becoming popular, and many social media vendors have adopted live streaming platforms. Live streaming has led to improve sales performance. In Indonesia, the live stream-selling market in Indonesia or selling via live streaming is growing. Some of them are on the video platform and...

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Assessing Hotel Attribute and Facilities to Online Hotel Popularity: Data Mining from Google

Muhammad Izharuddin, Jeng-Chung Chen

Today's online consumer reviews are one of the most important elements for hotel marketing. This study examines how hotel facilities, prices, and ratings can affect online reviews of hotel consumers. Using a data mining approach from 1,248 hotels in major cities in Indonesia, this paper estimates the...

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Roles of K-pop Idols as Brand Ambassadors for Gen Z's Buying Behavior in Indonesia's E-Commerce

Prita Ayu Kusumawardhany, Denis Fidita Karya

This study aims to analyze whether K-pop idols becoming a trend among generation Z also affect the brand image and customers' buying behavior when they become marketplace brand ambassadors. This study used a quantitative approach. Data were analyzed using path analysis and hypothesis testing processing...

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Social Media Influence and Political Activism: A Literature Review and Research Agenda

Sipnarong Kanchnawongpaisan, Waiphot Kulachai

This study aims to examine the influence of social media and political activism. In summary, the researcher found that social media is all around, giving people who can occupy a lot of media space, always has an advantage, especially the dominance of political ideas and

decision-making according to the...

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The Effect of Logistic Service Quality on Customer Satisfaction of PT. Global Jet Express (J&T Express)

Paulina Imelda, Adi P. Tedjakusuma, Antonius B. Setyawan

This present study aims to analyze what factors contribute significantly to customer satisfaction of logistic services' users in Indonesia with PT. Global Jet Express (J&T Express) as the research object. The theory used in this research was Logistic Service Quality (LSQ), consisting of timeliness,...

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Development of Educational Tourism in Tanjungan Reservoir, Mojokerto Based on Renewable Energy

Erna Andajani, Tuani Lidiawati Simangunsong, Arum Soesanti, Elieser Tarigan

Tanjungan Reservoir is a favorite tourist icon in Mojokerto. This tourist object has the potential for water, sunlight, garbage, and wind, which can be used as learning media for renewable energy. The research aims to describe tourists' views when educational tours using renewable energy are built in...

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The Identification and Categorization of Sustainability Practices in Higher Education: A Case Study in the University of Surabaya, Indonesia

Esti Dwi Rinawiyanti, Dianne Frisko Koan, Patricia Dewi Kusuma, Jesslyn Elaine Saputra

This study aims to identify the commitment of Higher Education toward sustainability. The content analysis method is used through data and information regarding programs and activities undertaken by the University of Surabaya (Ubaya) to address social and environmental issues in three years (2020–2022)....

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The Effect of Port Activity on PNBP Port Deposits (A Study at the Tobelo Class I UPPOffice 2018–2022)

Rayvaldo A. Karimang, Filus Raraga, Novriani M. Wangka, Faizal Susilo Hadi

Tobelo Port, as an exit for goods and services, has great prospects in revenue so that it can increase the deposit of non-tax state revenue (PNBP). This study aims to analyze how much PNBPN derived from Tobelo Port activities from January 2018 to June 2022 and determine each PNBPN group's contribution:...

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The Impact of E-Business' Website Quality on Shopee's Customer Satisfaction

Cintya Febriarizka, Fitri Novika Widjaja, Juliani Dyah Trisnawati

This study aims to examine and analyze factors that can influence consumer satisfaction when shopping online with the online shopping application service object Shopee. This study applied basic research with six variables: website design, information quality, security and privacy, transaction and payment..

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The Analysis of Multiple Channels Single Phase Queuing Model After the Merger: The Case of Bank Sharia Indonesia

The Case of Bank Sharia Indonesia

Immas Nurhayati, Diah Yudhawati, Muhammad Jibril Avessina, Leny Muniroh

Queues often happen in everyday life. Queues occur when the demand for services exceeds the capacity provided. Long queues with long waiting times indicate poor service, which can lead to customer dissatisfaction. One of the determining factors for the success of a company, especially companies engaged...

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The Effect of Food Quality, Convenience, Control, Customer Service, and Fulfillment on Customer Satisfaction and Behavioral Intention at Shopee Online Food Delivery in Surabaya

Agustina Dwi Maharani, Juliani Dyah Trisnawati, Anthonius Budhiman

This study aims to analyze whether food quality, control, convenience, customer service, and fulfillment directly and significantly influence satisfaction for Shopee online food delivery consumers in Surabaya and whether satisfaction directly influences customer satisfaction intentions at Shopee online...

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Improvement of the District Level Local Administration in Lao People's Democratic Republic

Khanouthone Phetlasy, Waiphot Kulachai

The district is a local administration that links the province and the village. It is directly responsible for protecting the common interests of the people according to the principles of governance, the strength of a particular country, or the strength of a specific state; it is precisely the resilience...

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Managing E-Tailing Service for Shopping Efficiency: A Case Study in Indonesia

Balkhis Nathasya Shafira, Siti Rahayu, Stefanus Budy Widjaja Subali

This study analyzes the effect of product assortment and shopping assistance on shopping efficiency for e-tailing customers in Indonesia and examines the mediating role of order fulfillment in product assortment on shopping assistance. This study involved 204 respondents who were analyzed using the Structural...

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The Effect of Destination Image, Tourist Satisfaction, Perceived Value, and Perceived Service Quality on Tourist Loyalty at Bali's Seminyak Beach

Bryan Amadeus, Stefanus Budy Widjaja Subali, Prita Ayu Kusumawardhani

Loyal visitors are essential to keep tourist destinations surviving and thriving. Tourist loyalty is a tendency to revisit tourist sites influenced by tourists' satisfaction. Quantitative research was conducted based on a theoretical model demonstrating how perceived value and perceived service quality...

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Sharing Resources in the Festival and Even Space: Some Evidence from Ketapanrame Indonesia

Veny Megawati, Hari Hananto, Ninik Juniati, Aluisius Hery Pratono

Recently, the festival and event sector suffered from crisis and uncertainty. Therefore, economic resilience and environmental sustainability become central for academicians, practitioners, and policymakers. This article aims to explore how the tourism industry finds ways to reenergize festival and event...

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Creating Shared Value: Turning Charity into Profit Abstract

Angung Surya Dwianto, Adrian Wijanarko, Annabel Noor Asyah, Fatimah Talitha Sahda, AnnisaRachma Putri

"The Gade Clean and Gold" program is a Creating shared value program initiated by PT. Pegadaian applied the Triple Bottom Line principle to carry out social, economic, and environmental responsibilities and create economic value for the company. The program is run by PT. Pegadaian prioritizes balance...

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IT and the Performance of Healthcare Through the Transaction Cost Mechanism During Turbulence Conditions

Andri Rianawati

This article aims to investigate the connection between hospital performance under

challenging circumstances and information technology. This study used a quantitative approach with an online survey. A structural equation model (SEM) with Smart PLS was used for data analysis. The findings of this study...

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Factors Affecting the Stock Return (In the Company Property, Real Estate and Building Construction Which is Incorporated in the Indonesia Sharia Stock Index (ISSI))

Muhammad Imam Sundarta, Angga Prasetya, Muhamad Nur Rizqi, Rasiman, Ecin Kuraesin

This study aims to examine the extent to which the current ratio, total asset turnover, price earning ratio, and debt to equity ratio affect stock returns. The research sample used in this study were 44 property, Real Estate and building construction companies that are members of the Indonesian Sharia...

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Measuring the Behavior of Traders Toward Market Relocation Policies Based on the McNemar Test

Bambang Budiarto

By employing the McNemar Test, this study aims to determine the behavior of traders. More precisely, this study measures the behavior of traders through changing/non-changing attitudes after conducting dialogue between traders and the government concerning the trader's relocation agenda. The sample of...

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Factors Influencing the Young Entrepreneurs to Implement Green Entrepreneurship

Dewi Kurniaty, Aris Subagio, Lingga Yuliana, Steffano Ridwan, Hana Fairuz

Micro, Small, and Medium Enterprises (MSMEs) provide enormous opportunities for innovation and entrepreneurial development during the Covid-19 pandemic. Entrepreneurship has a strategic role as a basis that supports national economic growth and is proven to have a resilience that can overcome the negative...

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Ensuring Sustainable Quality Education Through SDGs 2030: Evidence from a (Big-4) Public Accountant Firm

Valentina Elim, Dianne F. Koan

This research brings a new perspective on Corporate Social Responsibility (CSR) and Sustainable Development Goals (SDGs) 2030. By adopting a study case from Deloitte Indonesia, this study aims to inspire the best practice of how a Big-4 Public Accountant Firm undertakes its social responsibility to ensure...

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The Development of Money Laundering Knowledge in Relation to the Electronic Money

Amelia, Fidelis Arastyo Andono

According to the United Nations Office on Drugs and Crime (UNODC) forecast, the amount of money laundered globally amounted to 2–5% of the global GDP. The money laundering process has changed over time, and the use of electronic money has increased over the years. Previous research has shown that the...

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Trowulan Tourism Market (Pawitra): Transformation and the Use of Metaverse Technology to Strengthen Digital Experience

Noviaty Kresna Darmasetiawan, Bonnie Soeherman, Olivia Tanaya, Andri Rianawati

This study aims to analyze (1) what strategies can be implemented to re-run Trowulan People's Market?; (2) what is the strategy for transforming the Trowulan People's Market into the Trowulan Tourism Market (Pawitra)?; (3) how is the innovation and use of Metaverse technology in the Trowulan Tourism...

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Overview of the Life of Vietnamese-Singaporean Multicultural Families in Ho Chi Minh City: Insiders' Perspective

Phan Thị Hồng Xuân, M. A. Võ Minh Trục

In the context of international integration, global migration has become a common phenomenon, especially marriage migration. Ho Chi Minh City, Vietnam, is also a popular destination for overseas residents to live and work, notably Singaporeans, many of whom have married Vietnamese women and continue...

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Corporate Social Responsibility and Earnings Management: Ethics Perspective

Agnes Claribella Hidayat, Felizia Arni Rudiawarni, Rizky Eriandani

The purpose of this study is to provide empirical evidence and determine how corporate social responsibility (CSR) influences earnings management. This study utilized 305 samples selected using the purposive sampling technique. From 2017 to 2021, the research sample consists of all primary sector companies...

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Solid Waste Management for Sustainable Ecovillage: A Case Study of Tanjung Dam Ecovillage, Mojokerto

Erna Andajani, Tuani Lidiawati Simangunsong, Arum Soesanti, Elieser Tarigan

This study aims to observe the waste characteristic and analyze the solid waste management system in the tourism destination of Tanjung Dam Ecovillage, Mojokerto, Indonesia. The sampling and interviews were conducted to estimate solid waste's characterization and management practice. The findings show...

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An Analysis of Educational Policies, Practices, and Challenges in Thailand and Finland

Wijittra Srisorn, Sunthan Chayanon, Danty James

As there is a growing demand for better education to prepare the young generation by reducing the knowledge and skill gap; thus, it is important that countries must look into their educational systems and analyze any pitfalls. Educational policies do not come from a vacuum but from the careful drafting...

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