Journal of Current Research in Business and Economics
Vol 01 No 02, Agustus 2022, Page 23-35
ISSN 2829-5307

The Influence of Perceived Ease of Use, Benefits, and Security towards Customer Interest in Using Jenius Application In Medan

Calvin Chandra[1]; Genesis Sembiring Depari[2*]

[1,2]Department of Management, Universitas Pelita Harapan, Indonesia
[1]Corresponding Email: genesis.sembiring@gmail.com

Article History:
Received: June 07, 2022
Accepted: Agust 20, 2022
Online First: Agust 21, 2022

Kata Kunci:
Perceived Ease of Use,
Perceived of Benefit,
Perceived of Security,
and Interest in Using.

Abstract: Customer interest is an important element in winning the competition in the banking industry. Based on the data obtained from the questionnaire, it shows that customers feel that the ease of use, benefit, and security features offered by the jenius application are still not optimal. So Writer aims to examine the greatest impact among others ease of use, benefits and security on customer interest in using the jenius application in Medan and its significance. The research was conducted for 4 month with the number of sample of 100 people by using snowball sampling. The research passed the validity test, reliability test, normality test, multicollinearity test, multiple linear regression test, and the equation is Y= 0.214 PEOU + 0.385 POB + 0.356 POS. Based on Hypothesis testing results, perceived ease of use, benefit, and security influence customer interest in using jenius application in Medan either partially or simultaneously.

How to cite:
Candra, C., & Depari, G.S. (2022). The Influence of Perceived Ease of Use, Benefits, and Security towards Customer Interest in Using Jenius Application In Medan. *Journal of Current Research in Business and Economics, 1* (2): 23-35.

A. Introduction

In the current era, everything is required to take place quickly, whether it's work, technology, or human capital (Putri & Bambang. 2022; Kurniawati & Suhendra, 2022; Gracia, 2022). It is the same with the banking sector as it is known that the banking sector is the center of the economy without the banking sector, the economy can be shaken and cannot run well. The function of the bank in general is as an institution that collects funds from the public in the form of deposits and distributes funds to the public in the form of loans/credits. Another function is to support the implementation of national development in order to increase equitable development, increase people's living standards, economic growth and national stability (https://www.ojk.go.id/, retrieved in 2022, Jan 19).

Reflecting on this fast-moving era, the banking industry must begin to face this change in behavior, which specifically means starting to shift the conventional banking industry to a banking industry with a digitalization system as a response to the massive growth of Internet adaptation and strengthened by the current pandemic situation (Wahyuni et al. 2022). The use of e-banking makes it very easy for customers to carry out banking activities, by using e-banking customers can open savings without having to go to the bank, customers can make withdrawals and transfer money very practically, quickly and do not need to queue, and also by using e-banking customers have given some interesting features such as features for dream savers and others

Jenius is a mobile banking application from bank BTPN (Bank Tabungan Pensiunan Negara) which is the first digital bank in Indonesia. Bank BTPN is a business entity that specializes into services for retirees and active state employees and Bank BTPN is reforming itself by building a subsidiary company called jenius. Jenius company targets its market to young millennial, which will make it easier for them to transact in their daily lives. And Jenius is committed to providing special services for its customers. With jenius, customers have full control over using the application and the features offered in the jenius application such as opening savings, transfers, top up e-wallet balances, making payment bills such as water and electricity bills, and what is special about this jenius application is the life finance feature that where this feature can contain $Cashtag, Save It, Send It, Pay Me, Split Bill, eCard, and others. According to Peterjan (2018) this jenius was created to facilitate the life activities of customers so that the features offered in the jenius application will be based on the needs of customers in carrying out daily activities.

Perceived ease of use is defined as a way to explain how confident users are in the ease of use offered in information technology and systems and absolutely by using this technology does not require hard effort and avoids problems that will hinder the work process. Perceived ease of use will refer to how easy the information system is to use, understand, and how easy it is to operate. So, with the fulfillment of some of the factors described above, a user will feel confident and will use it.

Perceived benefit is a user's belief in the technology system used to improve performance while at the same time increasing efficiency and shortening the work process. According to Jogiyanto in Mujahideen & Astuti (2020), said that the perceived benefit is the belief of a person that when he uses a technology, the benefits can be felt in improving performance. The perception of benefits will indirectly influence in encouraging people to use digital banking instruments and it is hoped that later they will be more comfortable using digital banking services as a more flexible non-cash payment instrument.

Perceived security is a person's trust in a technology system that when used will ensure the security of the user's data and also protect data from fraud. According to Simons in Pambudi (2017), security is defined as the ability to prevent or identify fraud in a technology system whose data has no physical value.

B. Method

This research will utilize a quantitative approach in which numerical data will be collected and examined (Bhandari, 2021). Furthermore, Bhandari (2021) mentioned that it is widely used to find out about certain patterns, to create estimation or forecast, to identify the causality between variables, and to determine if the conclusion can be extrapolated to a larger scope or population. It will be utilized in this study to discover the causal linkages that will be used to examine the influence of the independent factors on the dependent variable. This study is to gather data by distributing questionnaires to Jenius users in Medan, which will then be evaluated using SPSS software.

The purpose of causal research is to determine whether there is a cause-and-effect link between two disparate events. Researchers create experiments to get statistical proof of links between circumstances since there are numerous different elements that could contribute to causality. The researcher will then examine the data to ascertain the relationship's origins, understand how it functions, and decide whether it can be applied to a wider context.

In this research, the population is the jenius application users in Medan. In determining the sample, researcher is going to use snowball sampling, as defined by Lenaini (2021), that snowball sampling is a non-probability sampling method where this kind of

sampling procedure is specifically used for community-based data from subjective respondents / samples. In other words, snowball sampling is a sampling collection method obtained by rolling from one respondent to another respondent (giving a questionnaire to a friend who is the object of research and then asking the research object to distribute the questionnaire to other people who are the object of research).

This study's population consists of Jenius users in Medan. Because the total population is unknown due to the large number of Jenius users in Medan, Refer to Arzahwa (2021), the determination of the sample size in this study uses the Lemeshow formula. This is because the total population is unknown. Here's the Lemeshow formula:

$$n = \frac{z^2.P(1-P)}{d^2}$$

n = Sample number, Z = Confidence level, the sample must have a 95 percent level of confidence, 1.96 standard errors, P = Largest sample size, 0.5, d = alpha (0.10) or sampling error (10%).

The confidence level used is 95%, with a Z value of 1.96 and a maximum error rate of 10%. The following samples were used in this study:

$$n = \frac{Z^2.P(1-P)}{d^2} = 96.04 \approx 97 \text{ Samples}$$

According to the above calculation, the number of respondents is 97, but the research is considered appropriate if it has the same or more than 100 samples or respondents. So the sample to be used in this study is 100 samples. A Likert scale is used for variable measurement scales, with 1 indicating the lowest number (strongly disagree) and 5 indicating the highest number (strongly agree).

C. Result and Discussion

1. Results

The measurement variables in this study are Instrument Test and Validity Test.

Table 1 Validity Test Result on Perceived Ease of Use (JENIUS)

Item Code	Question	r_{count}	r_{table}	Conclusion
PEOU 1	I find the Jenius app easy to use	0.923	0,197	VALID
PEOU 2	How to operate and use the jenius application is easy to learn.	0.915	0,197	VALID
PEOU 3	I feel that using the Jenius application does not require more effort	0.913	0,197	VALID
PEOU 4	I can easily transact anywhere by using the jenius application	0.844	0,197	VALID
PEOU 5	The Jenius application does not require complicated installation and can be used anywhere	0.854	0,197	VALID

PEOU 6	I feel that the use of the Jenius application is very effective and flexible	0.760	0,197	VALID

Source: Data Analyzed (2022)

From table above reveals that the PEOU 1 (I find the Jenius app easy to use) score of 0.93 has the highest validity value. This demonstrates that the PEOU 1 statement has the greatest ability to measure the PEOU variable, whereas the PEOU 6 statement at 0.760 has the lowest validity among the six PEOU statements. PEOU 6 can still measure the PEOU variable because the validity value of PEOU 6 is greater than R Count.

Table 2 Validity Test Result on Perceived of Benefit (JENIUS)

Item Code	Question	r_{count}	r_{table}	Conclusion
POB 1	I feel the benefits of the services in the jenius application to facilitate the transaction process in everyday life.	0.883	0,197	VALID
POB 2	The use of jenius application services minimizes banking activities, especially in transactions.	0.896	0,197	VALID
POB 3	Using jenius app can improve my performance.	0.818	0,197	VALID
POB 4	The features offered in the Jenius application match my needs.	0.863	0,197	VALID
POB 5	The Jenius application allows you to make transactions quickly and practically.	0,864	0,197	VALID

Source: Data Analyzed (2022)

From table above reveals that the POB 2 (The use of jenius application services minimizes banking activities, especially in transactions) score of 0.896 has the highest validity value. This demonstrates that the POB 2 statement has the greatest ability to measure the POB variable, whereas the POB 3 statement at 0.818 has the lowest validity among the five POB statements. POB 3 can still measure the POB variable because the validity value of POB 3 is higher than R Count.

Table 3 Validity Test Result on Perceived of Security (JENIUS)

Item Code	Question	r_{count}	r_{table}	Conclusion
POS 1	I feel my personal data in jenius app is protected safely.	0.874	0,197	VALID
POS 2	I feel confident with the security system owned by the jenius application.	0.903	0,197	VALID

POS 3	I feel that my personal financial information is also well protected in jenius app.	0.903	0,197	VALID
POS 4	I feel safe transacting using the jenius application.	0.864	0,197	VALID

Source: Data Analyzed (2022)

From table above reveals that the POS 2 (I feel confident with the security system owned by the jenius application) and POS 3 (I feel that my personal financial information is also well protected in jenius app) score of 0.903 has the highest validity value. This demonstrates that the POS 2 and POS 3 statement has the greatest ability to measure the POS variable, whereas the POS 4 statement at 0.864 has the lowest validity among the four POS statements. POS 4 can still measure the POS variable because the validity value of POS 4 is higher than R Count.

Table 4 Validity Test Result on Interest in Using (JENIUS)

Item Code	Question	r_{count}	r_{table}	Conclusion
IT1	I intend to use the Jenius application for the purpose of paying for personal transactions in the future.	0.907	0,197	VALID
IT 2	I will be more interested in using jenius applications than using other applications.	0.897	0,197	VALID
IT 3	I will recommend the jenius application to relatives and friends.	0.878	0,197	VALID
IT 4	I use the Jenius application because I am satisfied with the previous experience of friends or family.	0.762	0,197	VALID
IT 5	I will always look forward to the next useful features of the Jenius app.	0.758	0,197	VALID

Source: Data Analyzed (2022)

From table above reveals that the IT 1 (I intend to use the Jenius application for the purpose of paying for personal transactions in the future) score of 0.907 has the highest validity value. This demonstrates that the IT 1 statement has the greatest ability to measure the IT variable, whereas the IT 5 statement at 0.758 has the lowest validity among the five IT statements. IT 5 can still measure the IT variable because the validity value of IT 5 is higher than R Count.

Reliability test

Table 5 Reliability Test

No	Variable	Cronbach's Alpha	Critical Number	N of Items	Desc.
1	Perceived ease of use	0.933	0.7	6	Reliable
2	Perceived of Benefit	0.916	0.7	5	Reliable

3	Perceived of Security	0.908	0.7	4	Reliable
4	Interest in Using	0.893	0.7	5	Reliable

Source: Data Analyzed (2022)

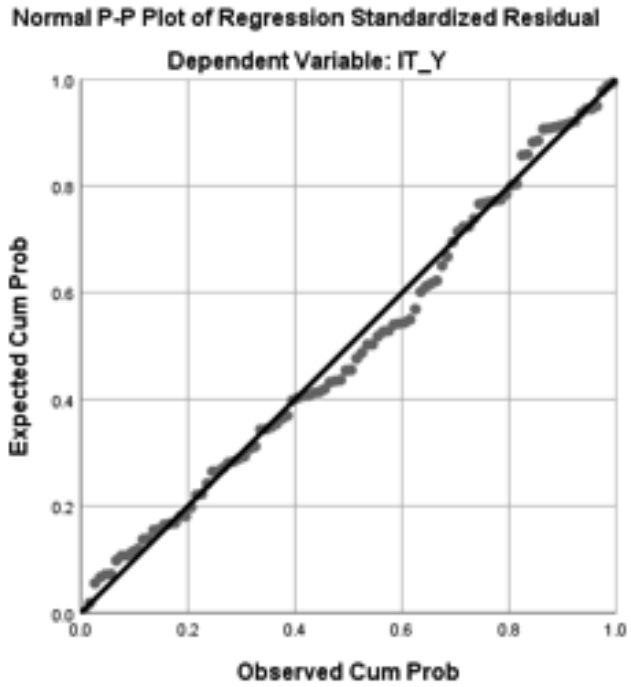
According to the table above, all variables have a Cronbach Alpha value greater than 0.7, indicating that all variables in this research are considered reliable. The results presented in the table above show that the answers from the questionnaire fillers are consistent, stable, and can represent the research. Table 4.5 reveals that the PEOU variable has a reliability value of 0.9333 and it indicates that the PEOU variable is the most consistent, stable, and most representative of the four variables in this study. The lowest reliability among the four variables is the IT variable of 0.893. Although the IT variable has low reliability, the IT variable can still represent this research because it has a Cronbach Alpha value greater than 0.7.

Classical Assumption Test

Normality Test

The normality test in this research is being tested using non-parametric Kolmogorov Smirnov Statistical test.

Figure 1 P-Plot of Normality Test Interest in Using



Source: Data Analyzed (2022)

Table 6 One Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.73656946
Most Extreme Differences	Absolute	.070
	Positive	.070
	Negative	-.050
Test Statistic		.070
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Source: Data Analyzed (2022)

According to Table 6, the data samples for the first equation, which includes Perceived Ease of Use (PEOU), Perceived of Benefit (POB), Perceived of Security (POS), and Interest in Using (IT), are normally distributed, since the significant value is 0.200 greater than 0.05. Additionally, this is corroborated by the result of the normality test conducted using SPSS software, as illustrated in Figure 1, where the data are tightly spaced around the line. This indicates that the data is normally distributed.

Linearity Test

Table 7 Linearity Test Result

Variable	Linearity	Standard	Criteria
IT*PEOU	.000	0.05	Linear
IT*POB	.000	0.05	Linear
IT*POS	.000	0.05	Linear

Source: Data Analyzed (2022)

As indicated in Table 7, the significant values of linearity for all variables are less than 0.05, indicating that each variable passes the linearity test and is judged suitable. Thus, it is perceived that the variables Perceived Ease of Use and Interest in Using, as well as the relationship between Perceived of Benefit and Interest in Using, and the relationship between Perceived of Security and Interest in Using, all have a linear relationship. It can be concluded that there is a linear relationship between the independent variables to the dependent variable.

Multicollinearity Test

The following table summarizes the results of the multicollinearity test, specifically the tolerance and VIF value:

Table 8 Tolerance Value and VIF

Variable	Tolerance	VIF	Description
Perceived ease of use	.217	4.606	Free Multicollinearity
Perceived of benefit	.335	2.984	Free Multicollinearity
Perceived of security	.275	3.637	Free Multicollinearity

Source: Data Analyzed (2022)

As stated on Table 8, the information obtained are:

a. In the simple linear regression model, the VIF values for Perceived Ease of Use, Perceived Benefit, and Perceived Security are less than 10, indicating that no multicollinearity exists between these independent variables.
b. In the simple linear regression model, the VIF values for Perceived Ease of Use, Perceived Benefit, and Perceived Security are more than 0.1, indicating that there is no multicollinearity between these independent variables in multiple linear regression.

Heteroscedasticity Test

Table 9 Spearman Test Correlation

No.	Variable	Unstandardized Residual Sig. (2-tailed)	Critical Number	Description
1	PEOU*IT	.888	0.05	Homogeneous
2	POB*IT	.889	0.05	Homogeneous
3	POS*IT	.796	0.05	Homogeneous

Source: Data Analyzed (2022)

From Table 9, it can be seen that the significant value from the Spearman Test of Perceived Ease of Use, Perceived Benefit, and Perceived Security towards Interest in Using are all greater than 0.05 which are 0.888, 0.889, and 0.796 respectively. Thus, being concluded that ho heteroscedasticity on the regression model.

Multiple Linear Regression

Table 10 Multiple Regression Testing Result

Variable	Standardized Coefficient
Perceived Ease of Use	.214
Perceived of Benefit	.385
Perceived of Security	.356

Source: Data Analyzed (2022)

Based on the data in Table 10 above, the equation of the regression model is:

$$\mathbf{IT} = \boldsymbol{\beta_1 PEOU} + \boldsymbol{\beta_2 POB} + \boldsymbol{\beta_3 POS}$$

IT= .214 PEOU +. 385 POB +.356 POS

Where:

IT = interest in Using

β_1 = coefficient regression that signifies the degree to which perceived ease of use influence interest in using

PEOU = perceived ease of use

β_2 = coefficient regression that signifies the degree to which perceived of benefit influence interest in using

POB = perceived of benefit

β_3 = coefficient regression that signifies the degree to which perceived of security influence interest in using

POS = perceived of Security

a. Perceived Ease of Use (PEOU) has a positive coefficient of regression of 0.214. This means that if PEOU goes up or down by one unit, Interest in Using goes up or down by 0.214 unit.
b. Perceived of Benefit (POB) have a positive coefficient of regression of 0.385. This means that if Privacy and Security go up or down by one unit, Interest in Using goes up or down by 0.385 unit.
c. Perceived of Security (POS) has a positive coefficient of regression of 0.356. This means that if Apps Design goes up or down by one unit, Interest in Using goes up or down by 0.356 unit.

Coeficcient Determination (R2)

Table 11 Coefficient of Determination Output

Variable	Adjusted R^2
PEOU, POB, POS*IT	.781

Source: Data Analyzed (2022)

Based on the output reported in Table 11, the coefficient of determination is 0.781, or 78.1 percent. It reveals that the independent variables Perceived Ease of Use, Perceived Benefit, and Perceived Security all have a 78.1 percent influence on the dependent variable. This means that 78.1 percent of the variance in the dependent variable is explained by the independent variables, while the remaining 21.9 percent is explained by factors not included in the study model.

Hypothesis Test

F-Test

Table 12 F-Test Output

Variable	F	Sig.	Standard	Description
PEOU, POB, POS*IT	118.684	.000	0.05	Hypothesis accepted

Source: Data Analyzed (2022)

According to Table 12, the significance value of PEOU, POB, and POS*IT is 0.000, and thus H1 is accepted based on the F-Test criteria because it is still less than 0.05, indicating that Perceived Ease of Use, Perceived Benefit, and Perceived Security as an independent variable simultaneously has a significant influence on Internet in Using.

T-Test

Table 13 T-Test Output

Variable	t	Sig.	Standard	Description
PEOU*IT	2.214	.036	.05	Hypothesis accepted
POB*IT	4.739	.000	.05	Hypothesis accepted
POS*IT	3.971	.000	.05	Hypothesis accepted

Source: Data Analyzed (2022)

According to the table above, the significant values of perceived ease of use (PEOU), perceived of benefit (POB), and perceived of security (POS) are 0.036, 0.000, and 0.000, respectively, all of which are less than 0.05. This shows that all of the independent variables have a partially significant influence on customer interest in using Jenius application in medan (IT).

Discussion

1. **The Influence of Perceived Ease of Use Towards Customer Interest in Using Jenius Application**

   According to the findings of the partial significance test (t test), the perceived ease of use variable has a positive coefficient of 2.214 and a Sig value of 0.036<0.05, indicating a partially and significant relationship between perceived ease of use towards interest in using the Jenius application. This is supported by research conducted by Sulfina, Yuniar, and Alfida Aziz (2021) with title "*Pengaruh Persepsi Kemudahan Penggunaan dan Persepsi Manfaat Terhadap Minat Untuk Menggunakan Uang Elektronik ShoeePay*". The research was conducted using a quantitative approach, with a sample size of 100 respondents and data analyzed using techniques for multiple linear regression analysis. With a significance level of 0.000<0.05, this study found that the variables of ease of use and perceived benefits had a partially and significant influence on Interest in Using.

2. **The Influence of Perceived of Benefits Towards Customer Interest in Using Jenius Application**

   According to the findings of the partial significance test (t test), the perceived of benefit variable has a positive coefficient of 4.737 and a Sig value of 0.000 < 0.05, indicating a partially and significant relationship between perceived of benefit towards interest in using the Jenius application. This is supported by research conducted by Afiifah Zakiyyah (2020) with title "*Pengaruh Persepsi Kemudahan, Manfaat, dan Kepercayaan Terhadap Minat Penggunaan Go-Pay*". The research was conducted using a quantitative approach, with a sample size of 107 respondents and data analyzed using techniques for multiple linear regression analysis. With a significance level of 0.606<0.05 for Ease of Use variable, 0.019<0.05 for Benefit variable, and 0.000<0.05 for Trust variable. This

study found that the variables of Benefit and Trust had a positive and significant influence on Interest in Using. But the variable of ease of use does not significant influence on Interest in Using variable.

3. **The Influence of Perceived of Security Towards Customer Interest in Using Jenius Application**

   According to the findings of the partial significance test (t test), the perceived of security variable has a positive coefficient of 3.971 and a Sig value of 0.000 < 0.05, indicating a partially and significant relationship between perceived of security towards interest in using the Jenius application. This is supported by research conducted by Hutami, Endang, Bida Sari (2021) with title "*Pengaruh Persepsi Manfaat, Persepsi Kemudahan, dan Persepsi Resiko Terhadap Keputusan Menggunakan Uang Elektronik (QRIS) Pada Mahasiswa* ". The research was conducted using a quantitative approach, with a sample size of 65 respondents and data analyzed using techniques for multiple linear regression analysis. With a significance level of 0.025<0.05 for Ease of Use variable, 0.000<0.05 for Perceived of Benefit and Perceived of Risk variable. This study found that the variables of Perceived Ease of Use, Benefit, and Risk had a positive and significant effect on Interest in Using.

4. **The Influence of Perceived Ease of Use , Perceived of Benefits, and Perceived of Security Towards Customer Interest in Using Jenius Application**

   According to the finding of the simultaneous significance test (F test) results indicate that the estimated F value is 118.684, whereas the F table value is 2.7. This demonstrates that F count 118.684 is more than F table 2.7. It may be inferred that perceived ease of use (X1), perceived benefits (X2), and perceived security (X3) have a significant influence simultaneously or jointly on the dependent variable, interest in using jenius application in Medan. Examining the results of the test for the coefficient of determination shows that the independent factors, namely perceived ease of use, perceived benefits, and perceived security, explain 78.1% of the dependent variable, namely interest in using jenius application.This is supported by research conducted by Okky Normayanti Putri and Osly Usman published a study in 2019 with the title "The Influence Of Perceptions Of Ease Of Use, Perceptions Of Benefits, and Perceptions Of Security On Students' Interest In Using E-Wallet" The research was conducted using a quantitative approach, with a sample size of 184 respondents and data analyzed using techniques for multiple linear regression analysis. With the F value 30.295 and F table 2.69. This demonstrates that F count 30.295 is more than F table 2.69. It may be inferred that perceived ease of use (X1), perceived benefits (X2), and perceived security (X3) have a significant influence simultaneously or jointly on the dependent variable, interest in using E-wallet.

D. Conclusion

Based on the validity and reliability results, can be concluded that all of the variables' statements are reliable and can be used as research instruments. The values for Perceived ease of use, perceived of benefit, perceived of security and Interest in using were 0.874, 0.903, 0.903, and 0.864, indicating that the results were trustworthy.

Based on the data analysis, the variable of perceived ease of use , perceived of benefit, and perceived of security has 78.1% influences towards customer interest in using jenius application in medan. The remaining 21.9% is influenced by other variables that are not discussed in this research.

The study also passed the classical assumption test, which includes the tests for normality, linearity, heteroscedasticity, and multicollinearity. The results of the multiple linear regression analysis are Y = 0.214 PEOU + 0.385 POB + 0.356 POS. As seen in this equation, perceived ease of use (PEOU), perceived of benefit (POB), and perceived of security (POS) all have a significant influence on customer interest in using jenius application in Medan (IT). When the perceived ease of use, perceived of benefit, and perceived of security all rise by one unit, customer interest in using jenius application in medan will rise by 0.214, 0.385, and 0.356 units, respectively.

Based on the F-test result, it has a significant value of 0.000, indicating that perceived ease of use, perceived of benefit, and perceived of security simultaneously influence customer interest in using jenius application in Medan. The T-test result has a significant value less than 0.05 that indicating that each of variable perceived ease of use, perceived of benefit, and perceived of security partially influence customer interest in using jenius application in medan.

Based on the findings of this study, it can be concluded that users of digital payment apps continue to use and even suggest the applications when their intention to utilize the entire service is formed. In addition, this intention can be increased if the service provider improves the Perceived ease of use, Perceived of Benefit, and Perceived of Security. The study demonstrates that each of these characteristics has an influence on the Interest in Using the Jenius Application in Medan; hence, it is crucial for the Jenius management team to maintain and enhance all of these factors. Therefore, rather than focusing solely on maintenance, the Jenius management team should be strongly encouraged to develop more creative and new initiatives to strengthen the company's competitive advantages in the market.

References

Arzahwa, F. N. A., Suryani, S., & Priyatno, P. (2021). FAKTOR YANG MEMPENGARUHI MINAT GENERASI Z MEMILIH BUSANA MUSLIMAH. Jurnal Ekonomi dan Bisnis (EK&BI), 4(2), 477-487.

Bhandari, P. (2021, February 15). An Introduction to Quantitative Research. Scribbr. https://www.scribbr.com/methodology/quantitative-research/

Lenaini, I. (2021). *TEKNIK PENGAMBILAN SAMPEL PURPOSIVE DAN SNOWBALL SAMPLING. Historis: Jurnal Kajian, Penelitian dan Pengembangan Pendidikan Sejarah, 6(1), 33-39.*

Mujahidin, A., & Astuti, R. P. F. (2020). *Pengaruh Fintech e-wallet Terhadap Perilaku Konsumtif Pada Generasi MillennialPengaruh Fintech e-wallet Terhadap Perilaku Konsumtif Pada Generasi Millennial. 8, 143–150.*

Normayanti Putri, O., & Usman, O. (2021). The Influence of Perceptions of Ease of Use, Perceptions of Benefits, and Perceptions of Security on Students' Interest in Using E-Wallet. Osly, The Influence of Perceptions of Ease of Use, Perceptions of Benefits, and Perceptions of Security on Students' Interest in Using E-Wallet (December 30, 2021).

Otoritas Jasa Keuangan. (n.d.). *Lembaga-Perbankan. Ikhtisar Perbankan. Retrieved January 15, 2022, from* https://www.ojk.go.id/id/kanal/perbankan/ikhtisar-perbankan/Pages/Lembaga-Perbankan.aspx

Pambudi, B. S. (2014). *Pengaruh Persepsi Manfaat, Persepsi Kemudahan, Keamanan, dan Ketersediaan Fitur Terhadap Minat Ulang Nasabah Bank dalam Menggunakan Internet Banking. Jurnal Studi Manajemen, 8(1).*

Rahmawati, Y. D., & Yuliana, R. (2021). *PENGARUH PERSEPSI MANFAAT, PERSEPSI KEMUDAHAN, DAN PERSEPSI KEAMANANTERHADAP KEPUTUSAN PENGGUNAAN E-WALLET PADA MAHASISWA STIE BANK BPD JATENG (Doctoral dissertation, STIE Bank BPD Jateng).*

Sulfina, S., Yuliniar, Y., & Aziz, A. (2022). *PENGARUH PERSEPSI KEMUDAHAN PENGGUNAAN DAN PERSEPSI MANFAAT TERHADAP MINAT UNTUK MENGGUNAKAN UANG ELEKTRONIK (SHOPEEPAY). Jurnal Riset Akuntansi dan Keuangan, 17(2), 105-116.*

Putri, A. V., & Bambang*. (2022). Pengaruh Persepsi Harga, Lokasi, dan Word of Mouth Terhadap Keputusan Pembelian di Tahu Gejrot Mitoha Galak. Formosa Journal of Multidisciplinary Research, 1(3), 835–850. https://doi.org/10.55927/fjmr.v1i3.798*

Kurniawati, I., & Suhendra, B. . (2022). *Signifikansi perbedaan produktivitas, omzet dan pemanfaatan digital marketing pada anggota Ikatan Wanita Pengusaha di Daerah Istimewa Yogyakarta, sebelum dan saat pandemi Covid 19. Formosa Journal of Multidisciplinary Research, 1(3), 755–768. https://doi.org/10.55927/fjmr.v1i3.746*

Wahyuni, S., Joesyiana, K. ., Hj. Agustin Basriani, & Desi Susanti. (2022). Penggunaan Aplikasi Transportasi Online dengan Kode Promo Oleh Grab Ditinjau dari Hukum Persaingan Bisnis. Indonesian Journal of Business Analytics, 2(1), 89–98. https://doi.org/10.55927/ijba.v2i1.69

Gracia. (2022). The Influence of Service Quality and Price Towards The Customer Loyalty in Jinjja Chicken Medan. Jurnal Ekonomi Dan Bisnis Digital, 1(1), 29–42. https://doi.org/10.55927/ministal.v1i1.65