

The Role of Risk Perception in Moderating the Effect of Perceived Benefits on Interest in Using an E-Wallet

Irma Christiana^{1*}, Linzzy Pratami Putri¹, Novien Rialdi¹

¹Universitas Muhammadiyah Sumatera Utara

Jl. Kapten Mukhtar Basri No. 3 Medan

*Email: irmachristiana@umsu.ac.id

ABSTRACT

The purpose of this study was to determine and analyze the effect of perceived benefits on interest in using e-wallet moderated by perceived risk among the Yn gene, either directly or indirectly. The approach used in this study is an associative approach. The population in this study were students of the Faculty of Economics and Business at the Universitas Muhammadiyah Sumatera Utara, while the sample in this study was 100 people. Data collection techniques in this study included interview techniques, documentation studies, observations, and questionnaires. The data analysis technique used in this study uses the partial least squares – structural inquiry model (PLS-SEM). Data processing in this study used PLS (Partial Least Square) software version 3.0. The results of this study prove that directly perceived benefits have no effect on intentions to use e-wallets, and indirectly perceived risks do not moderate the effect of perceived benefits on intentions to use e-wallets.

Keywords: Perception in Moderating, E-Wallet

Proceeding Medan International Conference Economics and Business

Volume 1, Year 2023

"Entrepreneurship on Global Economics Development in the Era of Society 5.0"

INTRODUCTION

Digital payment is an electronic service for storing payment instrument data as a means of payment using cards and/or electronic money, which can also hold funds, to make payments designed to offer customers speed, ease of use, efficiency, effectiveness, transparency and accessibility (Bank. Indonesia, 2016).

Electronic money is a new medium in the payment system is more broadly defined as money that can be transferred online from a buyer to a seller (Popovska-Kamnar, 2014), 2014). E-money has a prepaid system, where customers must make a deposit of a certain amount in e-money, and it will be digitally recorded so that customers can easily make transactions at any time. This convenience provides an incentive for customers to make more use of e-money as a transaction tool. Bank Indonesia noted that in September 2022 the value of electronic money shopping transactions was recorded at IDR 37.06 trillion. Meanwhile, the value of transfer transactions between electronic money was recorded at IDR 17.89 trillion (Aulia Mutiara Hatia Putri, 2022). The benefits of e-money as a non-cash payment tool can help people make payments that are micro and even retail (Hidayati, S., Nuryanti, I., Firmansyah, A., Fadly, A., & Darmawan, 2006)

At first, e-money was issued only in the form of a chip on a card, but as technology developed, e-money began to be issued in another form, namely by connecting to the issuing server first. Money stored electronically is called "e-money", while money stored on a media server is called "e-wallet". E-wallets are financial applications that store funds digitally, which are used as legal tender with non-cash instruments (Febrilia, 2020).

With an e-wallet, we can pay anywhere and anytime with the help of a smartphone. One of the advantages of an e-wallet is that it makes it possible to reduce the circulation of counterfeit money. The technology used in electronic wallets is still considered capable of preventing the circulation of counterfeit money. Also in the midst of the COVID-19 pandemic, the use of e-wallets can minimize other contacts. The government also recommends using e-wallets to do business.

A survey conducted by Neurosensus Indonesia stated that out of the top five digital wallet players, ShopeePay controlled a market share of 28 percent. Next are OVO (25%), GoPay (21%), Dana (20%), and LinkAja (6%). From the description above, according to the results of the survey, ShopeePay and GoPay still hold the highest number of downloaders, which have reached 100 million (Permana, 2021). With the existence of an e-wallet, it is hoped that it will be able to facilitate consumer transactions for daily activities. Especially at the time of COVID 19, which made economic activity switch to digital. Almost all activities are carried out at home or online.

As the number of application providers increases, so does the growth in the number of transactions. Bank Indonesia recorded a transaction value via e-wallet in February 2021 of IDR 19.2 trillion, up 26.4 percent per year. Likewise, the transaction volume was 464.8 million transactions with a transaction value of IDR 2,547.5 trillion, an increase of 22.9% (Fitriana Yulianti, 2021). This shows that interest in using e-money is increasing.

One model that is often used to describe the level of acceptance of information technology is the Technology Acceptance Model (TAM). The Technology Acceptance Model (TAM) shows that there are two certain beliefs, namely perceived ease of use of technology and perceived benefits of technology to determine one's behavioral intentions in using technology (Venkatesh, 2000). Intention or interest is a predisposition to actual

Proceeding Medan International Conference Economics and Business

Volume 1, Year 2023

“Entrepreneurship on Global Economics Development in the Era of Society 5.0”

behavior that is influenced by computer self-efficacy, perceived benefits, and perceived convenience (Ajzen, 2005), whereas according to (Davis, 1989) behavioral intention or use is defined as how strong a person's motivation is to perform a certain behavior. When there is something that can provide benefits, then someone becomes interested in it so that they can achieve satisfaction.

Perceived benefit is a measure by which the use of technology is believed to bring benefits to those who use it (Davis, 1989). Another opinion says the perception of benefits is a construct of someone's belief that the use of a particular technology will be able to improve their performance (Dalcher, I., & Shine, 2003). Basically, an application that is able to provide benefits tends to be well received. The more consumers feel that non-cash transactions are useful, the more they will use the application, and vice versa.

But the more internet technology develops, the more threats and risks that may arise. Because of this, information and transaction security are the main things that must be considered by companies that implement e-wallets. Perceived risk is a perception of uncertainty and unwanted consequences of using a product or service. Perceived risk is defined as consumer beliefs about the potential uncertain outcomes of online purchases (Kim, J., & Lennon, 2013). When someone knows that the digital payment they are going to use has various risks, this can affect their attitude toward using digital payments.

The current e-wallet application is favored by generation Y, or "echo bombers," namely the generation born in the 2000 millennium, in line with the development of information technology and the internet, which quickly changed the face of a nation in various sectors, one of which is the economic sector (Paramita, Sinta, Irena, 2020). The Indonesian Ipsos research institute released (12/2/2020) the results of their study, which showed that 68% of those who control the e-wallet are Gen Y. The reason is that there are promotions; it is safe, comfortable, easy, and efficient, but there are still concerns about risks when downloading applications. So it can be concluded that Gen Y is among the people who are ready to support a cashless society.

This research refers to previous research, namely research (Pikkarainen, T., 2004), (Eriksson, K., Kerem, K. and Nilsson, 2005), (Indrastuti, 2014), (Priyono, 2017), (Leoni Joan, 2019) and (Firmansyah, 2020). While the object of research is students of the Faculty of Economics and Business at Universitas Muhammadiyah Sumatera Utara, when viewed from an age perspective, they are categorized as Gen Y. Apart from that, most of the students in this faculty have used digital payment facilities in carrying out daily transactions, as seen and proven on cellphones. They install digital payment applications such as GoPay, OVO, LinkAja, Dana, and others.

In order to increase interest in using e-wallets as a step to support a cashless society in Indonesia, the authors are interested in examining what kind of implementation model can be done so that it is widely favored by Gen Y, even though the risk aspect is a threat, and then this application can also be felt by all people.

METHOD

The approach in this study uses an associative and quantitative approach. The population in this study consisted of 2445 students from the Faculty of Economics and Business at the Universitas Muhammadiyah Sumatera Utara. As for determining the number

Proceeding Medan International Conference Economics and Business

Volume 1, Year 2023

“Entrepreneurship on Global Economics Development in the Era of Society 5.0”

and size of the sample in this study, the Slovin method was used so that the sample selected consisted of 100 students.

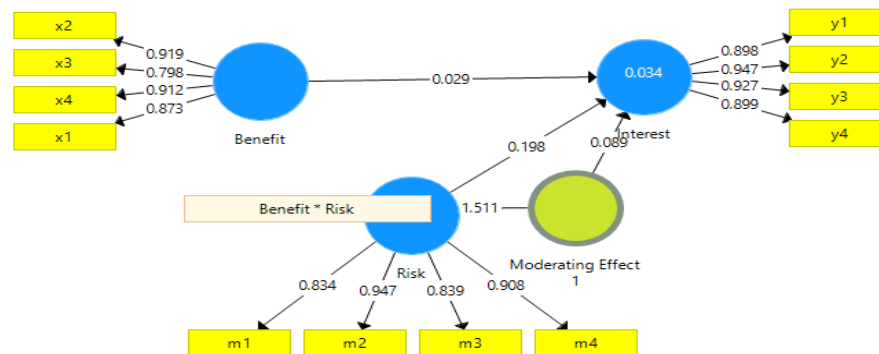
Before data collection is carried out, the method must first be determined. The data collection instruments used must be in accordance with validity and reliability, or consistency (reliability). Data collection was carried out by way of interviews and questionnaires. This data will be analyzed with a quantitative approach using statistical analysis, namely partial least squares–structural inquiry. The measurement model is used to test validity and reliability, while the structural model is used to test causality (hypothesis testing with predictive models).

RESULT AND DISCUSSION

The questionnaire processed by the author is in the form of data consisting of four statements for each variable: benefit (X), locus of control (Z), and interest (Y). Questionnaires were distributed to 100 students of the Faculty of Economics and Business as respondents to the research sample using a Likert scale in the form of a checklist table.

Analysis Requirements

The author analyzed the research data using the Structural Equation Model Partial Least Square (SEM-PLS). As an alternative to covariance based SEM, the variance-based or component-based approach with analysis-oriented PLS shifts from testing causality or theory models to component-based predictive models. Structural model testing in PLS is carried out with the help of Smart PLS version 3 for Windows. Following are the results of the structural model formed from the formulation of the problem:



Figur 1. PLS Structural Models Results

Partial Least Square Analysis

Measurement Model Analysis (Outer Model)

The analysis of the measurement model and measurement model analysis (outer model) uses two tests, including: (1) construct reliability and validity; and (2) discriminant validity. The following are the test results.

a. Construct reliability and validity

Construct validity and reliability are tests to measure the reliability of a construct. The reliability score of the construct must be high enough. The composite reliability criterion is > 0.6. (Juliandi, A., Irfan, I., & Manurung, 2014)

Tabel 1. Composite Reliability

Proceeding Medan International Conference Economics and Business

Volume 1, Year 2023

"Entrepreneurship on Global Economics Development in the Era of Society 5.0"

	<i>Composite Reliability</i>
Benefit (X)	0,930
Interest (Y)	0,955
Risk (Z)	0,934

Source : SEM-PLS (2023)

The conclusion of composite reliability testing is as follows:

1. The benefit variable (X) is reliable because the value of the composite reliability benefit (X) is $0.930 > 0.6$.
2. The interest variable (Y) is reliable because the composite reliability value of interest (X) is $0.955 > 0.6$.
3. The risk variable (Z) is reliable because the value of the composite reliability risk (Z) is $0.934 > 0.6$.

b. Discriminant validity

Discriminant validity is the extent to which a construct is completely different from other constructs (constructs are unique). The best recent measurement criterion is to look at the Heretroit-Monotrait Ratio (HTMT) value. If the HTMT value is < 0.90 , then a construct has good discriminant validity (Juliandi, A., Irfan, I., & Manurung, 2014).

Tabel 2. Heretroit-Monotrait Ratio (HTMT)

	<i>Heretroit-Monotrait Ratio</i>		
	Benefit (X)	Interest (Y)	Risk (Z)
Benefit (X)			
Interest (Y)	0,087		
Risk (Z)	0,711	0,125	

Source : SEM-PLS (2023)

The conclusion of testing the heterotrait-monotrait ratio (HTMT) is as follows:

1. Variable benefits (X) to interest (Y) HTMT value $0.087 < 0.90$ means good discriminant validity, or completely different from other constructs (constructs are unique).
2. From benefit variable (X) to risk (Z) HTMT value $0.711 < 0.90$ means good discriminant validity, or completely different from other constructs (construct is unique).
3. Variables from interest (Y) to risk (Z) A HTMT value of $0.125 < 0.90$ means that discriminant validity is good or completely different from other constructs (constructs are unique).

Structural Model Analysis (Inner Model)

Structural model analysis aims to analyze the research hypothesis. There are at least two parts of this model that need to be analyzed, namely, the coefficient of determination and hypothesis testing.

a. Coefficient of Determination

R squared is a measure of the proportion of variation in values that can be influenced (endogenously) and explained by the variables that affect them (exogenously), which is useful for estimating whether the model is good or bad. The r-squared result for the endogenous latent variable is 0.75, indicating that the model is relevant (good); 0.50 says it's a medium (moderate) model; and 0.25 indicates that the model is weak (poor).

Tabel 3. R-Square Test

	R Square	R Square Adjusted
Interest	0,034	0,003

Source : SEM-PLS (2023)

Proceeding Medan International Conference Economics and Business

Volume 1, Year 2023

“Entrepreneurship on Global Economics Development in the Era of Society 5.0”

From table 3 above it is known that the effect of X and Z on Y with an r-square value of 0.034 indicates that the variation in the value of Y can be explained by the variation in the value of X and Z of 3.4% or in other words that the model is weak and 96.6 % influenced by other variables.

b. F Square

F-square is a measure used to assess the relative impact of an influencing variable (exogenous) on an affected variable (endogenous). Criteria for the value of F square are 0.02 as small, 0.15 as medium, and 0.35 as large. Values less than 0.02 can be ignored or considered to have no effect (Sarstedt M., Ringle C.M., 2017). Following are the results of the F-square analysis.

Tabel 4. F-Square Test

	Benefit	Interest	Risk
Benefit		0,001	0,013
Risk		0,020	

Source : SEM-PLS (2023)

Based on the table of F Square values above, there is no effect with F Square criteria > 0.35 . And the moderate effect with F-Square criteria in the range of 0.02–0.15 is the effect of risk on interest. While the effect of benefits on interest and the effect of benefits on risk are ignored because they have an F-square value of < 0.02 .

Hypothesis test

This test is to determine the path coefficient of the structural model. The goal is to test the significance of all relationships through hypothesis testing.

This test is to determine the path coefficient of the structural model. The goal is to test the significance of all relationships through hypothesis testing.

Tabel 5. Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Error (STERR)	T Statistics (O/STERR)	P Values
Moderating Effect 1 → Interest	0,089	0,072	0,122	0,729	0,466
Benefit → Interest	0,029	-0,006	0,196	0,146	0,884
Risk → Interest	0,198	0,188	0,184	1,075	0,283

Source : SEM-PLS (2023)

Based on table 5 above, it can be stated that hypothesis testing is as follows:

1. The effect of benefits on interest has a path coefficient of 0.029. This shows that the higher the benefits, the higher the interest in using an e-wallet. This effect has a probability value (p-value) of $0.884 > 0.05$, meaning that the effect of benefits on interest in using e-wallets is not significant.
2. The effect of risk on the interest in using e-wallets has a path coefficient of 0.198. This shows that the higher the level of risk, the higher the interest in using an e-wallet. This effect has a probability value (p-value) of $0.283 < 0.05$, meaning that the effect of risk on employee performance is significant.
3. The effect of benefits on the intention to use an e-wallet, which is moderated by risk, has a path coefficient of 0.089 and a probability value (p-value) of $0.466 > 0.05$, which shows that risk is not significant in influencing the relationship between benefits and interest in using an e-wallet. Thus, the risk variable does not moderate the effect of benefits on interest in using e-wallets.

DISCUSSION**The Effect of Perceived Benefits on Interest in Using an E-Wallet**

From the results of the analysis of hypothesis testing, it is known that perceived benefits do not affect the interest in using e-wallets, as assessed by a path coefficient of 0.029 and probability values (p values) of $0.884 > 0.05$. The technology acceptance model (TAM) finds that the construct of perceived benefits is the main cause of interest in using the system (Jogiyanto, 2007). because financial technology is a system that is still new and important to take advantage of. If the consumer does not receive the benefits of the e-wallet, then the use of the e-wallet will be in vain. There are many factors that make consumers not interested in using e-wallets, even though there are many benefits to be gained from using e-wallets. These factors include: administration fees charged to consumers for each transaction; the level of trust in the new technology is still low; balances cannot be disbursed, and consumers are becoming more consumptive. The results of this study are not relevant to research conducted by (Ardiyanti, N. L. P. H. A., Putra, I. G. C., & Santosa, 2021) and (Rodiah & Melati, 2020) who concluded that perceived benefits have a positive effect on interest in using e-wallets

Effect of Risk on Interest in Using an E-Wallet

From the results of the analysis of hypothesis testing, it is known that risk has no effect on the intention to use an e-wallet, as assessed by a path coefficient of 0.198 and a probability value (p-value) of $0.283 > 0.05$, meaning that risk has no effect on interest in using an e-wallet. Risk is an uncertainty that is considered to have negative consequences when using a product or service. Concerns about the risk of data hacking in digital technology that is currently happening and the security of stored funds are a consideration for the public's use of e-wallets. The greater the perception that arises due to the use of new technology, the higher the intention to avoid using that technology. Vice versa, if the perception of risk is lower due to the use of new technology, then the consumer's interest in using e-wallets will be higher. The results of this study are relevant to previous research conducted by (Siti Rodiah, 2020), (Siahaan, 2021) which concluded that perceived risk does not affect interest in using e-wallets.

The Effect of Perceived Benefit on Interest in Using an E-Wallet, Moderated by Risk

From the results of the analysis of hypothesis testing it is known that risk has no effect on the intention to use e-wallets as assessed by a path coefficient of 0.089 probability values (p-values) of $0.466 > 0.05$, this means that risk does not moderate the effect of perceived benefits on interest in using e-wallets -wallets. This shows that risk is not able to influence the relationship between benefits and interest in using e-wallets.

Perceived benefits are also important for consumers using e-wallets because consumers benefit from e-wallet applications, so they will use them more often in transactions (Ahmad, & Pambudi, 2013). The Technology of Model Theory states that one form of consumer confidence in the existence of new technology is the perception of its usefulness. If consumers have high trust in a technology, it means that the technology has use value so that consumers will use that technology. Conversely, if consumers have little trust in technology, they will avoid using that technology.

Perceived risk is a person's tendency in making decisions whether that person will take or avoid existing risks (Cho, J. and Lee, 2006). If a product is increasingly risky, consumers

Proceeding Medan International Conference Economics and Business

Volume 1, Year 2023

"Entrepreneurship on Global Economics Development in the Era of Society 5.0"

tend to have no interest in using it. However, if a product has a small risk, consumers are more likely to choose to use it. This is because humans are actually reluctant to take risks.

IMPLICATIONS

The results of this study are expected to provide an overview or enlightenment to the public in general about how using electronic money or electronic wallets can provide convenience in conducting various transactions on a microscale, in particular, and as one of the several ways used to support a cashless society.

CONCLUSION

Based on the results of the research and discussion previously stated it can be concluded that perceived benefits and perceived risks do not affect interest in using e-wallets. Perceived risk does not moderate the effect of perceived benefits on interest in using e-wallets.

REFERENCES

- Ahmad, & Pambudi, B. S. (2013). pengaruh Persepsi Manfaat, Persepsi Kemudahan, Keamanan Dan Ketersediaan Fitur Terhadapminat Ulang Nasabah Bank Dalam Menggunakan Internet Banking (Studi Pada Program Layanan Internet Banking Bri). *Journal of Chemical Information and Modeling*, 53(9), 1689–1699. <https://doi.org/https://doi.org/10.1017/CBO9781107415324.004>
- Ajzen, I. (2005). *Attitude, Personality and Behavior*. Open University Press.
- Ardiyanti, N. L. P. H. A., Putra, I. G. C., & Santosa, M. E. S. (2021). pengaruh Kualitas Audit, Financial Distress, Rentang Waktu Penyelesaian Audit Dan Good Corporate Governance Terhadap Penerimaan Opini Audit Going Concern. *Kumpulan Hasil Riset Mahasiswa Akuntansi (KHARISMA)*, 3(1), 368–379.
- Aulia Mutiara Hatia Putri. (2022, November 25). Uang Kertas Makin Tak Laku, Transaksi Elektronik Melesat 33%. *CNBC Indonesia A Transmedia Company*. <https://www.cnbcindonesia.com/tech/20221125103811-37-391166/>
- Bank. Indonesia. (2016). Penyelenggaraan Pemrosesan Transaksi Pembayaran. https://www.bi.go.id/id/peraturan/sistempembayaran/Pages/pbi_184016.asp
- Cho, J. and Lee, J. (2006). An Integrated Model of Risk and Risk-reducing Strategies. *Journal of Business Research*, 59(1), 112–120.
- Dalcher, I., & Shine, J. (2003). Extending the New Technology Acceptance Model to Measure the End User Information Systems Satisfaction in a Mandatory Environment: A Bank's Treasury. *Technology Analysis & Strategic Management*, 15(4), 441–455.
- Davis, F. . (1989). Perceived Usefulness, Perceived Ease of Use and User Acceptance of Information Technology. *MIS Quarterly*.
- Eriksson, K., Kerem, K. and Nilsson, D. (2005). Customer acceptance of internet banking in Estonia. *The International Journal of Bank Marketing*, 23(3), 200–216.
- Febrilia, I. P. S. P. D. I. (2020). Minat Penggunaan Cashless Payment System – Dompot Digital Pada Mahasiswa FE UNJ. *Jurnal Riset Manajemen Sains Indonesia (JRMSI)* |, 11(1). <https://doi.org/http://doi.org/10.21009/JRMSI>
- Firmansyah, D. (2020). Pengaruh Nilai Konsumen, Kepercayaan Merk Terhadap Minat Konsumen Menggunakan Digital Payment OVO. *Jurnal IQTISHAdequity*, 2(2).

Proceeding Medan International Conference Economics and Business

Volume 1, Year 2023

"Entrepreneurship on Global Economics Development in the Era of Society 5.0"

- <https://e-journal.umaha.ac.id/index.php/iqtisad/article/view/769>
Fitriana Yulianti. (2021). Jumlah konsumen dompet digital. Rakyat Merdeka.Id.
<https://rm.id/baca-berita/nasional/80885/jumlah-konsumen-dompet-digital-melonjak-pengguna-butuh-jaminan-transaksi-dan-simpanan>
- Hidayati, S., Nuryanti, I., Firmansyah, A., Fadly, A., & Darmawan, I. Y. (2006). Kajian Operasional E-money.
<http://www.bi.go.id/id/publikasi/sistempembayaran/%0Ariset/Documents/4a%0A79ad4a8dbe4ebca2c0f86a5a2f1c69KajianE%0AMoney.pdf>
- Indrastuti, M. & R. (2014). Influencers E-money in Banking Sector. South East Asia Journal of Contemporary Business, Economics and Law, 4, 10–17.
- Jogiyanto, H. M. (2007). Sistem Informasi Keperilakuan. Erlangga.
- Juliandi, A., Irfan, I., & Manurung, S. (2014). Metodologi Penelitian Bisnis. UMSU PERSS.
- Kim, J., & Lennon, S. J. (2013). Effects Of Reputation and Website Quality on Online Consumers' Emotion, Perceived Risk and Purchase Intention. Journal of Research in Interactive Marketing, 7(1), 33–56.
<https://www.emerald.com/insight/content/doi/10.1108/17505931311316734/full/html>
- Leoni Joan. (2019). Pengaruh Persepsi Kebermanfaatan dan Persepsi Kemudahan Penggunaan terhadap Minat Penggunaan Layanan Pembayaran Digital Go-Pay. Jurnal Manajemen, 8(27–38). <http://eprints.kwikkiangie.ac.id/547/>
- Paramita, Sinta., Irena, L. (2020). Retorika Digital dan Social Network Analysis Generasi Milenial Tionghoa melalui Youtubee. Jurnal Komunikasi, 12(1), 137–156.
<https://journal.untar.ac.id/index.php/komunikasi/article/view/7558>
- Permana, F. (2021). ShopeePay Kuasai Pasar E-wallet Indonesia Versi Survei Neurosensus. Tribunnews.Com. <https://www.tribunnews.com/techno/2021/03/02/shopeepay-kuasai-pasar-e-wallet-indonesia-versi-survei-neurosensus>
- Pikkarainen, T., K. P. (2004). Consumer Acceptance Of Online Banking :An Extension of the Technology Acceptance Model. Internet Research, 14(3), .224-235.
- Popovska-Kamnar, N. (2014). The Use of Electronic Money and Its Impact on Monetary Policy. Journal of Contemporary Economic and Business Issues, 1(2), 79–92.
- Priyono, A. (2017). Analisis pengaruh trust dan risk dalam penerimaan teknologi dompet elektronik Go-Pay. Jurnal Siasat Bisnis, 21(1), 88–106.
<https://doi.org/DOI:10.20885/jsb>
- Rodiah, S., & Melati, I. S. (2020). Pengaruh Kemudahan Penggunaan, Kemanfaatan, Risiko, dan Kepercayaan terhadap Minat Menggunakan E-wallet pada Generasi Milenial Kota Semarang. Journal of Economic Education and Entrepreneurship, 1(2), 66–80.
<https://e-journal.ivet.ac.id/index.php/jeee/article/view/1293>
- Sarstedt M., Ringle C.M., dan H. J. (2017). Partial Least Square Structural Equation Modeling : Handbook of Marketing Research. Springer, Cham.
- Siahaan, R. A. P. (2021). Pengaruh Persepsi Manfaat dan Persepsi Risiko Terhadap Minat Menggunakan E-Wallet OVO pada Generasi X di Kota Medan [UniversitySumatera Utara]. <https://repositori.usu.ac.id/handle/123456789/48124>
- Siti Rodiah, I. S. M. (2020). Pengaruh Kemudahan Penggunaan, Kemanfaatan, Risiko, dan Kepercayaan terhadap Minat Menggunakan E-wallet pada Generasi Milenial Kota Semarang. Journal of Economic Education and Entrepreneurship, 1(2), 66–80.
<https://e-journal.ivet.ac.id/index.php/jeee/article/view/1293/1085>

Proceeding Medan International Conference Economics and Business

Volume 1, Year 2023

“Entrepreneurship on Global Economics Development in the Era of Society 5.0”

Venkatesh, V. (2000). Determinants of Perceived Ease of Use: Integrating Control, Intrinsic Motivation, and Emotion into the Technology Acceptance Model. *I. Information System Research*, 11(4), 342–365.