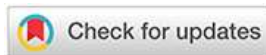


## THE PERCEPTION OF SECURITY AND RISK, EASE OF USE, AND BENEFITS ARE THE DETERMINING FACTORS IN ADOPTING A DIGITAL WALLET



**<sup>1\*</sup>Karsim, <sup>2</sup>Rini, <sup>3</sup>Reza Ronaldo, <sup>4</sup>Syaiful Anam, <sup>5</sup>Loso Judijanto**

<sup>1</sup>Management, Tanjungpura University, Pontianak - Indonesia

<sup>2</sup>Sharia Banking, Institut Agama Islam DDI Polewali Mandar, Polewali Mandar - Indonesia

<sup>3</sup>Islamic Banking, Lampung College of Economics and Islamic Business, Lampung - Indonesia

<sup>4</sup>Education Management, STAI Nurul Qadim, Probolinggo- Indonesia

<sup>5</sup>IPOSS, Jakarta - Indonesia

### e-mail:

<sup>1\*</sup>karsim@ekonomi.untan.ac.id (corresponding author)

<sup>2</sup>rini.se.ak@gmail.com

<sup>3</sup>rezaronaldo@stebilampung.ac.id

<sup>4</sup>saif.anam7787@Gmail.com

<sup>5</sup>losojudijantobumn@gmail.com

### ABSTRACT

*The COVID-19 era is an event that transitions all human activities in all parts of the world. This has an impact on various aspects including health, economic, and social aspects. All activities are carried out indoors and limit contact outside the room to avoid COVID-19, from social distancing to working from home. The implementation of this system makes people more 'literate' in technology. One of them is in the economic sector, where people have started using non-cash payment transactions. Because of this phenomenon, researchers analyzed the perception of security and risk, and benefits as the determining factors of in adopting the digital wallet. This research uses interviews and direct observation. The data collection was carried out on 15 respondents, people who have a high interest in the use of digital wallets. The results show that perceived security, ease of use, and benefits are the main factors in digital wallet adoption. Users prefer platforms with security features such as encryption and two-factor authentication. Perceived risks, such as data loss, can be mitigated with good education. Ease of use through an intuitive interface increases user satisfaction. Benefits such as ease of payment and financial incentives are strong motivators. To increase adoption, providers should focus on security, convenience, and clear communication of benefits.*

**Keywords:** Digital Wallet; Security and Risk; Benefits

**Diterima (Received) :** 24-06-2024

**Direvisi (Revised) :** 04-07-2024

**Disetujui (Approved) :** 09-07-2024

**Dipublikasi (Published) :** 11-07-2024



©2024 Copyright (Hak Cipta) : Penulis (Authors)

Diterbitkan oleh (Published by) : Program Studi Manajemen, Universitas Nusa Cendana, Kupang – Indonesia.

Ini adalah artikel akses terbuka di bawah lisensi (This is an open access article under license) :

CC BY (<https://creativecommons.org/licenses/by/4.0/>)

## INTRODUCTION

COVID-19 was declared by WHO as a Global Pandemic and National Disaster regulated in Presidential Decree No. 12 of 2020 (Rahman, 2022). In the economic aspect, the influence or impact of the *COVID-19* pandemic based on an article submitted by the Ministry of Finance of the Republic of Indonesia in 2023 is the start of changes in the global supply chain contributing to a decrease in foreign investment in Indonesia (Samudro & Madjid, 2020). The decline can be seen from the slowdown in economic growth which fell from 5.02% in 2019 to 2.97% in 2020 (Hadi & Gandryani, 2022).

In addition to the influence of investors and global supply chains, social distancing and work-from-home (WFH) practices also have a direct impact on local economic activities (Taqi et al., 2020). This includes disruptions to the production of goods, distribution of products, and marketing of goods and services (Jeong et al., 2022). The implementation of the work from home system makes people more familiar with online activities, thus making people more 'literate' in technology (Bruce & Hogan, n.d.). The system is also applied in the scope of education to the economy. People more often make non-cash payment transactions. Digital wallets or e-wallets are an alternative payment transaction because they are considered easy and convenient when making transactions. Technological developments allow us to predict and study them, if we do not increase this understanding by developing them, then the audience will be limited to companies that do not use information technology (Alharby & Drew, 2014) in (Tashia & Widuri, 2023).

One of the most sought-after services provided by Financial Technology is e-wallet (Umaroh & Vinantia, 2018). E-wallet is a digital wallet application that allows users to make online payments and manage funds using technology. The popularity of digital wallets in Indonesia continues to increase as a preferred transaction tool over tire card payments (Isnaeni, 2023). Fintech already has a place that is currently trending. As of August 5, 2020, based on data uploaded by the Financial Services Authority (OJK), there are 158 fintech companies registered and licensed in Indonesia, where in the future this number can still increase (OJK, 2020) in (Nuryasman & Sukis, 2021). Based on Statista.com survey data, there was an increase in e-wallet transactions from 2020-2021, namely from 5.109 billion US dollars to 5.798 billion US dollars and is estimated to increase every year until 2025, which is 9.419 billion US dollars.

The prevalent use of digital wallets in Indonesia includes activities such as credit top-ups and purchases (76%), *online* shopping transactions (56%), product payments (41%), and food delivery purchases (36%) (Sutresna, 2013). Digital wallets offer convenient, secure and profitable payment solutions for users. Additional research from the Jakpat Institute, based on 2,496 respondents, shows that around 68% of digital wallet users are dominated by millennials, with only 28% of users over 35 years old (Goodstats.id, 2022).

According to a study conducted by the Ministry of Communication and Information Technology (Kominfo) in collaboration with Katadata Insight Center (KIC) titled "Status of Digital Literacy in Indonesia 2021", 65.4% of respondents stated that they often use digital wallets. The usage pattern in 2021 is as follows: the highest frequency is once a month, at 26.4%, followed by once every few months at 22.8%, and two to three times a month at 16.8%. Additional usage frequency occurs weekly at 14.5%, two to three days a week at 9.1%, every day at 6.4%, and no digital wallet use at all at 4%. The survey involved a total of 10,000 respondents, with sample selection focusing on household members in the 13-70 age range who have accessed the internet in the last three months (Databoks.katadata.co.id, 2022).

However, it should be noted that even though the payment system using digital wallets is supervised by Bank Indonesia and OJK (Financial Services Authority), it does not rule out the possibility that the security of the payment system will continue to be guaranteed. The more sophisticated the technology in transaction activities, the higher the crime rate using technology. So as a user if you have decided to make payment transactions using a digital wallet, it is best to educate yourself by learning as well as possible the procedures for using the system so that in the future you avoid unwanted things even if they come from negligence from the digital wallet users themselves.

The purpose of this research is to explain and the perception of security and risk, and benefits are the determining factors in adopting the digital wallet. This research uses interviews and direct observation methods.

## LITERATURE REVIEW

### Security and Risk

Security can be defined as the state of being free from danger and risk or it can physically mean being free from harm or injury. In practice, the distinction between security and safety is commonly expressed as "security" is the state of being free from physical harm or risk and "safety" consists of measures taken to prevent, or respond to, criminal behavior (Meerts, 2018). From a user perspective, security includes the capacity to secure user information, protecting it from crimes such as fraud and deprivation in *online* banking operations (Pambudi, 2013) in Rahmawati & Yuliana (2020).

Risk is defined as the uncertainty of negative consequences (Ariffin et al., 2018), including *online* purchases (Rahmi et al., 2022). Risk means adverse or harmful consequences of an action or action. Another definition of risk is things that, if they occur, can hinder or frustrate the achievement of goals (ISO 31000, 2018). Generally, the risk is equated with feelings of anxiety, fear nervousness, or worry (Reichel et al., 2007; Fuchs et al., 2013; Sönmez & Graefe, 1998b) or equates perceived risk with perceived probability (Kozaket al., 2007; Ritchie et al., 2017) in Wolff dan Øgaard (2019).

### Ease of Use

The ease in use in this study relates to the ease of using technology. Various factors influence perceived ease of use, including the level of simplicity associated with using technology to perform important tasks and the ability to interact with mobile commerce technology easily (Fusilier & Durlabhji, 2005) in Fawzi (2022).

### Benefits

Benefit is the extent to which a person believes that using technology will improve their job performance (Jogiyanto, 2007) in Atriani and Rinuastuti (2020). The perceived benefits indicate the level of user confidence that the use of technology or systems will improve their performance (Davis, 1989) in Prakosa and Sumantika,(2019).

## METHOD

Research methodology is a systematic approach to collecting data with predetermined purposes and applications (Taherdoost, 2022). Usually, research objectives can be categorized into three types: discovery, validation, and development (Vamathevan et al., 2019). This research uses a qualitative approach, where qualitative research methods involve investigating natural object conditions, with the researcher as the main instrument (Mohajan, 2018). The purpose of using qualitative research methods is to gain an understanding of meaning and, find interactive relationship patterns. The sampling

method uses purposive sampling method, which is a sampling method with special judgment (Campbell et al., 2020). This technique is carried out on respondents who are considered to understand and know information and problems in depth from the research topic under study.

Data collection used in research activities is direct observation online interviews, The object of research is consumer interest in using digital wallet applications. The scope of the research covers the security and risk, and benefits of consumers using digital wallets. The research population was conducted in several cities, districts, Province in Java and outside Java, such as Sleman, Bantul, Semarang, Bogor, Cirebon, Jakarta, South Kalimantan, and South Sumatra. The number of samples taken was 15 people.

The following describes the data collection techniques carried out by researchers:

### **Direct Observation**

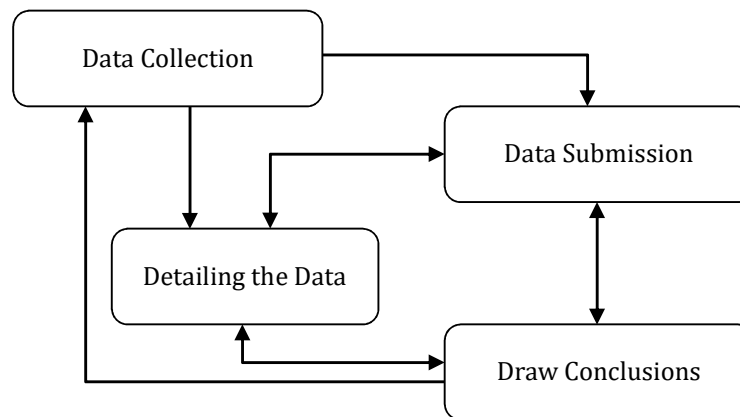
Direct observation is categorized as participant direct observation, overt and covert direct observation, and unstructured direct observation (Shin & Miller, 2022). In this research, the observation is unstructured direct observation because it is not systematically prepared about what will be directly observed. In this study, direct observation was carried out through the experience of researchers on respondents who made payment transactions using digital wallets.

### **Online Interview**

An interview is a dialog between two people with the intention of exchanging data and ideas using a series of questions and answers, then being able to interpret meaning in a particular topic (Kallio et al., 2016). The interviews were conducted online through the WhatsApp application. The number of respondents interviewed totaled 15 people with backgrounds of students, private employees, and civil servants with an age range of 19-26 years.

Data obtained from direct observations, interviews, will be organized systematically through categorization, segmentation into units, synthesis, pattern arrangement, prioritization of important elements to study, and drawing conclusions so that they can be easily understood. Qualitative data analysis is inductive, analysis derived from the data obtained which is then formulated into hypotheses (Sugiyono, 2013).

The analysis involved three main steps, which included detailing the data, presenting the data, and drawing conclusions. Detailing the data involves summarizing, determining important elements, focusing on key aspects, and identifying topics and patterns. Displaying data includes presenting information through brief descriptions, charts, relationships between categories, and flow charts. The final step, conclusion drawing/verification, involves drawing conclusions and verifying their validity (Nasir, 2023).



Source : Miles and Huberman, 1994

**Figure 1**  
**Steps of Analysis**

### Validity

Qualitative validity means that the researcher checks the accuracy of the work using specific procedures (Creswell & Creswell, 2023). Validity is an important aspect of qualitative research and depends on evaluating the accuracy of the work from the perspective of the researcher, participants, or readers of the report (Creswell & Miller, 2000). Validity testing includes various steps such as extending observations, maintaining persistence in research, using triangulation, consulting reference materials, carrying out negative case analysis, and applying respondent validation (member check) (Sugiyono, 2013). Information will be collected through interviews, direct observation, and document analysis, as advocated by Creswell (2022). This approach aims to triangulate data, verifying information from multiple sources using different methods and at different times. Interviews provide direct views from research subjects regarding their experiences and views, while direct observation provides immediate context to behaviors and events. Document analysis provides historical background and additional supporting data. By integrating these three approaches, the researcher ensures the accuracy and comprehensiveness of the data, and increases the validity of the research results by minimizing potential biases.

### RESULTS AND DISCUSSION

The research was conducted from October 6, 2023 - November 13, 2023 or approximately one week. Researcher criteria in collecting respondents: 1.) Age 19 - 26 years, 2.) Currently studying and working, 3.) Using a non-cash transaction system, 4.) Respondents come from several cities and provinces (within Java and outside Java). Data collection was conducted through online interviews using WhatsApp application and direct observation.

**Table 1**  
**Respondent Characteristics**

Variables	Category
Age	19-26 years old
Jobs	Students, Civil Servants, Private Employees, Public
Region	Bantul, Sleman, Semarang, Bogor, Jakarta, Cirebon, South Sumatera, North Kalimantan
Types of e-wallets	Shopee Pay, Gopay, Ovo, Dana, Link Aja
Reasons for using e-wallets	-Easier to make transactions, only need a cellphone and quota (practical and efficient) -Deducted balance according to original price -No need to wait for change -Lots of promos, cashback, and discounts -No need to hold cash

Source: Respondent Characteristics, 2024

The results of 15 interviews all support the use of digital wallets in the long term, the reason is that transactions are carried out faster, save on luggage (because only carrying a cellphone can make payments), easy installation and digital wallet applications, the balance deducted for payment is the original balance, there is no need for change, and many discounts and promos are offered. However, in addition to some of the benefits and convenience of using these digital wallets. There are some risks that need to be taken into account.

### Perceived of Security and Risk in Adopting Digital Wallets

The security and risks of using digital wallets are interconnected. If the security of the digital wallet is disrupted or hacked by irresponsible individuals, the risk will be felt by the owner of the digital wallet. The results of direct observations and interviews that have been conducted have resulted in several points regarding the security and risk.

**Table 2**  
**Results of Direct Observations and Interviews on Safety and Risk Variables**

Variables	Direct Observation	Interview
Security and Risk	<ol style="list-style-type: none"> <li>1) Transaction failure</li> <li>2) System error (the application suddenly closes by itself when making a payment)</li> <li>3) Unable to make payments if the phone has no quota or the quota runs out and if there is no signal or the signal is interrupted.</li> <li>4) Digital wallet account security with pin, password, and face/fingerprint scanning</li> <li>5) Secure OTP code sent via phone number or email</li> </ol>	<ol style="list-style-type: none"> <li>1) The balance does not go to the intended store / shopping place, even though the transaction is successful, in the end the consumer's funds are lost</li> <li>2) No compensation for lost funds</li> <li>3) Risk of eavesdropping and system breaches due to hackers who are increasingly skilled along with the sophisticated development of technology (<i>cybercrime</i>) and the possibility of data leakage</li> <li>4) Transaction security always uses pin, fingerprint, and facial recognition</li> <li>5) Alertness of sudden balance reduction</li> <li>6) The rise of fraud using links and on behalf of digital wallet merchants</li> </ol>



Customer Trust Dan Interest	<ol style="list-style-type: none"> <li>1) Transaction Security</li> <li>1) Active Usage</li> <li>2) User Growth</li> <li>3) User Rating</li> <li>4) Retention Rate</li> <li>5) Feature Usage</li> <li>6) Partnership and Merchant</li> <li>7) Product Innovation</li> <li>8) Customer Support</li> <li>9) Platform Integration and Availability</li> </ol>	<ol style="list-style-type: none"> <li>7) Limit having multiple digital wallet accounts due to the risk of data breaches and loss of balance</li> <li>8) Supervision under OJK supervision is considered insufficient</li> </ol>
		<ol style="list-style-type: none"> <li>1) Users' financial information is maximally protected.</li> <li>2) high level of usage in everyday life.</li> <li>3) Reflecting its rapid adoption in the market</li> <li>10) Users praised the easy-to-use interface and responsive customer service.</li> <li>5) Strong retention rate.</li> <li>6) Simplify their financial management.</li> <li>7) Facilitate easier payments and wider integration.</li> <li>8) Improve user comfort.</li> <li>9) 24/7 customer service of F digital wallet gets high ratings</li> <li>10) G's digital wallet is available on iOS, Android and web, with seamless integration with leading e-commerce platforms</li> </ol>

Source: Direct Observations and Interviews, 2024

Table 2 explains the security and risks of using digital wallets both in direct observation and interviews. Many cases of digital wallet system breaches (cybercrime) have made some consumers experience trust issues and skepticism about using digital wallets so they limit their use only to certain circumstances or when needed. To top up the digital wallet balance, consumers top up when they are going to make purchases or are not routinely filled every week or month.

The level of security is still vulnerable, so digital wallets are still possible to be hacked and there is a leak of consumer personal data. Some prefer transactions via mbanking or online banks and make cash payments. Restrictions on the creation of digital wallet accounts are also carried out to avoid such cybercrime.

### Perceived of ease of use in Adopting Digital Wallets

Consumer perceptions of the ease of use of digital wallets are summarized in the form of points in the Table 3

**Table 3**  
**Results of Direct Observations and Interviews on Ease of use Variable**

Variables	Direct Observation	Interview
Ease of use	<ol style="list-style-type: none"> <li>1) Widespread availability of QR codes in shopping places so that payments only use scanning from cellphones and payment transactions have been completed</li> </ol>	<ol style="list-style-type: none"> <li>1) The system and operation are easy and practical because payment does not need to carry a wallet, only a cellphone that has been filled with quota.</li> </ol>

Variables	Direct Observation	Interview
	2) Easy installation, only requires data on email address, mobile number, date of birth, and create a password.	2) Flexible balance top-up from mbanking or bank transfer; idomaret/alfamart, etc.
	3) No activation fee required	

Source: Results of Direct Observations and Interviews on Ease of use Variable, 2024

The results of direct observations and interviews on the use of digital wallets are presented in Table 3 and considered easy to install and operate, of course, consumers who will use the system also need to understand and educate themselves in advance about the procedures of existing guidelines or guidelines for activating the digital wallet application. This research focuses on consumers aged 19 - 26 years, which at that age is still productive in following technological developments so it is natural that consumers consider digital wallet operations easy.

### Perceived of Benefits in Adopting Digital Wallets

Consumer perceptions of the benefits of using digital wallets are summarized in the form of points in the Table 4.

**Table 4**  
**Results of Direct Observations and Interviews on Benefits Variable**

Variables	Direct Observation	Interview
Benefits	1) Save on luggage if the bag capacity is small because you only need a cellphone 2) Not spending a lot of time queuing and waiting for change 3) If you are lucky, you can make a purchase at a lower price than the original price of the item.	1) Payment transactions are accompanied by evidence and the recording system is easier and more organized (more accurate <i>tracking of</i> expenses and income) 2) The amount paid is appropriate, so there is no need for change which is sometimes still difficult if done in the cash system. 3) Many discounts, cashbacks, and promos offered from digital wallet merchants

Source: Direct Observations and Interviews, 2024

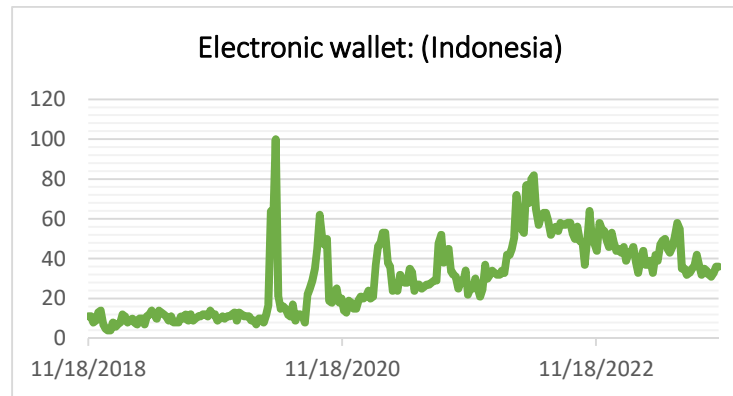
Based on the results of interviews and direct observations presented in Table 4, the use of digital wallets provides several benefits including detailed proof of payment transactions, not wasting much time queuing or waiting for change, and the many promos offered.

The benefits of using digital wallets can have both positive and negative impacts on consumer interest. The positive impact of the benefits of using a digital wallet is that it can increase the use of the digital wallet itself because it offers something that can lead consumer interest, especially discounts and promos. People tend to prefer to spend lower costs to fulfill their needs, of course with good quality too. On the other hand, the many discounts and promos offered make people have impulsive buying behavior. Unconsciously because they are tempted by low prices they will not hesitate to spend their money and this can happen continuously or continuously. Without realizing it, they have wasted money on goods that they don't actually need.

To support research data, researchers use Google Trends data to determine the level of development of digital wallet usage in Indonesia. Researchers took the last five



years of Indonesian electronic wallet data starting from 2018 to 2023. The data is presented in Figure 2. In general, it shows a constant increase in the use of digital wallets. The highest use of digital wallets was in early 2020 where that year was the beginning of the *COVID-19* outbreak that attacked the world. Due to limited space for movement or social distancing and the WFH (work from home) system, people then began to switch to using a non-cash transaction system to carry out buying and selling activities. This activity has increasingly become a habit of the community to make payment transactions that have survived until now. Various digital wallet merchants are also increasingly competing in improving their features to attract more consumers.



Source: Google Trend, 2022

**Figure 2**  
**Digital Wallet Usage Rate Over the Last Five Years**

## CONCLUSION AND SUGGESTION

From the analysis conducted, further conclusions can be made that some respondents continue to use digital wallets as a means of payment that is more profitable than cash payments despite knowing the risks and the possibility of data leakage (cybercrime). The interview results show that the security system can be improved and strengthened to minimize risks. All respondents agree that starting from the installation stage, topping up the balance, and until the digital wallet operation stage, respondents do not experience difficulties, they only need to adapt to get used to using the system. The results of the interview show that most respondents often get discounts and promos so that many cheap goods are offered, save time and do not need to wait for change because the balance deducted is definitely in accordance with the original price. While the number of promos and discounts offered, triggers an increase in impulsive buying or uncontrolled purchasing activities because consumers are tempted by the low prices offered. In this case, consumers independently make restrictions in using digital wallets for purposes that they think are important. Consumers considered more practical, easy to use, and provide many discounts and promos despite the risks that can occur at any time and can harm consumers. To overcome this, consumers limit the number of digital wallets and top up the balance as needed.

Most respondents hope that the payment system using digital wallets can be further developed in the future and its use can be evenly distributed throughout Indonesia. For residents who are not of productive age, education can be carried out regarding the installation and use of digital wallets in the form of small-scale counseling by experts to make them more comfortable. The security and risks, and benefits of using

digital wallets can be conveyed so that people are more understanding, aware, and ready to use this technology.

## REFERENCES

- Atriani, P. L. A., dan Rinuastuti, B. H. (2020). Pengaruh Persepsi Manfaat dan Kemudahan Penggunaan Terhadap Minat Menggunakan Dompot Digital OVO. *Jurnal Sosial Ekonomi Dan Humaniora*, 6(1), 54–16.  
<https://doi.org/https://doi.org/10.29303/jseh.v6i1.78>
- Bruce, B. C., & Hogan, M. P. (n.d.). The disappearance of technology: Toward an ecological model of literacy. In *Writing in a Technological World*, 191–207.  
<https://doi.org/https://doi.org/10.4324/9780429507014-14>
- Campbell, S., Greenwood, M., Prior, S., Shearer, T., Walkem, K., Young, S., Bywaters, D., & Walker, K. (2020). (2020). Purposive sampling: complex or simple? Research case examples. *Journal of Research in Nursing*, 25(8), 652–661.  
<https://doi.org/https://doi.org/10.1177/1744987120927206>
- Creswell, J. W. & Creswell, J. D. (2023). Research Design: Qualitative, Quantitative, and Mixed Methods Approaches 6th Edition. *United States of America: Sage Publication, Inc.* <https://doi.org/https://doi.org/10.4135/9781529614572.n50>
- Fawzi, M. (2022). Pengaruh Kemudahan Penggunaan, Risiko, Kepercayaan, dan Efisien Terhadap Minat E-Wallet Saat COVID-19. *Jurnal Ilmu Dan Riset Akuntansi*, 11(9), 1–23. <https://doi.org/https://doi.org/10.55681/economina.v3i1.1141>
- Hadi, F., & Gandryani, F. (2022). ). Status Darurat Kesehatan Akibat Pandemi Covid-19 Dalam Perspektif Hukum Tata Negara Darurat Di Indonesia. *Arena Hukum*, 15(3), 582–609.  
<https://doi.org/https://doi.org/10.21776/ub.arenahukum.2022.01503.7>
- Jeong, I., Jean, R.-J. B., Kim, D., & Samiee, S. (2022). Managing disruptive external forces in international marketing. *International Marketing Review*, 40(5), 936–956.  
<https://doi.org/https://doi.org/10.1108/imr-12-2021-0381>
- Kallio, H., Pietilä, A., Johnson, M., & Kangasniemi, M. (2016). Systematic methodological review: developing a framework for a qualitative semi-structured interview guide. *Journal of Advanced Nursing*, 72(12), 2954–2965.  
<https://doi.org/https://doi.org/10.1111/jan.13031>
- Rahmi, S., Ilyas, G. B., Tamsah, H., & Munir, A. R. (2022). Perceived risk and its role in the influence of brand awareness on purchase intention: study of Shopee users. *Jurnal Siasat Bisnis*, 26(1), 97–109.  
<https://doi.org/https://doi.org/10.20885/jsb.vol26.iss1.art7>
- Samudro, E. G., & Madjid, M. A. (2020). Pemerintah Indonesia Menghadapi bencana nasional COVID-19 yang mengancam ketahanan nasional. *Jurnal Ketahanan Nasional*, 26(2), 132–154. <https://doi.org/https://doi.org/10.22146/jkn.56318>
- Shin, S., & Miller, S. (2022). A Review of the Participant Observation Method in Journalism: Designing and Reporting. *Review of Communication Research*, 10. <https://doi.org/https://doi.org/10.12840/issn.2255-4165.035>
- Sugiyono, P. D. (2013). Metode Penelitian Kuantitatif, Kualitatif, dan R&D. In *Bandung: Alfabeta*.
- Sutresna. (2013). Intention To Use Digital Payment During The COVID-19 Pandemic In The Rural Area. . . *Jurnal Ilmiah MEA (Manajemen, Ekonomi, Dan Akuntansi)*, 7(3), 135-144. <https://doi.org/https://doi.org/10.31955/mea.v7i3.3218>
- Taherdoost, H. (2022). What are Different Research Approaches? Comprehensive Review of Qualitative, Quantitative, and Mixed Method Research, Their Applications,

- Types, and Limitations. *Journal of Management Science & Engineering Research*, 5(1), 53–63.  
<https://doi.org/https://doi.org/10.30564/jmserv5i1.4538>
- Taqi, H. Md. M., Ahmed, H. N., Paul, S., Garshashi, M., Ali, S. M., Kabir, G., & Paul, S. K. (2020). *Strategies to Manage the Impacts of the COVID-19 Pandemic in the Supply Chain: Implications for Improving Economic and Social Sustainability*. 12(22), 9483.  
<https://doi.org/>. <https://doi.org/10.3390/su12229483>
- Tashia, V. K., & Widuri, R. (2023). Acceptance Of Information Technology In Internal Audit Professionals: Impact Of Technology On Companies In Jabotabek. *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA)*, 7(1), 794–812.  
<https://doi.org/https://doi.org/10.31955/mea.v7i1.2812>
- Umaroh, R., & Vinantia, A. (2018). Analisis Konsumsi Protein Hewani pada Rumah Tangga Indonesia. *Jurnal Ekonomi Dan Pembangunan Indonesia*, 18(3), 22–32.  
<https://doi.org/https://doi.org/10.21002/jepi.2018.13>
- Vamathevan, J., Clark, D., Czodrowski, P., Dunham, I., Ferran, E., Lee, G., Li, B., Madabhushi, A., Shah, P., Spitzer, M., & Zhao, S. (2019). Applications of machine learning in drug discovery and development. *Nature Reviews Drug Discovery*, 18(6), 463–477.  
<https://doi.org/https://doi.org/10.1038/s41573-019-0024-5>
- Wolff, K., Larsen, S., dan Øgaard, T. (2019). How to define and measure risk perceptions. *Annals of Tourism Research*, 70, 1–9.  
<https://doi.org/https://doi.org/10.1016/j.annals.2019.102759>
- Yanti, L. R., Isnaeni, N. dan R. (2023). Analisis Faktor-Faktor Penggunaan Dompot Digital (E-Wallet) sebagai Alat Transaksi di Tinjau dari Perspektif Ekonomi Islam. *Journal of Islamic Economic and Finance*, 3(3), 157–167.  
<https://doi.org/https://doi.org/10.20527/jiep.v4i1.3556>