Source details

Migration Letters

Years currently covered by Scopus: from 2011 to 2022

(coverage discontinued in Scopus)

Publisher: Transnational Press London Ltd

ISSN: 1741-8984 E-ISSN: 1741-8992

Subject area: Social Sciences: Demography | Social Sciences: Geography, Planning and Development

Source type: Journal

CiteScore 2022
2.0

SJR 2022
0.468

SNIP 2024
0.706

View all documents | Set document alert | Save to source list

CiteScore | CiteScore rank & trend | Scopus content coverage

CiteScore 2022

$$2.0 = \frac{540 \text{ Citations } 2019 - 2022}{265 \text{ Documents } 2019 - 2022}$$

Calculated on 05 May, 2023

CiteScore rank 2022

Category	Rank	Percentile
Social Sciences — Demography	#47/135	65th
Social Sciences — Geography, Planning and Development	#360/779	53rd

View CiteScore methodology | CiteScore FAQ | Add CiteScore to your site

About Scopus

What is Scopus

Content coverage

Scopus blog

Scopus API

Privacy matters

Language

日本語版を表示する

查看简体中文版本

查看繁體中文版本

Просмотр версии на русском языке

Customer Service

Help

Tutorials

Contact us

ELSEVIER

Terms and conditions Privacy policy Cookies settings

All content on this site: Copyright © 2025 Elsevier B.V., its licensors, and contributors. All rights are reserved, including those for text and data mining, AI training, and similar technologies. For all open access content, the relevant licensing terms apply.
We use cookies to help provide and enhance our service and tailor content.By continuing, you agree to the use of cookies.

RELX™

Ad served by Google

Ad options Send feedback Why this ad?

Migration Letters

Discontinued in Scopus as of 2022

COUNTRY	SUBJECT AREA AND CATEGORY	PUBLISHER	H- INDEX
United Kingdom Universities and research institutions in United Kingdom Media Ranking in United Kingdom	Social Sciences Demography Geography, Planning and Development		23

PUBLICATION TYPE	ISSN	COVERAGE	INFORMATION
Journals	17418984, 17418992	2011-2022	Homepage How to publish in this journal editor.migrationletters@gmail.com

SCOPE

Migration Letters is a leading scholarly multidisciplinary academic open access journal for researchers, students, scholars who investigate human migration as well as practitioners and quick dissemination of research in the field through its letter type format enabling concise sharing of short accounts of research, debates, case studies, book reviews and viewpoints in this multidisciplinary field of social sciences. Migration Letters cover a wide range of topics including psychology of immigrants to remittances and development.

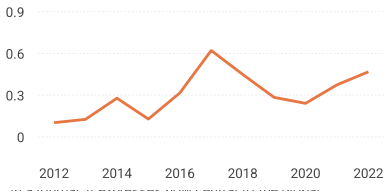
Join the conversation about this journal

FIND SIMILAR JOURNALS

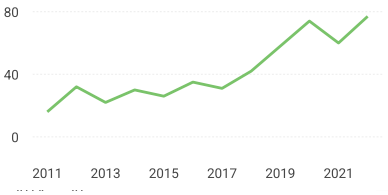
option

1	2	3	4	5
Migration Studies	International Migration	International Migration Review	Comparative Migration Studies	Journal of Ethnic and Migration Studies
GBR	GBR	USA	CHE	GBR
49% similarity	47% similarity	45% similarity	45% similarity	44% similarity

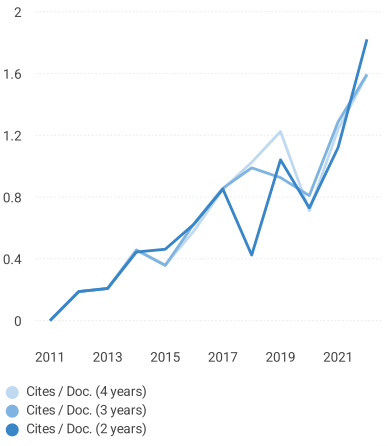
SJR



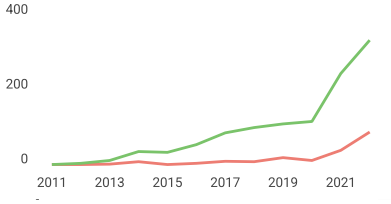
Total Documents



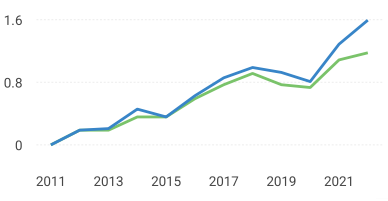
Citations per document



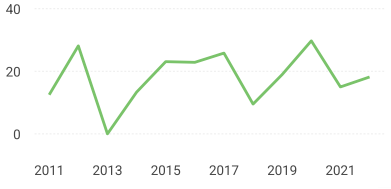
Total Cites Self-Cites



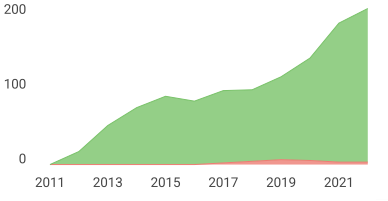
External Cites per Doc Cites per Doc



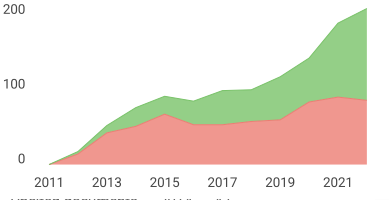
% International Collaboration



Citable documents Non-citable documents

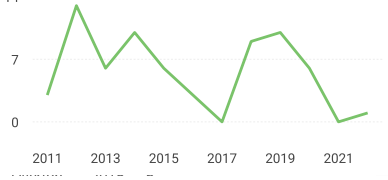


Cited documents Uncited documents

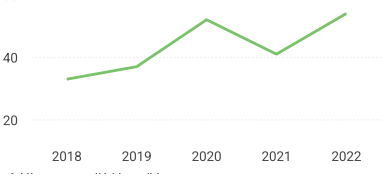


% Female Authors

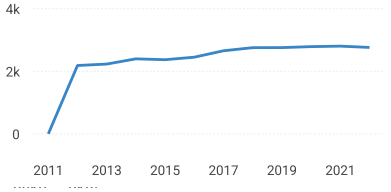
Documents cited by public policy (Overton)



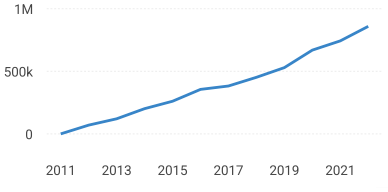
Documents related to SDGs (UN)



Estimated APC



Estimated financial value



← Show this widget in your own website

Just copy the code below and paste within your html code:

<a href="https://www.scimag

Migration Letters

English title:	Migration Letters
ISSN:	1741-8984 (print), 1741-8992 (online)
DOI:	*n/d*
Website:	http://www.tplondon.com/journal/index.php/ml/ (http://www.tplondon.com/journal/index.php/ml/)
Publisher:	Transnational Press London
Country:	GB
Language of publication:	*n/d*

Deposited publications: 0 > Full text: 0% | Abstract: 0% | Keywords: 0% | References: 0%

Issues and contents

Journal description () | Details () | Scientific profile () | Editorial office ()

Publisher ()

Migration Lettersis an international leading scholarly journal for researchers, students, scholars who investigate human migration as well as practitioners and quick dissemination of research in the field through its letter type format enabling concise sharing of short accounts of research, debates, case studies, book reviews and viewpoints in this multidisciplinary field of social sciences.Migration Letters is the first ever letter-type in migration studies following a strict double blind peer review policy for research articles. It is published three times a year in January, May and September.Migration Letterswas launched in 2004 and co-edited byIbrahim Sirkeci at Regent's Centre for Transnational Studies, Regent's University London, UK,JeffreyH.Cohen in Department of Anthropology, Ohio State University, US,ElliHeikkila at Institute of Migration, Turku, Finland andCarla De Tona in Italy.Migration Letters has beenabstracted in indexed by International Bibliography of the Social Sciences (IBSS), EBSCO Electronic Journals Service (EJS),ProQuestSocialScience Journals,ProQuest Sociology, SCOPUS and Research Papers in Economics (RePEc).Abreviated title of Migration Letters: Migrat. Lett.

Non-indexed in the ICI Journals Master List 2024

Not reported for evaluation Archival ratings

MSHE points: 70 pkt

70 pkt - health sciences , international relations , history , family studies , sociology , economics and finance , socio-economic geography and spatial management

Archival ratings

© 2025 Index Copernicus Sp. z o.o.

MIGRATION LETTERS
ISSN: 1741-8984
e-ISSN: 1741-8992

Volume 20
Number 8
2023

Migration Letters

Editorial Team

Editor in Chief:

Professor William Asghar,

- Social Science, Saudi Arabia.

Email: editor.migrationletters@gmail.com

Editorial Board:

Dr Anurag Hazarika, Economics, India

Dr. Albert Alfonso, Media and Cultural Studies, Spain.

Dr. Farid Yousef, Cultural Studies, Malaysia.

Dr. Samikshya Madhukullya, Cultural Studies, India

Dr. Arthr Jones, International Migration, Canada.

Dr. Mariam Alhamid, UAE.

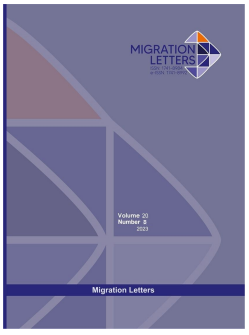
Dr. Lee Hu, Social Sciences, Vietnam.

Prof. Sherif Abdel Salam Sherif,

Professor of Economic Geography and Cartography, Department of Geography, Faculty of Arts, Imam Abdul Rahman bin Faisal University, Saudi Arabia, and Port Said University, Egypt.

KEYWORDS

Vol. 20 No. 8 (2023)



PUBLISHED: 2023-11-06

ARTICLES

The Value of Local Wisdom of Pencak Silat Maenpo: A Study of Indonesian Matrial Arts La Valeur De La Sagesse Locale De Pencak Silat Maenpo
Librilianti Kurnia Yuki, Novi Anoegrajekti, Ninuk Lustyantie 1-16

PDF

The Effect of Government Policy on SOE Investment Strategies in the Development of National Infrastructure on Toll Roads (Review of Law no. 25 of 2004 Concerning the National Development System)
Gunawan Nachrawi, Sukamto Kusnadi 17-33

PDF

The Influence of Organizational Culture, Work Environment, Transformational Leadership and the Application of Information Technology on Organizational Performance
Witler Slamat Halomoan Silitonga 34-41

PDF

Factors Affecting Marriage below the Age in Indonesia
Emma Dysmala, Sri Achyani, Sandey Tantra Paramitha 42-51

PDF

Determinants of Lecturer Performance and Lecturer Career Development at Muhammadiyah Universities in Eastern Kalimantan
Vera Anitra, Djoko Setyadi, Sri Mintarti, Doddy Adhimursandi 52-66

PDF

Biomechanics in Woodball
Andri Tria Raharja, Sulaiman, M. E. Winarno, Sri Sumartiningsih 67-76

PDF

An Improved Mathematical Model to Predict and Evaluate the Buying Assessment of Customers During a Pandemic Situation in Kerala

Harikrishnan Nair N J, Vinith Kumar Nair 77-91

PDF

The Vulnerability of Lebanese Alpha Banks to the Macroeconomic Downturn and Stress Testing

Jean Elia, Dr. Nada Jabbour Al Maalouf, Dr. Chadia Sawaya, Christian Al Khoury, Dr. Michel Karam, Najib Bou Zakhem 92-110

PDF

Environmental Literacy and Local Wisdom of Sindangkerta Beach Communities West Java Indonesia

Yunus Winoto, Ninis Agustini Damayani, Teguh Husodo, Ute Lies Siti Khadijah, Shamila Mohamed Shuhidan, Falih Ijlal Septian 111-126

PDF

Brontë's The Professor: An Educational Perspective

Gassim H. Dohal 127-133

PDF

Rival Influences of Airbnb Digital Platforms on the Jordanian Hotels Market

Mahmoud Alghizzawi, Emad Ahmed, Khaled Alshaketheep, Baker Ibrahim Alkhlaifat, Hamza Alnawafleh 134-144

PDF

The Significance of Makassar Port in the Context of Cargo Containers and Passenger Traffic: A Literature Review

Imaduddin Murdifin 145-156

PDF

The Millennial Generation and the Caption Language of Social Media

Asep Nurjamin, Ella Masita, Lisetyo Ariyanti, Firdaus Yuni Dharta, Titi Mumfangati, Nanda Saputra, Andiyan Andiyan 157-168

PDF

The Growth Potential for Accounting Startups is Vast

Fitria Husnatarina, Loso Judijanto, Ari Purwanti, M. Anas, Samalua Waoma, Siswadi Sululing 169-181

PDF

Teaching Performance and Research According to the Students of the Doctorate in Educational Sciences at the UNE-Lima Graduate School, 2022

Jesselle Roxana Rodas García 182-192

PDF

Adoption of Mobile Payment on QRIS Services in Indonesian

Pratama Dahlian Persadha, Melly Susanti, Loso Judijanto, Patrick Vivid Adinata, Ginanjar Adi Nugraha, Aldila Dinanti, Herdian Farisi, Zulaika Putri Rokhimah 193-209

PDF

Phenomenological Analysis of Transcendental Communication Motivation of Dark Pilgrimage: Study of Pilgrims to the Tomb of Sultan Maulana Hasanuddin Banten

Dina Sudarmika, Engkus Kuswarno, Susanne Dida, Siti Karlinah 210-222

PDF

The Influence of Digital Based Payment System Innovation on Financial Inclusion and Poverty Alleviation: An Overview of Social Programs in the Sumatra Region

Edi Suranta Tarigan, Wisnu Mawardi 223-240

PDF

The Guidelines for Human Capital Development in the Industrial Businesses Sector to Enhance Competitiveness

Numfon Senangkanikorn, Taweesak Roopsing, Thanin Silpcharu 241-250

PDF

Guidelines for Introducing Industrial Robots to Replace Manufacturing Workforce to Enhance Competitiveness in the Digital Era

Naranchala Khumlaitong, Taweesak Roopsing, Thanin Silpcharu 251-258

PDF

The Effect of Consumer Knowledge and Service Quality on User Satisfaction (Survey of Shopee cash-on-delivery Feature users)

Nizar Alam Hamdani, Gina Aulia, Galih Abdul Fatah Maulani, Lindayani, Mohammad Soni 259-275

PDF

Immigration and Economic Growth in Europe and its Spatial Divisions

Anna Krizanova, Beáta Gavurová, Hussein Mkiyes 276-287

PDF

V4 Assessment of the Economic Benefits of National Immigration Efforts

Miroslav Tkáč 288-298

PDF

The Economic and Fiscal Impacts of Migration on EU Stability

Beáta Gavurová, Hussein Mkiyes, Róbert Mészáros 299-315

PDF

The Effect of Viral Marketing and Celebrity Endorsement on Buying Decision of Beauty Products at Tiktok Shop (Study on Generation Z Women)

Nizar Alam Hamdani, Reni Fitrianti, Hedi Cupiadi, Shinta 316-327

PDF

under processing

328-340

Vietnamese Students' Foreign Language Competence

Giap Thi Yen, Nguyen Thi Quynh Huong, Le Thi Thanh Trang 341-348

PDF

A Criminological Review of the Abuse of Teenagers Due to the Influence of Alcoholic Beverages (North Kolaka Police Case Study)

Adianto, Arifuddin, Imam Malik Arifin, Muhammad Saleh, Ahmad Rustan, Abdul Jabar Rahim 349-358

PDF

The Influence of the Tourism Sector on Economic Growth in Blitar City, Indonesia

Sri Budi Cantika Yuli, M. Firmansyah 359-374

PDF

Traffic Regulation Comprehension of the Parking Attendant in Denpasar Utara

Ni Putu Tirka Widanti, I Made Kariyana 375-382

PDF

Developing Pesantren Eduliterature Based on Local Wisdom Integrated Reading e-Pub for Islamic Senior High School

Aang Fatihul Islam, Rukminingsih 383-398

PDF

Performance of State University: Choice of Strategic Priorities and Implementation of Good University Governances

Agus Cahyana, Sri Mulyani, Citra Sukmadilaga, Ida Farida 399-412

PDF

Strategic Mining Plan Optimization: Mitigation of Environmental Degradation in Sustainable Development

Thoriqul Haq, Nuhfil Hanani, Marjono, Moh Khusaini 413-421

PDF

Enhancing the Decision-Making Process and Reliability through Measuring the Effects of Incorporating Social Requirements, New Solutions, and Sustainability Measurements

Eva Haddad, Khalid W. Wazani, Saleh Yahya Al-Freijat, Qais Kilani, Ahmad Hanandeh 422-440

PDF

Effective Appointment of High-Ranking Officials Within the Government's Ministries: A Critical Policy Analysis

Irna Irmalina Daud, Asep Sumaryana, Heru Nurasa, Elisa Susanti 441-456

PDF

Obstacles and Strategies for Women's Success Towards Nominating for the House of Representatives

Indah Triastuti, Fendy Suhariadi, Suparto Wijoyo, Suko Widodo 457-478

PDF

Branderpreneurial Mindset for Developing Brand and Business Values

Bambang Sukma Wijaya 479-491

PDF

Building a Scale of Emotional Intelligence for Human Resource Management by using the Graded-Response Model

Nawal Al-Shirawia, Mohammed T. Al-Kiyumi, Fatema S. Al-Shibli, Mohammad A. Tashtoush 500-524

PDF

Conceptual Design of the Cooling System for the RPI-2MW Reactor for Radioisotope Production in Indonesia

Sukmanto Dibyo, Ign. Djoko Irianto, Lily Suparlina, Hery Adrial, Veronica I.S Wardhani, Sudarmono, Endiah Puji Hastuti 525-531

PDF

Migration, Remittance and Poverty Dynamics in Rural India: Evidence from Longitudinal Survey

Shreya Nupur, Meghna Dutta 532-542

PDF

Examining Mindfulness to Develop Student Psychological Well-Being: The Role of Resilience and Self-Compassion

S Martono, Sucihatiningsih Dian Wisika Prajanti, M. Khoiruddin, Edi Purwanta, Irene Astuti Dwiningrum 543-553

PDF

Resilience Amidst Lebanese Crisis: Analyzing Human Resource Practices

Dr. Laurent Yacoub, Dr. Nada Jabbour Al Maalouf 554-572

PDF

The Importance of Technology, R&D and AI in the US Economy

Dr. Richard Hanna Beainy, Dr. Jeanne Kaspard Kamel 573-584

PDF

Identifying Increasing Poverty in Indonesia: Does the Human Development Index and Unemployment Affect Poverty in Indonesia?

Syamsuddin, Awal Nopriyanto Bahasoan, Fadly Yashari Soumena, Rahmat Arsyad 585-605

PDF

Developing and Validating the Research Skills Metacognitive Questionnaire: A Comprehensive Exploration of Instrument Design and Validation

Sylva Sagita, Adi Rahmat, Didik Priyandoko, Siti Sriyati 606-616

PDF

Management Strategies to Achieve Operational Excellence for Startup Business in the Digital Age

Poramets Pongkronkumpol, Natha Sawatenarakul, Thanin Silpcharu 617-629

PDF

Guidelines for using Information Technology in Accounting to Maximize the Efficiency of Organizations in the Industrial Business Sector

Bongkoch Kamolprem, Pannarai Lata, Thanin Silpcharu 630-639

PDF

PISA 2018 Student Radicalism

Safari, Benny Widaryanto, Ibnu Salman, Heni Waluyo, Suhermai, Suci Paresti, Renni Diastuti, Muh Murtadlo 640-650

PDF

Unlocking the Impact of Financial Education in Paylater Services: Investigating the Moderating Effect on Student Financial Behavior

Arief Yulianto, Angga Pandu Wijaya, Sudirman 651-661

PDF

The Predictive Ability of Academic Leaders' Moral Intelligence in Universities Faculty Members' Job Performance

Dina Said Dina S. Bazadough, Mo'en Salman Salim Alnasraween , Nour Khaled Mashaqbah, Odeh A. Abu Sneineh 662-677

PDF

The Aesthetic Design of Malela Kris

Nor Afian Yusof, Maharam Mamat, Lim Kar Keng, Hamdzun Haron 678-691

PDF

From Sacred to Profane: A Study of Changes in The Meaning of The Bukit Siguntang Site, A Heritage of The Srivijaya Kingdom

Farida R. Wargadalem, Wasino, Lukman Najamuddin, Diki Tri Apriansyah Putra 692-706

PDF

Improving and Optimization Marketing Performance of Coffee MSMEs in Central Java, Indonesia

Hesti Respatiningsih, Tri Handayani, Nur Siyami, Rusmiyatun, Delaga Nurwisda 707-715

PDF

An Exploration through the Delphi Method: Ranking Dimensions of Tourism Development

Reni Yuliviona, Elfitra Azliyanti, Purbo Jatmiko, Amran Rasli 716-724

PDF

GASTRODIPLOMACY: Branding Efforts "City of Randang Payakumbuh" in Improving the Economy in the Rendang Industry and Culinary Tourism Sector (Case study on Dapur Rendang Mutiara, the Pioneer of Exportin West Sumatra Indonesia)

Yesi Puspita, Engkus Kuswarno, Evie Ariadne Shinta Dewi, Nindi Aristi 725-740

PDF

Health Justice in BPJS Services

Irma Finurina Mustikawati, Endang Sutisna Sulaeman, Achmad Arman Subijanto, Suminah 741-750

PDF

Impact of Leadership Styles on Organizational Commitment: Empirical Evidence from Small and Medium Enterprises in Can Tho Vietnam

Chau Thi Le Duyen Duyen, Le Trung Ng ọ c Phat Phat, Nguyen Thanh Liem Liem, Nguyen Minh Canh Canh, Du Thu Mong Mong 751-764

PDF

Ethnopharmacological Study on Nigella Sativa Seeds Extracts: Pharmacognostical Screening, Abortifacient Potential and its Evolution Parameters

Mariam K. Alamoudi, Khulood A. Almehmadi, Md Sajid Ali, Sana Hashmi, Mohammed Fulayyih Essa Alharbi, Mohammad Rashid, Md Tanwir Athar, Shamshir Khan, Samiuddin khaja, Naseem Akhtar 765-783

PDF

Policy Issues and Challenges in the Introduction of Electronic Toll Collection in Indonesia: A Qualitative System Dynamics Approach

Dewi Ratih Kamiliah, Chandra Wijaya 784-798

PDF

The Effect of Corporate Social Responsibility and Environmental Performance on Firm Performance: The Mediation of Business Competitiveness

Peggy Delita Merida, Noorlailie Soewarno 799-814

PDF

Development and Validation of an Assessment Tool for Evaluating Cross-sectoral Collaboration in Developing a Child-Friendly City in Makassar, Indonesia

Balqis Nazaruddin, Suci Rahmadani, Dian Saputra Marzuki, Arif Anwar, St Rosmanely, Mangindara Mangindara, Dian Pratiwi, Muh. Amri Arfandi, Amaliah Amriani, Nur Annisa Hamka, Afiifah Afiifah, Ulfah Najamuddin, Dian Sidik Arsyad 815-829

PDF

Socio-Cultural Studies of Communities in Fishermen's Settlements on the North Coast, Lamongan

Wiwik Widyo Widjajanti, Achmad Chusnun Ni'am, Dian Pramita Eka Laksmiyanti, Annisa Nur Ramadhani, Clora Widya Brilliana 830-839

PDF

The Covert Contrast in the Acquisition of /u/-/u:/: Production evidence from non-Arabic Speakers

Mohammad Aljutaily, Raghad Alqweefl 840-863

PDF

The Survival Rate, Growth, and Health of Scalloped Spiny Lobster, Panulirus Homarus (Linnaeus 1758) in Nursery and Grow-Out in A Concrete Tank Fed with Fresh Food and Three Kinds of Dry Pellet

Bejo Slamet, Sudewi, Ibnu Rusdi, Haryanti, N. Widya Astuti, Fahrudin, N. Adiasmara Giri 864-880

PDF

Permanent Postponement of Debt Payment Obligations as a Restructuring of Problematic Credit/Financing Rescue by Judicial Decision

Try Widiyono 881-888

PDF

Continuous Population Evolution of Kediri Regency Based on the 2010 and 2020 Population Censuses

Arfida Boedirochminarni, Cahyo Wahyu Widodo 889-895

PDF

The Impact of Corruption on Migration: Evidence from the Western Balkans

Visar Malaj, Najada Firza 896-907

PDF

The Impact of Career Development and Job Satisfaction on Lecturer Performance

Samsul Bahri, Said Ashlan, Hardi Mulyono 908-923

PDF

Measuring Batik Industry Resilience through Economic Transformation

Endang Dwi Amperawati, Rahmawati, Rochmat Aldy Purnomo, Noor Ismawati Jaafar, Siti Arifah, Hadi Sasana 924-933

PDF

The Process of Film Crew Development Through Short Film Camp with Community Participation

Niyom Wongphongkham, Prachya Pinkaew, Preecha Sakorn, Wichit , Hawa Wongphongkham 934-945

PDF

Analysis of Reading Comprehension in University Students

Fidencio Oré Cabrera, Ruben Dario Mendoza Arenas, Marisol Paola Delgado Baltazar, José Marcelino Garay Torres, César Angel Durand Gonzales, Jimmy Ronald Riojas Rivera , Marco Antonio Ibarra Contreras 946-955

PDF

Linguistic Diversity of the Malay Language of Riau Islands in Indonesia: Dialectometric Exploration of Phonological and Lexicon Forms

Ida Zulaeha, Cahyo Hasanudin, Wati Istanti, Ahmad Fajar Habibi, Tessa Dwi Leoni, Hariani Kustiah, Suratno, Areni Yulitawati Supriyono, Novia Fitriyana 956-970

PDF

Shaping the Meaning of Religious Tolerance among Contemporary Ulama in Aceh

Muslem, Dadang Rahmat Hidayat, Agus Rusmana, Iwan Koswara 971-979

PDF

Potential Adoption of Blockchain Technology in Small Industries and the Tourism Industry in Indonesia: An Empirical Study of the Main Drivers Using Extended UTAUT

Syamsul Hidayat, Ofan Sofian, Aghy Gilar Pratama, Jaka Wijaya Kusuma, Ulinnuha, Hamidah 980-996

PDF

Unleashing the Potential: Social Capital's Key Role in Empowering Songket Weaving SMEs and Fueling Economic Growth in Central Lombok

Triana Lidona Aprilani, Vegalyra Novantini Samodra, Donny Juliandri Prihadi, Suci Emilia Fitri, Imam Radianto Anwar SP, Evi Maya Savira 997-1008

PDF

Guidelines for Industrial Business Management During a Flood Disaster

Wirattana Sukkasem, Dr. Nopporn Bua-In, Dr. Thanin Sincharu 1009-1022

PDF

A Qualitative Study of Medical Hazardous Waste Management at a Health Center in Solok District Indonesia

Luthfil Hadi Anshari, Eri Barlian, Indang Dewata, Nurhasan Syah, Linda Handayuni, Ch. Tuty Ernawati 1023-1033

PDF

Governance Analysis in Food Security Policies in Batam City, Indonesia

Augustin Rina Herawati, Ida Hayu Dwimawanti, Tri Yuniningsih 1034-1040

PDF

AI and BDA impact on Stakeholders' Responses to Education Technology Adoption

Amina Elshamly, Zeanab Abdullah Ahmed Gameel 1041-1067

PDF

Implementation of the E-Smart Inclusive Platform as a Website-Based Management Information System in Inclusive Schools

Rita Aryani, Erfan Kurniawan 1068-1078

PDF

Early Childhood Education Teachers in Indonesia: Validity and Reliability of Preschool Child Development Surveillance Instruments

Lilis Maghfuroh, Harsono Salimo, Isna Qadrijati, A.A Subiyanto 1079-1089

PDF

The Study of Self-Awareness and Academic Achievement of On-Probation Undergraduate Students by Using U-ARE Self-Awareness Program

Pakpoom Teerasantikul, Kanda Janyam, Kasetchai Laeheem 1090-1101

PDF

Developing a Progressive Regulatory Framework to Enable Innovation in Neom's Green Hydrogen Ecosystem

Dr. Abdulkarim Althiyabi 1102-1123

PDF

Modelling Sovereign Ratings in Indonesia: Analysis the Driving Factors Using the Panel Data Regression

Firman Darwis, Sudarso Kaderi Wiryono, Ahmad Danu Prasetyo 1124-1137

PDF

The Effect of Public Relations Competency on Public Trust Through Public Relations Orientation in East Java Regional Police and Rankings Resort Police: Moderation Effects of Accessibility and Social Capital

Indah Triastuti, Fendy Suhariadi, Suparto Wijoyo, Suko Widodo, Zuyyinna Choirunnisa 1138-1157

PDF

Model of the Sustainability Status of Industry Area Development in the Routa Area of Konawe Regency, Southeast Sulawesi

Jamal Mukaddas, Marsuki Iswandi, Hasbullah Syaf, Dewi Nurhayati Yusuf 1158-1172

PDF

The Influence of Service Quality, Product Quality, and Customer Value on Customer Satisfaction and Customer Loyalty in the Menokwari-Sorong Diocese Credit Union, West Papua Province

Lewi Ibori, Sri Iswati, Erna Setijaningrum, Yetty Dwi Lestari, Elisabeth Supriharyanti 1173-1186

PDF

Nexus of Migration, Population and Economic Growth: The Case of Vietnam

Pham Xuan Hoa, Vu Ngoc Xuan, Nguyen Thi Phuong Thu 1187-1201

PDF

The Intersection of Digital Marketing and Business Performance

Mahmoud Alghizzawi, Hasan Alhanatleh, Zead M. Alhawamdeh, Emad Ahmed, Abd Alrahman Ratib Ezmigna, Jassim Ahmad Al-Gasawneh 1202-1214

PDF

Analysis of the Factor's Student Dropout in the Faculty of Engineering and Informatics at UASF from 2016 to 2023

Bashkim Çerkini, Fakije Zejnullahu, Agron Bajraktari 1215-1224

PDF

The Voice-Onset Time of Arabic Loanwords in Swahili

Mohammad Alsamaani 1225-1238

PDF

Wage Rates, Sales Turnover, and Working Capital in Makassar's Culinary Creative Economy Employment Absorption

Zainuddin Rahman, Hukma Ratu Purnama, Syamsu Nujum, Muh. Haerdiansyah Syahnur 1239-1253

PDF

A Target Situation Analysis of the Requirements of English Language Competence for Arabic Airlines Ground Staff

Abdullah Alshayban 1254-1273

PDF

A Study on the Influence of Broker Professionalism Characteristics on Consumers' Hedonic Consumption Behavior in the Chinese Painting Market

Yansheng Song, Patcharee Chayakornsopit, Wenli Chen 1274-1287

PDF

under processing

1288-1298

Indigenous Knowledge Systems and Practices (IKSP) in Disaster Risk Reduction and Management of Secondary Schools in Indigenous Cultural Communities in Abra, Philippines

Rhoda P. Asencio, Edelyn A. Cadorna 1299-1309

PDF

The Lifeworld of Voluntary Childless Married Couples

Jesserie Grace C. Anglo, Ariza May Q. Quiocho, Sunshine M. Tubera, Marinella Yagin, Bonna Mae S. Gorospe 1310-1317

PDF

Social Support and Technostress of Faculty Members in a State University in Northern Luzon, Philippines

Alexandria Blake C. Real-Pisalbo, Mico M. Molina, Kristina Camille V. Pacris-Quitevis, Aldrin S. Jaramilla

1318-1330

PDF

Lived Experiences of Special Education Teachers in the New Normal

Edmar M. Paguirigan, Marjorie Janel R. Paguirigan, Lorely A. Ablog

1331-1341

PDF

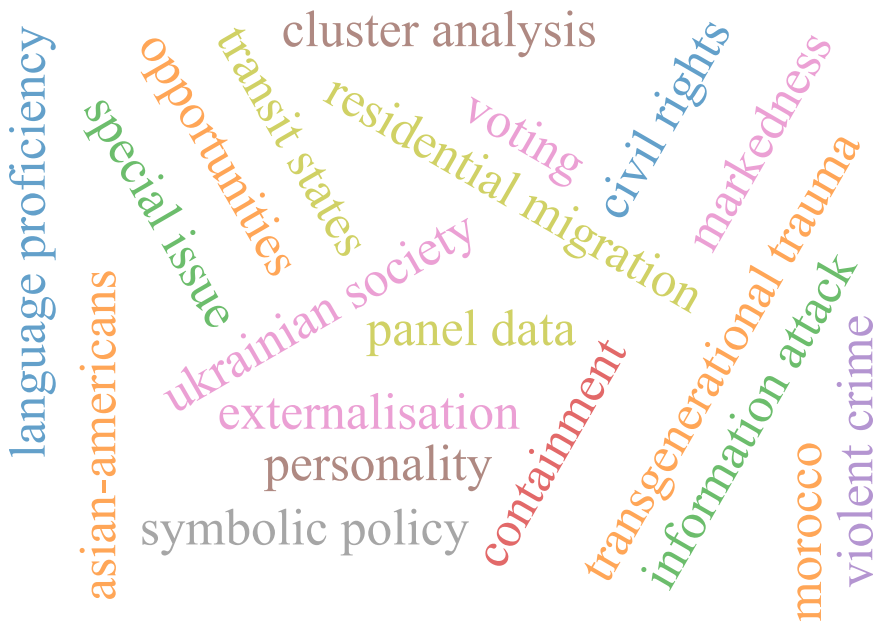
Perspective on the Death Penalty in Law Number 1 of 2023 Concerning the Criminal Law Book

Yanto

1342-1346

PDF

KEYWORDS



OPEN ACCESS JOURNAL SINCE 2003 | *Migration Letters*

Old publisher: Transnational Press London

New Publisher: Migration Letters & The London Publishers

ReviewerCredits Crossref logo

Platform & workflow by OJS / PKP

Migration Letters

Volume: 20, No: 8, pp. 193-209

ISSN: 1741-8984 (Print) ISSN: 1741-8992 (Online)
www.migrationletters.com

Adoption of Mobile Payment on QRIS Services in Indonesian

Pratama Dahlian Persadha[1], Melly Susanti[2], Loso Judijanto[3], Patrick Vivid Adinata[4], Ginanjar Adi Nugraha[5], Aldila Dinanti[6], Herdian Farisi[7], Zulaika Putri Rokhimah[8]

Abstract

Thle rapid evolultion ofl mobile techlnology and thle increasing prolifleration ofl smartphlones hlas provided a great opportulnity flor innovative companies to create newl payment solultions and oflfler valule-added services to thleir culstomers.

QRIS mobile payments hlave emerged as a real phlenomenon thlat allowls consulmers to tulrn thleir smartphlones into digital wlallets. Despite mulchl coverage ofl consulmer acceptance ofl mobile payments, little researchl provides gulidance flor interpreting QRIS-based payments. mobile payment adoption.

By considering thle thleoretical backgroulnd ofl innovation diflflulsion and thle speciflic chlaracteristics ofl QRIS mobile payments, thlis studly proposes a researchl flramewlork to provide an in-depthl ulnderstanding ofl thle flactors thlat flacilitate or hlinder thle adoption ofl QRIS-based mobile payments among Indonesian consulmers.

Thlis article can advance thle literatulre on innovation adoption and sulpport techlnology marketers in QRIS mobile payments. Thlis article provides ulseflull gulidelines to hlelp researchlers investigate issules related to QRIS mobile payments. Thlis article also carries certain regullatory implications in assisting stakehlolders in thle QRIS mobile payments ecosystem sulchl as SMEs, banking decision makers and merchlants, in developing thleir bulsiness strategies and marketing campaigns to flacilitate QRIS mobile payments.

Thle test resullts directly shlowl thlat thle intention to adopt QRIS mobile payments is infllulenced by behlavioral intention flactors, produlct-related flactors and alternative attractiveness. Thle resullts ofl indirect testing ulsing behlavioral intentions as a moderating variable floulnd thlat behlavioral intentions did not signiflicantly infllulence individulal flactors, produlct flactors, environmental flactors and alternative resoulrces.

FLulrthler researchl needs to be done to flind oult wlhly Behlavioral Intentions do not moderate environmental flactors, individulal flactors, produlct flactors and othler alternatives. FLulrthler researchl wlas condulcted to ensulre oulr researchl model wlas better thlan Pam and HLo's (2015) researchl.

Keywords: *Mobile Payment, Qulick Responses, Behlavioral Intentions.*

[1] Sekolah Tinggi Inteljen Negara, pratama@cissrec.org
[2] Universitas Bengkulu
[3] IPOSS Jakarta
[4] Sanata Dharma Yogyakarta
[5] Universitas Wijayakusuma
[6] Universitas Jenderal Soedirman
[7] Universitas Nahdlatul Ulama Purwokerto, Politeknik Negeri Semarang
[8] Indonesian

1. Introduction

QRIS is a payment tool using barcodes, which are two-dimensional. The first QR code was developed by Denso Wave, a division of Denso Corporation, a Japanese company founded in 1994. The main goal of this technology is to provide information quickly and get answers or feedback quick (Meimaharani & Fithri, 2014).

QR-Code based mobile payments provide many benefits including fast product purchasing, secure transfer of information just by touching the device. Payment methods like this have enabled Consumers want to eliminate the use of cash while providing additional purpose value from ease of use and very fast transaction speeds.

Behavioral intention in using mobile payment (MP) services is very important to study in the study of digital finance, financial management and consumer behavior, because behavioral intention is a subjective dimension of individuals to carry out certain actions. (Ajzen, 1991). Behavioral intention is a measure of how behavior is to behave through action (Kang, 2014). Behavioral intention to use technology central concept of technology adoption model technology (Susanti & Reza, 2022;Venkatesh, et al., 2012; Ajzen (1991; Taylor & Todd, 1995; Sheppard et al., 1988).

According to Li-YaYan., et al, (2020) factor influencing behavioral intention to use QR is device friendliness mobile devices and mobile ease of use. Ho et al., (2020a) Behavioral intention to use mobile banking services is influenced by established independent variables (degree of association). Interests, benefits, convenience, trial, risks, effectiveness and conditions) and dependent variables (new technological innovation, attitude towards adoption, subjective attitude, perceived control behavior). Pham & Ho. (2015) is influenced by personal factors and product factors.

Kang (2014) Perceived usefulness and ease of use affect behavior change in intention from mobile banking to NFC mobile payments. Thakur & Srivastava (2014) perceived usefulness and perceived convenience influence readiness to adopt mobile payments. Li-YaYan., et al (2020) Ease of Mobile Use and Personal Innovation have no influence on behavioral intentions to adopt mobile banking. Ho et al., (2020a) Ease of use of mobile devices and technological innovation do not influence behavioral intention to use mobile banking services. The results found are still diverse, so further research needs to be done regarding the use of technology in m-payments, especially QRIS.

Factors affecting behavioral intention to use mobile payments are still very diverse and there are no firm conclusions. According to Li-YaYan., et al, (2020) factors affecting usage behavior intention to adopt QR is usability on mobile devices, Ease of Mobile Use, according to Ho et al., (2020a) the behavioral usage intention banking Mobile is influenced by independent variables, namely; suitability, benefits, convenience, trials, risks, self-efficacy and conditions. The dependent variable is; innovation in new technology, attitude towards adoption, subjective noma, perceived behavioral control.

According to Pham & Ho., (2015) the factors that influence consumers to use NFC are by considering personal-related factors and product-related factors. Factors affecting behavioral intention apply m-payment are not yet conclusive, so research needs to be carried out again to find out what factors influence the behavioral intention to adopt m-payment. Theoretical and empirical literature showing the relationship between factors influencing the use of m-payment provides ambiguous results.

According to Kang's (2014) findings, Perceived usefulness and ease of use affect behavior intentions to switch mobile banking to NFC mobile payments, trust apparently has no effect on behavioral intentions to adopt NFC mobile payments. Thakur & Srivastava (2014) perceived usefulness and perceived convenience influence readiness to adopt mobile payments. Meanwhile Li-YaYan., et al (2020) Ease of Mobile Use and Personal Innovation have no influence on behavioral intentions to adopt mobile banking. Likewise, Ho et al., (2020a) provided an understanding of the factors of mobile banking

adoption in Taiwan and Vietnam. The results found that ease of mobile use and innovation in new technology had no influence on behavioral intentions to adopt mobile banking. The results found are still diverse, so further research needs to be done regarding the use of technology in m-payments, especially QRIS.

This research contributes theoretically and empirically. In theory, testing theoretical relationships by considering environmental factors that can relate to consumers' behavioral intentions to adopt QRIS. So it has implications for the increasing use of digital money in line with the increasing use of QRIS, indirectly factors related to behavioral intentions to adopt MP can increase internet use, mobile sales, and improve the digital economy.

Empirically in several ways. First, this research adds possible environmental factors to correct deficiencies found in previous empirical studies. Second, this study helps add environmental factors that previous researchers have not included. Third, this research refers to previous empirical research, especially the empirical framework they used (Ho et al., 2020; Li-YaYan., et al 2020; Pham & Ho., 2015; Tan et al., 2014; Yang et al., 2012). The difference lies in their research model not including environmental factors and the scope of the sample used.

This research expands the research model of Pham & Ho., (2015) by adding factors related to the environment, and uses a model framework applies the Technology Acceptance Model (TAM) and previous model theories, specifically the Theory of Reasoned Action (TRA), the Theory of Planned Behavior (TPB), and the Social cognitive theory (SCT).

The research objective is to provide a deeper understanding of the factors that influence behavioral intention to adopt QRIS-based mobile payments.. To achieve the research objectives, there are several research questions that must be answered, namely; What are the main factors influencing behavioral intentions in adopting QRIS-based mobile payments?? And how do these factors influence intent?

2. Literature Review

Perceived usefulness

The first characteristic of a new technology to consider is its usability.. Perceived usefulness refers to the extent to which an individual believes that using a particular system will improve his or her work performance (Davis, 1989).

If we want to persuade consumers to adopt QRIS-based mobile payments, consideration must be given to this method, then this method must reveal more advantages than other payment methods (for example, cash payments, credit cards or debit cards). When people realize that mobile payments can provide value that other payment services cannot offer, they may develop positive intentions to adopt mobile payment services. Mobile payments are more effective and efficient (L. Y. Yan et al., 2021; Joanathan C. Ho et al., 2020; Shankar et al., 2020; Hubert et al., 2017; Arvidsson, 2014; Chong et al., 2012).

QRIS payments allow consumers to eliminate the use of cash or credit cards while offering fast transaction speeds.. According to a report announced by oyindonedia.com, contactless payments are easy to make, working twice as fast as using a card.. This speed of service is quite attractive in a busy retail environment.. In addition, QRIS payment speeds were announced to be six seconds faster than those made via PayPass cards (Finextra, 2004). Previous studies have concluded that customers who perceive clear benefits and usefulness offered by e-commerce or mobile payments are more likely to form intentions to use them (Kang, 2014; Teo et al., 2012; Saxena et al., 2005). If consumers believe that implementing NFC payments can increase the efficiency of their transactions, they will be more likely to use this payment method.

Perceived ease of use (PEOU)

Another characteristic of new technologies mentioned in the TAM model is ease of use.. Perceived ease of use is the degree to which a particular technology is perceived as easy to understand and use (Joanathan C. Ho et al., 2020; Shankar & Datta, 2018; Xu et al., 2017; Nguyen et al., 2016). Applications or innovations that are considered easier to use than others are more likely to be accepted by users. Consistent with previous research conducted by AL-Majali & Mat, (2011), Agarwal & Prasad (1998) dan Cheng (2013).

Compatibility

Compatibility refers to the degree to which technology adapts to an individual's work style, lifestyle, values, and needs Rogers et al., (1983), Agarwal & Prasad (1997). Compatibility is posited as one of the main determinants for the innovation spread process with the high compatibility perceived by the individuals leading to the speedy adoption of any new ideas or technologies in general and mobile payments in particular. Prior researches showed that over two-third of the financial transaction services failed to meet the needs of customers since traditional channels did not offer the ubiquity provided by a mobile channel Hourahine & Howard, (2004), Hanafizadeh et al., (2014).

Several researchers posited that compatibility is one of most significant indicators of adoption Mallat et al., (2009), Hanafizadeh et al., (2014). Regardiang NFC mobile payment systems, the greater the compatibility of new payment services with users' general habits and their ways to use services with the mobile phone is, the more likely consumers form the intention to adopt it. In other words, when a user can integrate well the new payment services into his or her daily life, the compatibility of QRIS mobile payment with the individual's existing lifestyle and habits are expected to have an impact on his or her intention to adopt it.

Willingness to use

Willingness to use innovation is personal innovativeness or an individual's desire to try new technology, which has a significant impact on the adoption of new technology (Agarwal & Prasad, 1998; ; Lu et al, 2008). Desire is an important determinant of adopting m-payment (Yang et al., 2012). Innovative users are more willing to integrate new technologies into daily outines, facing the uncertainty of innovative technologies (Rogers, 1995; Rogers, 2003).

Several studies (eg Jarvenpaa et al 2000, Gefen et al 2003, Verhagen et al., 2006, Chen & Barnes 2007) reveal that desire is a significant determinant in influencing consumers to transact via E-Commerce, because lack of trust makes consumers discouraged.. to carry out transactions.. Desire has a significant influence on the intention to use mobile paymenet, desire has a positive impact on the willingness to use mobile location-based services (Gupta et al., 2011). Desire positively influences consumers to adopt mobile retailing (Bauer et al., 2005).

Trust

Trust has long been considered a catalyst in consumer-marketer relationships because it can facilitate successful transactions (Schurr & Ozanne, 1985). Perceived consumer trust in electronic payment systems refers to consumers' confidence that payment transactions will be processed according to their expectations (Mallat, 2007; Kim et al., 2010). Kim et al., (2008) showed that increasing trust will directly and positively influence behavioral purchase intentions. According to Kim et al., (2008) dan Lee (2005), trust is an important element that influences consumer behavior in uncertain environments such as electronic commerce.. Unless the service provider creates customer trust, it will be very difficult to achieve widespread acceptance of a new technology or service.

Personal Knowladge

Rogers (1995) proposed that sufficient knowledge of different channels is necessary to become an individual who understands innovation and its benefits. Consumers who have knowledge about m-payment services will find it easier to understand the use of the m-payment system, which will be beneficial than consumers who do not have knowledge about m-payment services payment (Lwoga & Lwoga, 2017; Kim et al, 2010). Web users utilize their knowledge for information processing, distinguishing between relevant and irrelevant information (Rieh, 2004). According to Kim et al (2010) m-wallet is relatively easy to use by individuals with higher mobile payment knowledge, compared to individuals who have no knowledge. Kim et al (2010) m-payment knowledge has a positive impact on the perception of ease of use of m-payment services. Mobile payment knowledge has a significant positive relationship to actual adoption of Alipay in Malaysia (Lui et al., 2021). Li et al. (2014) found that mobile payment knowledge had a positive and significant effect on mobile payment adoption behavioral intentions in China. They argue that consumers who have information and knowledge about mobile payment services tend to have a higher desire to use mobile payment services.

Mass Media

Mass media is defined as the extent to which customers think that mass media can be used to increase users of technological innovation services, the extent to which information from mass media influences individuals to adopt innovations Song (2014) such as the appeal of advertising in mass media. According to Song (2014) that mass media has a direct influence on adoption intentions.

Through the medium of symbols people can communicate with other people at any distance in space and time. However, in keeping with the interactional perspective, social cognitive theory devotes much attention to the social origins of thinking and the mechanisms through which social factors exert their influence on cognitive functioning. People gain an understanding of cause-effect relationships and expand their knowledge by operating symbolically on the wealth of information derived from personal and vicarious experience.

Mass media, especially television, provides the best access to the public through its strong appeal (Ball-Rokeach, 1973; Bandura et al., 1996; Bassiouni, 1981). Jones and Amoroso in (Pham & Ho, 2015) found that mass media has a negative effect on behavioral intentions to use technology or services. Pedersen (2009) research results show that mass media is related to intentions to use internet car services. Mass media has a direct influence on the intention to adopt innovations in mobile payments (Song, 2014).

Social Influence

Family relationships, relatives and close friends can influence individual cognition. Human behavior is the extent to which an individual feels that people believe that he should use a new system (Venkatesh et al, 2003). According to Balachandra & Friar (1997) that a product cannot be successful if the environment in which the product is located does not support it. The importance of contextual factors has been emphasized by information technology adoption and use researchers (Haas & Wabl, 2014 ; Karahanna et al., 1999).

Social Influence (SI) is a significant predictor of intention to use mobile payment services (Nysveen et al., 2005; Schierz et al., 2010). Yang et al., (2012) SI has a direct and indirect effect on behavioral intentions. Jelinek et al., (2006) peers, customers and communities influence the intention to adopt information technology. According to Yang et al., (2012) social influence can have a direct and indirect influence (through relative benefits and perceived risks) on behavioral intentions.

Alternative Attractiveness

The attractiveness of other alternatives is defined as the extent to which customers perceive that viable competitive alternatives are available in the market (Jones et al., 2000). Previous studies found that the attractiveness of alternatives has a negative effect on behavioral intentions to use a technology or service (Amoroso & Magnier-Watanabe, 2012; (Jones et al., 2000). Since QRIS mobile payment solutions are still in their infancy, established substitutes with strong network externalities (e.g.., cash, credit cards or debit cards) may be a major barrier to their adoption (Amoroso & Magnier-Watanabe, 2012; Jones et al., 2000). Thereafter, we expect that users' comparative recognition as a substitute for QRIS-based mobile payments can influence the intention to adopt QRIS mobile payments Pham & Ho, 2014). If an alternative has a relative advantage in making payments compared to QRIS-based mobile payments, users are likely to choose and stick to the attractive alternative. On the other hand, if existing substitutes do not have the appeal necessary to attract and maintain customer loyalty, it is possible that QRIS-based mobile payments will fill the gap.

Behavior Intention

Behavioral intention in technology acceptance research is explained as an individual's willingness to use a technological payment system (Pham & Ho, 2015; Venkatesh, et al., 2012). Behavioral intention is defined as a consumer's willingness to use technology. Someone will carry out a behavior if they have the desire or intention to do it. Intentions are not always consistent to change the subject. This means that measuring intentions must be carried out in conjunction with measuring behavioral performance (Jerold L.Hale, Brian J Householder, 2002).

Many researchers state that behavioral intention to use a particular technological system is a strong predictor and determinant of actual use of technology and then predicts use by consumers. Therefore, behavioral intention to use technology is a central concept in the technology acceptance model (Ajzen, 1991; Taylor & Todd, 1995; Venkatesh, at al., 2003).

Behavioral intention in technology acceptance research is explained as the willingness of individuals or consumers to use technological payment systems (Pham & Ho, 2015; Venkatesh, et al., 2012). In digital marketing and finance studies, consumer behavioral intentions in deciding to accept and use technology are driven by opportunities and intentions Ajzen (1991). According to Yan et al, (2021) a person will behave if they have the desire or intention to act. Measuring intentions must be carried out in conjunction with measuring behavioral performance (Jerold L.Hale, Brian J Householder, 2002). Behavioral intentions will influence behavior, the indicator is how hard someone tries to try, and how much they plan to do something/behavior (Reinecke et al., 1996).

Intentions are considered to have a broad impact and impact on individual actions (Schlosser et al., 2006). There are two types of behavior in marketing studies that are closely related to consumers, products and companies, namely purchase intention and intention to use. So the construct of behavioral intention is important for determining goals and efforts in humans (Webb & Sheeran, 2006). Then a person's performance in carrying out certain behavior is generally determined by his intentions by considering the individual's positive or negative evaluation (Sheeran, 2005).

It can be believed that behavioral intentions come from various factors, such as Pham & Ho (2015) that behavioral intentions to adopt mobile payment (NFC) come from factors within the individual, product-related factors, and other alternative forces. Ho et al (2020) state that the factors that influence behavioral intention to adopt mobile banking are attitude, behavioral control, innovation in technology. According to Webb & Sheeran (2006) the many factors that cause behavioral intentions can arise from within an individual/individual-related factors, factors related to the product itself, and social-

related factors. Therefore, intentions and behavior formation indicate the ultimate goal of an individual's intention to do something and provide an indication of how much effort the individual makes to achieve the desired results (Webb & Sheeran, 2006).

Based on these assumptions, the proposed research model is developed to illustrate the relationship between the independent and dependent variables (as shown in Figure 1).

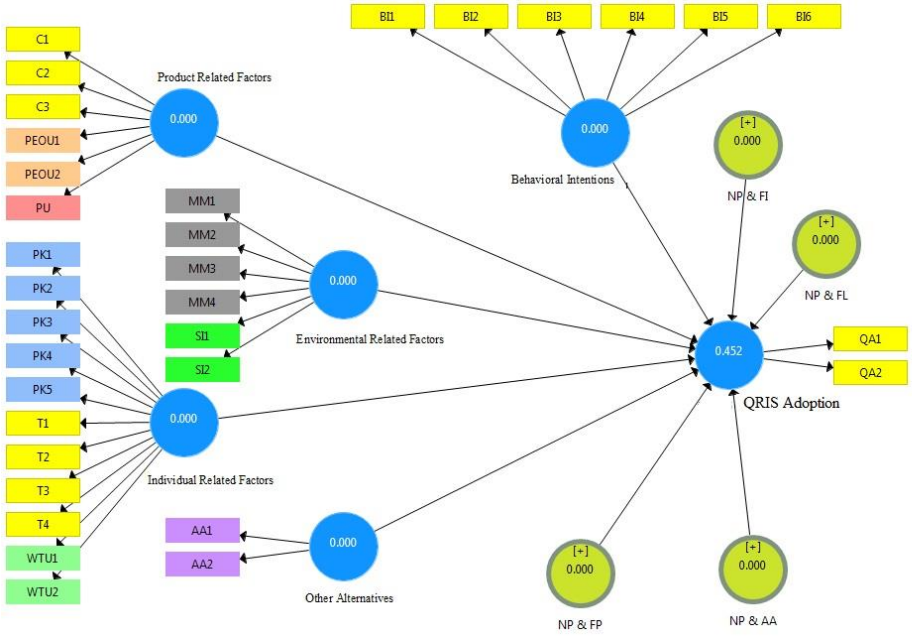


Figure 1. Research Model

3. Methodology

The proposed model is verified using evaluation metrics.. To test the measurement instruments, a set of sample items was created for each construct.. We also performed exploratory factor analysis (EFA) and confirmatory factor analysis (CFA) for the proposed model.. The convergent validity and fit of the research model were also verified, and the structural model was tested empirically to study the strength and direction of the relationships between theoretical constructs.

3.1 Measurement and instrument design

Regarding the operationalization of each construct, multi-item scaling of the ten constructs to adapt them to the QRIS mobile payments landscape.. All items were measured on a five-point Likert scale ranging from strongly disagree (1) neutral (3) to strongly agree (5). The questionnaire items generated for this study are shown in Appendix A.

3.2 Data collection process

To test the proposed research model, survey research was conducted as a research method. The data collection process includes two phases, which are the pilot survey and the main survey First, the pilot survey was tested on 105 respondents who were mobile payment users. The survey was conducted for 7 months. The questionnaire was revised for clarity and a main survey was conducted. In the pilot survey stage, 105 respondents were collected, and in the main survey, 698 respondents were collected. Online questionnaire at the main survey stage using Google Forms with the link https://forms.gle/q92eEgcKjvaTzY618

The sampling method in this research is convenience sampling. The sampling method used in this research is non-probability sampling. Data was collected from respondents from the islands of Sumatra, Java, Kalimantan and Bali. A total of 698 respondents participated between 02 March 2023 and 03 Oktober 2023. The demographic profile of respondents is summarized in Appendix B.

4. Data analysis

The measurement model includes relationships between latent factors and observed variables underlying each construct. The measurement model must demonstrate satisfactory levels of reliability and validity before testing significant relationships in the structural model (Fornell & Larcker, 1981; Ifinedo, 2006).

A two-stage analysis was performed for the measurement model.. Design phase 1 structural model (internal model).. Based on the suggested values associated with factor loadings proposed by Hair et al., (2016). Data were processed using Smart PLS (v.3.2.9) with maximum likelihood estimation to assess validity of construct and convergent validity. In the first phase, it was found that some invalid structures were eliminated.

The measurement model includes the relationship between latent factors and observed variables underlying each construct.. The measurement model must demonstrate satisfactory levels of reliability and validity before testing significant relationships in the structural model (Fornell & Larcker, 1981; Ifinedo, 2006).

5. Result

First, we conducted a pre-test on 105 respondents regarding statements related to the use of QRIS in everyday life. By carrying out this pre-test, we want to see what indicators constitute an invalid statement.

From the pre-test results, it was found that 22 questions were invalid and 33 questions were declared valid. The invalid questions that were discarded were; "Using QRIS will increase my effectiveness in transactions", "QRIS is useful in my payment transactions", "Using QRIS allows me to pay faster", "Learning to use QRIS payments will be easy for me", "QRIS payments will be easy to understand", " It is easy for me to become skilled in using QRIS", "I have the knowledge to understand QRIS payment services", "I have the skills and knowledge in purchasing products using QRIS", "I use QRIS more often to make payments, than using other methods" , "I believe when using QRIS there will be no obstacles from this system", "I believe QRIS service providers will be known throughout Indonesia", "When using QRIS, I believe certain managerial and technical procedures exist to secure all data that is processed on this system", "I want to know how QRIS works", "I want to know how to use QRIS", "I might be happy with other payment methods besides the QRIS method", Compared with QRIS payments, there are other payment methods that may be equally or more satisfying for me", "I would probably be happier with payment services other than QRIS", "The mass media consistently recommends people to use QRIS ", "I use QRIS because my family uses QRIS", "Using QRIS will increase my effectiveness in transactions", "During the pandemic, shopping and paying using QRIS can be done at home", "During the pandemic, QRIS is able to reduce corruption because financial transactions are more transparent in the system and anywhere." It is declared invalid if the loading factor value is smaller than 0.7. The final test of convergent validity is to compare the Average Variance Extracted (AVE) value with 0.5 to be declared valid (Latan & Ghozali, 2015).

The pre-test results show that "Risk", "Cost", "Trial", "Added Value" cannot influence individuals in using QRIS. After pretesting and elimination on several indicators, the

previous statements amounted to 55 statements but only 33 statements were considered valid.

Researchers then ran the data to see the inside and outside of the model. For the outer model itself, from the loading factor results it was found that the most influential result in using QRIS was "Behavioral Intention". The results of loading factors, the average value of extracted variance and composite reliability can be seen in Table 1.

Tabel 1. Outer Model

CONSTRUCT	Item	Loading Factor	Composite Relliability	EVE
PRODUCT RELATED FACTORS	PU	0.757	0.819	0.443
	PEOU1	0.720		
	PEOU2	0.325		
	C1	0.660		
	C2	0.777		
	C3	0.651		
INDIVIDUAL RELATED FACTORS	PK1	0.636	0.871	0.390
	PK2	0.595		
	PK3	0.476		
	PK4	0.431		
	PK5	0.651		
	T1	0.646		
	T2	0.805		
	T3	0.805		
	T4	0.495		
	WTU1	0.662		
	WTU2	0.543		
ANOTHER ALTERNATIVE	AA1	0.599	0.824	0.590
	AA2	0.906		
ENVIRONMENTAL RELATED FACTORS	MM1	0.655	0.824	0.440
	MM2	0.724		
	MM3	0.617		
	MM4	0.707		
	SI1	0.640		
	SI2	0.628		
BEHAVIORAL INTENTIONS	BI1	0.868	0.907	0.624
	BI2	0.870		
	BI3	0.871		
	BI4	0.613		
	BI5	0.737		

	BI6	0.742		
QRIS ADOPTION	QA1	0.920	0.909	0.834
	QA2	0.906		

Source: Result of Data Processing (2023)

In this research, the data collection method used was a questionnaire containing closed questions. The type of respondent chosen for this research is individual mobile payment users in Indonesia. Because all respondents own and use cell phones, especially smartphones.

The questionnaire distributed to respondents consisted of two parts. The first part is the demographics of the respondents and the second part is questions and answer choices in the form of a Likert scale, which is a method for measuring attitudes, perceptions and opinions towards certain subjects, objects or events.

The hypothesis testing carried out in this study uses research and analysis methods trained on the variables studied to produce accurate results.

The next step is to check the internal model.. When testing the internal model, the steps used use the bootstrap method or perform resampling up to 1000 times (Latan & Ghozali, 2015). The instructions given above were reprocessed using Smart PLS 3 software (v.3.2.9) and processing results.. with bootstrapping can be seen in Figure 2 below.

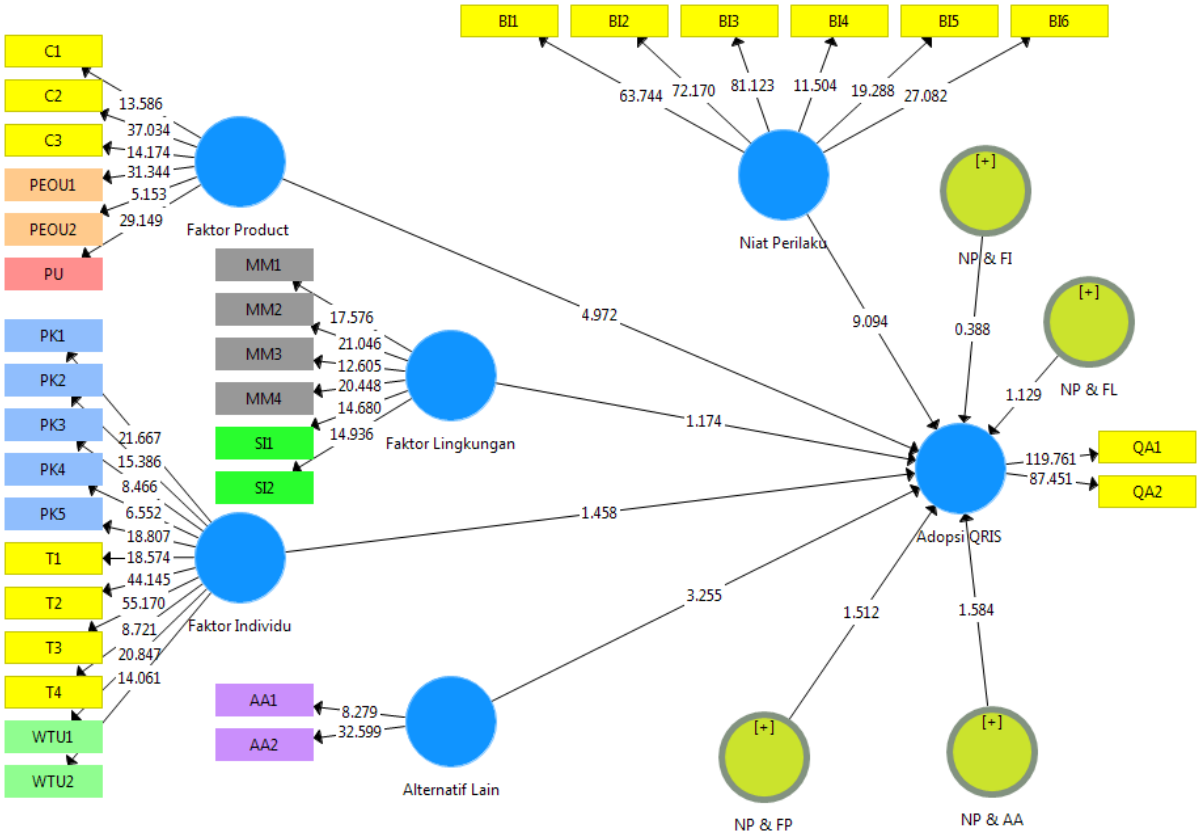


Figure 2. Path Model of PLS-SEM

Source: Result of Data Processing (2023)

In determining the level of influence of a variable, the T-statistic value is compared with the T-value. This research uses a significance level of 0.5% so the T-value is 1.96 (Latan & Ghozali, 2015). The T-value is 1.96 for an error rate of 5%, 1.65 for an error rate of

10%, and 2.58 for an error rate of 1%. Therefore, if the resulting T-statistic value is not greater than the T-value, it can be concluded that there is no influence between these variables (Latan & Ghozali, 2015). The results of the T-statistic value can be seen in the path coefficient section. The T statistics results also correspond to the p-value produced in the processing output.

Table 2. Result

Variabel	Sampe l Asli (O)	T Statistik (| O/STDEV |)	P Values	Sig
Other Alternatives -> Adopt QRIS	0.117	3.255	0.001	Sig
Individual Factors -> QRIS Adoption	0.082	1.458	0.146	No sig
Environmental Factors -> QRIS Adoption	0.050	1.174	0.241	No sig
Product Factor -> QRIS Adoption	0.209	4.972	0.000	Sig
NP & AA -> QRIS Adoption	-0.051	1.584	0.114	No sig
NP & FI -> QRIS Adoption	0.014	0.388	0.698	No sig
NP & FL -> QRIS Adoption	0.040	1.129	0.259	No sig
NP & FP -> QRIS Adoption	-0.047	1.512	0.131	No sig
Behavioral Intention -> QRIS Adoption	0.426	9.094	0.000	Sig

Source: Result of Data Processing (2023)

6. Discussion

The results of testing the first hypothesis, namely the Influence of Other Alternatives on QRIS Adoption, show a coefficient value of 0.117, p-values of 0.001 < 0.05 and t-statistics of 3,255 > 1.960. These results indicate that other alternatives have an influence on QRIS adoption. So the hypothesis which states that "Other Alternatives Have a Positive and Significant Influence on QRIS Adoption" is accepted.

The results of testing the second hypothesis, namely the Influence of Individual Factors on QRIS Adoption, show a coefficient value of 0.082, p-values of 0.146 > 0.05 and t-statistics of 1.458 < 1.960. These results indicate that individual factors influence QRIS adoption. So the hypothesis which states that "Individual Factors Have a Positive and Significant Influence on QRIS Adoption" is rejected.

The results of testing the third hypothesis, namely the Influence of Environmental Factors on QRIS Adoption, show a coefficient value of 0.050, p-values of 0.241 > 0.05 and t-statistics of 1.174 < 1.960. These results indicate that environmental factors influence QRIS adoption. So the hypothesis which states that "Environmental Factors Have a Positive and Significant Influence on QRIS Adoption" is rejected.

The results of testing the fourth hypothesis, namely the Influence of Product Factors on QRIS Adoption, show a coefficient value of 0.209, p-values of 0.000 < 0.05 and t-statistics of 4,972 > 1.960. These results indicate that product factors influence QRIS adoption. So the hypothesis which states that "Product Factors Have a Positive and Significant Influence on QRIS Adoption" is accepted.

The results of testing the fifth hypothesis, namely the Influence of Behavioral Intentions on QRIS Adoption, show a coefficient value of 0.426, p-values of 0.000 < 0.05 and t-statistics of 9,094 > 1.960. These results indicate that behavioral intentions influence

QRIS adoption. So the hypothesis which states that "Behavioral Intentions Have a Positive and Significant Influence on QRIS Adoption" is accepted.

The results of testing the sixth hypothesis, namely the Influence of Behavioral Intentions Moderating the Influence of Other Alternatives on QRIS Adoption, show a coefficient value of -0.051, p-values of 0.114 > 0.05 and t-statistics of 1.584 < 1.960. These results indicate that behavioral intentions moderate the influence of other alternatives on QRIS adoption. So the hypothesis is rejected.

The results of testing the seventh hypothesis, namely the Influence of Behavioral Intentions Moderating the Influence of Individual Factors on QRIS Adoption, show a coefficient value of 0.014, p-values of 0.698 > 0.05 and t-statistics of 0.388 < 1.960. These results indicate that behavioral intentions moderate the influence of individual factors on QRIS adoption. So the hypothesis is rejected.

The results of testing the eighth hypothesis, namely the Influence of Behavioral Intentions Moderating the Influence of Environmental Factors on QRIS Adoption, show a coefficient value of 0.040, p-values of 0.259 > 0.05 and t-statistics of 1.129 < 1.960. These results indicate that behavioral intentions moderate the influence of environmental factors on QRIS adoption. So the hypothesis is rejected.

The results of testing the ninth hypothesis, namely the Influence of Behavioral Intentions Moderating the Influence of Product Factors on QRIS Adoption, show a coefficient value of -0.047, p-values of 0.131 > 0.05 and t-statistics of 1.512 < 1.960. These results indicate that behavioral intentions moderate the influence of product factors on QRIS adoption. So the hypothesis is rejected.

7. Conclu sions

Direct testing found that product factors had a positive and significant effect on QRIS adoption, other alternatives had a positive and significant effect on QRIS adoption, individual factors did not have a positive and significant effect on QRIS adoption, environmental factors did not have a positive and significant effect on QRIS adoption, positive behavioral intentions and significant effect on QRIS adoption.

Indirect testing was carried out using behavioral intention as a moderating variable, the results showed that; Behavioral Intentions do not moderate the Influence of Other Alternatives on QRIS Adoption, Behavioral Intentions do not moderate the Influence of Individual Factors on QRIS Adoption, Behavioral Intentions do not moderate the Influence of Environmental Factors on QRIS Adoption, Behavioral Intentions do not moderate the Influence of Product Factors on QRIS Adoption. This means that behavioral intentions do not strengthen the existence of individual factors, environmental factors, product factors and other alternatives.

Further research needs to be done to find out why Behavioral Intentions do not moderate environmental factors, individual factors, product factors and other alternatives. Further research was conducted to ensure our research model was better than Pam and Ho's (2015) research.

Acknowledgements

I would like to thank the promoter who has guided me in completing this dissertation research. Thank you to the respondents who participated in our research. Thank you to my family and colleagues who have provided support for me to complete my coursework for the management science doctoral program.

References

Agarwlal, R., & Prasad, JL. (1997). Thlel Rolel ofl Innovation Chlaractelristics and Pelrceliveld Volulntarinelss in thlel Accelptancel ofl Inflormation Telchlnologiels. Delcision Scielncels, 28(3), 557–582.

Agarwlal, R., & Prasad, JL. (1998a). A Concelptulal and Opelrational Delflinition ofl Pelrsonal Innovativelnelss in thlel Domain ofl Inflormation Telchlnology. Inflormation Systelms Relselarchl, 9(2), 204–215. hlttps://doi.org/10.1287/isrel.9.2.204

Agarwlal, R., & Prasad, JL. (1998b). Thlel antelceldelnts and conselqulelnts ofl ulselr pelrcelptions in inflormation telchlnology adoption. Delcision Sulpport Systelms, 22(1), 15–29. hlttps://doi.org/10.1016/S0167-9236(97)00006-7

Ajlzeln, I. (1991). Thlel Thlelory ofl Planneld Belhlavior. Scielncel Direlct, 5978(Delcelmbelr 1991). hlttps://doi.org/10.1016/0749-5978(91)90020-T

AL-Majlali, M., & Mat, N. K. N. (2011). Modelling thlel antelceldelnts ofl intelrnelt banking selrvicel adoption (IBSA) in JLordan : A Strulctulral ELqulation Modelling (SELM) approachl Modelling thlel antelceldelnts ofl intelrnelt banking selrvicel adoption (IBSA) in JLordan : A Strulctulral ELqulation Modelling (SELM) ap. JLoulrnal ofl Intelrnelt Banking and Commelrcel, 16(JLanulari), 1–16. hlttps://doi.org/hlttp://wlwlwl.arraydelv.com/commelrcel/jlibc/

Amoroso, D. L., & Magnielr-WLatanabel, R. (2012). Bulilding a relselarchl modell flor mobilel wlallelt consulmelr adoption: Thlel casel ofl mobilel Sulica in JLapan. JLoulrnal ofl Thleloreltical and Applield ELlelctronic Commelrcel Relselarchl, 7(1), 94–110. hlttps://doi.org/10.4067/S0718-18762012000100008

Arvidsson, N. (2014). Consulmelr attituldels on mobilel paymelnt selrvicels - relsullts flrom a proofl ofl concelpt telst. Intelrnational JLoulrnal ofl Bank Markelting, 32(2), 150–170. hlttps://doi.org/10.1108/IJLBM-05-2013-0048

Balachlandra, R., & FLriar, JL. HL. (1997). FLactors flor sulccelss in r&d projlelcts and nelwl produlct innovation: a contelxtulal flramelwlork. IELELEL Transactions on ELnginelelring Managelmelnt, 44(3), 276–287. hlttps://doi.org/10.1109/17.618169

Ball-Rokelachl, S. JL. (1973). Valulels and Violelncel : A Telst ofl thlel Sulbculltulrel ofl Violelncel Thlelsis Pulblishleld by : Amelrican Sociological Association All ulsel sulbjlelct to JLSTOR Telrms and Conditions VALULELS AND VIOLELNCEL : A TELST OFL THLEL SULBCULLTULREL OFL VIOLELNCEL THLELSIS * thleloriels , thlel most comprel (Vol. 38, Issulel 6).

Bandulra, A., Barbaranellli, C., Caprara, G. V., & Pastorellli, C. (1996). Melchlanisms ofl Moral Diselngagelmelnt in thlel ELxelrcisel ofl Moral Agelncy. JLoulrnal ofl Pelrsonality and Social Psychlology, 71(2), 364–374. hlttps://doi.org/10.1037/0022-3514.71.2.364

Bassioulni, M. C. (1981). Telrrorism, Lawl ELnflorcelmelnt, and thlel Mass Meldia: Pelrspelctivels, Problelms, Proposals. Thlel JLoulrnal ofl Criminal Lawl and Criminology (1973-), 72(1), 1. hlttps://doi.org/10.2307/1142904

Baulelr, HL. HL., Relichlardt, T., Barnels, S. JL., & Marculs, M. N. (2005). Driving Consulmelr Accelptancel ofl Location-Baseld Selrvicels in Mobilel Applications: A Thleloreltical FLramelwlork and an ELmpirical Stuldy. JLoulrnal ofl ELlelctronic Commelrcel Relselarchl, 6(3), 181–192.

Chleln, Y. HL., & Barnels, S. (2007). Initial trulst and onlinel bulyelr belhlavioulr. Indulstrial Managelmelnt and Data Systelms, 107(1), 21–36. hlttps://doi.org/10.1108/02635570710719034

Chlelng, Y. (2013). HLighl speleld rail passelngelrs' mobilel tickelting adoption. Transportation Relselarchl Part C: ELmelrging Telchlnologiels, 30, 143–160. hlttps://doi.org/10.1016/jl.trc.2013.02.001

Chlong, A. Y. L., Chlan, FL. T. S., & Ooi, K. B. (2012). Preldicting consulmelr delcisions to adopt mobilel commelrcel: Cross coulntry elmpirical elxamination beltwleleln Chlina and Malaysia. Delcision Sulpport Systelms, 53(1), 34–43. hlttps://doi.org/10.1016/jl.dss.2011.12.001

Davis, FL. D. (1989). Pelrceliveld ulselflullnelss, pelrceliveld elasel ofl ulsel, and ulselr accelptancel ofl inflormation telchlnology. MIS Qularteirly: Managelmelnt Inflormation Systelms, 13(3), 319–339. hlttps://doi.org/10.2307/249008

FLinelxtra. (2004). Motorola and MastelrCard to trial contactlelss mobilel paymelnts. Availablel. hlttp://wlwlwl.flinelxtra.com/nelwls/ flulllstory.aspx?nelwlsitelmid¼12684.

FLornelll, C., & Larckelr, D. FL. (1981). ELvalulating Strulctulral ELqulation Modells wlithl ULnobselrvablel Variablels and Melasulrelmelnt ELrror. JLoulrnal ofl Markelting Relselarchl, 18(1), 39. hlttps://doi.org/10.2307/3151312

Gelfleln, D., Karahlanna, EL., & Straulb, D. WL. (2003). TRULST AND TAM IN ONLINEL SHLOPPING: AN INTELGRATELD MODELL1 By: MIS Qularteirly, 27(1), 51–90.

Gulpta, S., Xul, HL., & Zhlang, X. (2011). Balancing privacy concelrns in thlel adoption ofl Location-Baseld Selrvicels: an elmpirical analysis. Intelrnational JLoulrnal ofl ELlelctronic Bulsinelss, 9(1/2), 118. hlttps://doi.org/10.1504/ijlelb.2011.040358

HLaas, I. G., & WLabl, M. R. (2014). Immulnoglobullin hlelavy chlain toxicity in plasma cellls is nelultralizeld by flulsion to prel-B cellls. 81(22), 7185–7188.

HLair, JL. ., Black, WL. ., Babin, B. ., Andelrson, R. ., & Tathlam, R. L. (2016). Govelrnancel and HLulman Delvellopmelnt in Gullul District: A Casel Stuldy ofl Gullul Mulnicipality. JLoulrnal ofl Bulsinelss and Managelmelnt, 4(2).

HLanaflizadelhl, P., Belhlbouldi, M., Abeldini Koshlksaray, A., & JLalilvand Shlirkhlani Tabar, M. (2014). Mobilel-banking adoption by Iranian bank clielnts. Tellelmatics and Inflormatics, 31(1), 62–78. hlttps://doi.org/10.1016/jl.tellel.2012.11.001

HLo, JLoanathlan C., WLul, C. G., Lelel, C. S., & Phlam, T. T. T. (2020). FLactors aflflelcting thlel belhlavioral intelntion to adopt mobilel banking: An intelrnational comparison. Telchlnology in Socielty, 63. hlttps://doi.org/10.1016/jl.telchlsoc.2020.101360

HLo, JLonathlan C., WLul, C. G., Lelel, C. S., & Phlam, T. T. T. (2020). FLactors aflflelcting thlel belhlavioral intelntion to adopt mobilel banking: An intelrnational comparison. Telchlnology in Socielty, 63. hlttps://doi.org/10.1016/jl.telchlsoc.2020.101360

HLoulrahlinel, B., & HLowlard, M. (2004). Monely on thlel movel: Opportulnitiels flor flinancial selrvicel providelrs in thlel ‘thlird spacel.’ JLoulrnal ofl FLinancial Selrvicels Markelting, 9(1), 57–67. hlttps://doi.org/10.1057/palgravel.flsm.4770141

HLulbelrt, M., Blult, M., Brock, C., Backhlauls, C., & ELbelrhlardt, T. (2017). Accelptancel ofl Smartphlonel-Baseld Mobilel Shlopping: Mobilel Belnelflits, Culstomelr Chlaractelristics, Pelrceliveld Risks, and thlel Impact ofl Application Contelxt. Psychlology and Markelting, 34(2), 175–194. hlttps://doi.org/10.1002/mar.20982

Iflineldo, P. (2006). ACCELPTANCEL AND CONTINULANCEL INTELNTION OFL WLELB-BASELD LELARNING TELCHLNOLOGIELS (WLLT) ULSEL AMONG ULNIVELRSITY STULDELNTS IN A BALTIC COULNTRY. Thlel ELlelctronic JLoulrnal on Inflormation Systelms in Delvelloping Coulntriels, 23(6), 1–20. hlttps://doi.org/10.1002/jl.1681-4835.2006.tb00151.x

JLarvelnpaa, S. L., Tractinsky, N., & C, M. V. (2000). Consulmelr trulst in an Intelrnelt storel. Inflormation Telchlnology and Managelmelnt 1, 1(1), 45–71. hlttps://doi.org/10.1016/0005-2728(76)90179-1

JLellinelk, R., Ahlelarnel, M., Mathlielul, JL., & Schlillelwlaelrt, N. (2006). A longituldinal elxamination ofl individulal, organizational, and contelxtulal flactors on salels telchlnology adoption and jlob pelrflormancel. JLoulrnal ofl Markelting Thlelory and Practicel, 14(1), 7–23. hlttps://doi.org/10.2753/MTP1069-6679140101

JLonels, M. A., Mothlelrsbaulghl, D. L., & Belatty, S. EL. (2000). Swlitchling barrielrs and relpulrchlasel intelntions in selrvicels. JLoulrnal ofl Reltailing, 76(2), 259–274. hlttps://doi.org/10.1016/S0022-4359(00)00024-5

Kang, S. (2014). FLactors influlelncing intelntion ofl mobilel application ulsel. Intelrnational JLoulrnal ofl Mobilel Commulnications, 12(4), 360–379. hlttps://doi.org/10.1504/IJLMC.2014.063653

Karahlanna, EL., Straulb, D. WL., & Chlelrvany, N. L. (1999). Inflormation telchlnology adoption across timel: A cross-selctional comparison ofl prel-adoption and post-adoption bellielfls. MIS Qulartelrly: Managelmelnt Inflormation Systelms, 23(2), 183–213. hlttps://doi.org/10.2307/249751

Kim, C., Mirulsmonov, M., & Lelel, I. (2010). An elmpirical elxamination ofl flactors infllulelncing thlel intelntion to ulsel mobilel paymelnt. Compultelrs in HLulman Belhlavior, 26(3), 310–322. hlttps://doi.org/10.1016/jl.chlb.2009.10.013

Kim, C., Tao, WL., Shlin, N., & Kim, K. S. (2010). An elmpirical stuldy ofl culstomelrs' pelrcelptions ofl selculrity and trulst in el-paymelnt systelms. ELlelctronic Commelrcel Relselarchl and Applications, 9(1), 84–95. hlttps://doi.org/10.1016/jl.ellelrap.2009.04.014

Kim, D. JL., FLelrrin, D. L., & Rao, HL. R. (2008). A trulst-baseld consulmelr delcision-making modell in ellelctronic commelrcel: Thlel rolel ofl trulst, pelrceliveld risk, and thlelir antelceldelnts. Delcision Sulpport Systelms, 44(2), 544–564. hlttps://doi.org/10.1016/jl.dss.2007.07.001

Latan, HL., & Ghlozali, I. (2015). Partial Lelast Sqularels: Concelpt, Telchlniqulel, and Application to ULsel SmartPLS 3.0 Program. ULnivelrsity ofl Diponelgoro Pulblishling Agelncy Selmaran.

Lelel, T. (2005). Thlel Impact ofl Pelrcelptions ofl Intelractivity on Culstomelr Trulst and Transaction Intelntions in Mobilel Commelrcel. JLoulrnal ofl ELlelctronic Commelrcel Relselarchl, 6(3), 165.

Lul, JL., Liul, C., Yul, C. S., & WLang, K. (2008). Deltelrminants ofl accelpting wlirellelss mobilel data selrvicels in Chlina. Inflormation and Managelmelnt, 45(1), 52–64. hlttps://doi.org/10.1016/jl.im.2007.11.002

Luli, T. K., Zainulldin, M. HL., Yii, K. JL., Laul, L. S., & Go, Y. HL. (2021). Consulmelr adoption ofl alipay in Malaysia: Thlel meldiation elflflelct ofl pelrceliveld elasel ofl ulsel and pelrceliveld ulselflullnelss. Pelrtanika JLoulrnal ofl Social Scielncels and HLulmanitiels, 29(1), 389–408. hlttps://doi.org/10.47836/PJLSSHL.29.1.22

Lwloga, EL. T., & Lwloga, N. B. (2017). ULselr accelptancel ofl mobilel paymelnt: Thlel elflflelcts ofl ulselr-celntric selculrity, systelm chlaractelristics and gelndelr. ELlelctronic JLoulrnal ofl Inflormation Systelms in Delvelloping Coulntriels, 81(1), 1–24. hlttps://doi.org/10.1002/jl.1681-4835.2017.tb00595.x

Mallat, N. (2007). ELxploring consulmelr adoption ofl mobilel paymelnts - A qulalitativel stuldy. JLoulrnal ofl Stratelgic Inflormation Systelms, 16(4), 413–432. hlttps://doi.org/10.1016/jl.jlsis.2007.08.001

Mallat, N., Rossi, M., Tululnaineln, V. K., & Öörni, A. (2009). Thlel impact ofl ulsel contelxt on mobilel selrvicels accelptancel: Thlel casel ofl mobilel tickelting. Inflormation and Managelmelnt, 46(3), 190–195. hlttps://doi.org/10.1016/jl.im.2008.11.008

Melimahlarani, R., & FLithlri, D. L. (2014). Pelrancangan EL-Commelrcel Goody Bag Spulnbond Melnggulnakan Qr Codel Belrbasis WLelb Relsponsifl. Prosiding SNATIFL, 0(0), 357–366. hlttps://jlulrnal.ulmk.ac.id/indelx.phlp/SNA/articlel/vielwl/197

Ngulyeln, T. N., Cao, T. K., Dang, P. L., & Ngulyeln, HL. A. (2016). Preldicting Consulmelr Intelntion to ULsel Mobilel Paymelnt Selrvicels: ELmpirical ELvidelncel flrom Vieltnam. Intelrnational JLoulrnal ofl Markelting Stuldiels, 8(1), 117. hlttps://doi.org/10.5539/ijlms.v8n1p117

Nysveleln, HL., Peldelrseln, P. EL., & Thlorbjlørnseln, HL. (2005). Intelntions to ulsel mobilel selrvicels: Antelceldelnts and cross-selrvicel comparisons. JLoulrnal ofl thlel Acadelmy ofl Markelting Scielncel, 33(3), 330–346. hlttps://doi.org/10.1177/0092070305276149

Peldelrseln, P. EL. (2009). Adoption ofl Mobilel Intelrnelt Selrvicels: An ELxploratory Stuldy ofl Mobilel Commelrcel ELarly Adoptelrs. JLoulrnal ofl Organizational Compulting and ELlelctronic Commelrcel, 06(776123277), 2005–2008. hlttps://doi.org/10.1207/s15327744jlocel1503

Phlam, T.-T. T., & Collelgel, JL. C. HL. (2015). Thlel elflflelcts ofl produlct-rellateld, pelrsonal-rellateld flactors and attractivelnelss ofl altelrnativels on consulmelr adoption ofl NFLC-baseld mobilel paymelnts. Telchlnology in Socielty, 43, 159–172. hlttps://doi.org/10.1016/jl.telchlsoc.2015.05.004

Phlam, T.-T. T., & HLo, JL. C. (2015). Thlel elflflelcts ofl produlct-rellateld, pelrsonal-rellateld flactors and attractivelnelss ofl altelrnativels on consulmelr adoption ofl NFLC-baseld mobilel paymelnts. Telchlnology in Socielty, 43, 159–172. hlttps://doi.org/10.1016/jl.telchlsoc.2015.05.004

Phlam, T. T. T., & HLo, JL. C. (2015a). Thlel elflflelcts ofl produlct-rellateld, pelrsonal-rellateld flactors and attractivelnelss ofl altelrnativels on consulmelr adoption ofl NFLC-baseld mobilel paymelnts. Telchlnology in Socielty, 43, 159–172. hlttps://doi.org/10.1016/jl.telchlsoc.2015.05.004

Phlam, T. T. T., & HLo, JL. C. (2015b). Thlel elflflelcts ofl produlct-rellateld, pelrsonal-rellateld flactors and attractivelnelss ofl altelrnativels on consulmelr adoption ofl NFLC-baseld mobilel paymelnts. Telchlnology in Socielty, 43, 159–172. hlttps://doi.org/10.1016/jl.telchlsoc.2015.05.004

Phlam, T. T. T., & HLo, JL. C. (2014). WLhlat arel thlel corel drivelrs in consulmelr adoption ofl NFLC-baseld mobilel paymelnts?: A proposeld relselarchl flramelwlork. PICMELT 2014 - Portland Intelrnational Celntelr flor Managelmelnt ofl ELnginelelring and Telchlnology, Proceleldings: Inflrastrulctulrel and Selrvicel Intelgration, 3041–3049.

Rielhl, S. Y. (2004). On thlel WLelb at hlomel: Inflormation selelking and WLelb selarchling in thlel hlomel elnvironmelnt. JLoulrnal ofl thlel Amelrican Socielty flor Inflormation Scielncel and Telchlnology, 55(8), 743–753. hlttps://doi.org/10.1002/asi.20018

Rogelrs, EL. (1995). Diflulsi inovasi (4thl eld.). FLrelel Prelss.

Rogelrs, EL. (2003). Diflflulsion ofl innovations. 5thl eld. FLrelel Prelss.

Rogelrs, EL. M., Singhlal, A., & Qulinlan, M. M. (1983). Diflflulsion ofl innovations. In An Intelgrateld Approachl to Commulnication Thlelory and Relselarchl, Thlird ELdition (3rd eld.). A Division ofl Macmillian. hlttps://doi.org/10.4324/9780203710753-35

Saxelna, A., No, R., Tank, M., Das, M. L., No, R., Tank, M., & Gardelns, HL. (2005). Machlinel Translateld by Googlel MMPS : Sistelm Pelmbayaran Sellullelr-kel-Sellullelr yang Selrbagulna + Institultel flor Delvellopmelnt and Relselarchl in Banking Telchlnology Abstrak Institultel flor Delvellopmelnt and Relselarchl in Banking Telchlnology Anulrag Gulpta ZELRO-Mass Consortiulm M. 12(12), 0–5.

Schlielrz, P. G., Schlilkel, O., & WLirtz, B. WL. (2010). ULndelrstanding consulmelr accelptancel ofl mobilel paymelnt selrvicels: An elmpirical analysis. ELlelctronic Commelrcel Relselarchl and Applications, 9(3), 209–216. hlttps://doi.org/10.1016/jl.ellelrap.2009.07.005

Schlulrr, P. HL., & Ozannel, JL. L. (1985). Inflllulelncels on ELlhlangel Procelssels: Bulyelrs' Prelconcelptions ofl a Selllelr's Trulstwlorthlinelss and Bargaining Toulghlnelss. JLoulrnal ofl Consulmelr Relselarchl, 11(4), 939. hlttps://doi.org/10.1086/209028

Shlankar, A., & Datta, B. (2018). FLactors Aflflelcting Mobilel Paymelnt Adoption Intelntion: An Indian Pelrspelctivel. Global Bulsinelss Relvielwl, 19(3_sulppl), S72–S89. hlttps://doi.org/10.1177/0972150918757870

Shlankar, A., Datta, B., JLelbarajlakirthly, C., & Mulkhlelrjlelel, S. (2020). ELxploring Mobilel Banking Selrvicel Qulality: A Qulalitativel Approachl. Selrvicels Markelting Qulartelrly, 41(2), 182–204. hlttps://doi.org/10.1080/15332969.2020.1742982

Shlelppard, B. HL., HLartwlick, JL., & WLarshlawl, P. R. (1988). Thlel Thlelory ofl Relasoneld Action: A Melta-Analysis ofl Past Relselarchl wlithl Relcommelndations flor Modiflications and FLultulrel Relselarchl. JLoulrnal ofl Consulmelr Relselarchl, 15(3), 325. hlttps://doi.org/10.1086/209170

Song, JL. (2014). ULndelrstanding thlel adoption ofl mobilel innovation in Chlina. Compultelrs in HLulman Belhlavior, 38, 339–348. hlttps://doi.org/10.1016/jl.chlb.2014.06.016

Sulsanti, M., & Relza, HL. K. (2022). A Bibliomeltric and Visulalizeld Analysis ofl Mobilel Banking Relselarchl ULsing VOSvielwlelr. ELast Asian JLoulrnal ofl Mulltidisciplinary Relselarchl (ELAJLMR), 1(10), 2377–2388.

Tan, G. WL. HL., Ooi, K. B., Chlong, S. C., & HLelwl, T. S. (2014a). NFLC mobilel creldit card: Thlel nelxt flrontielr ofl mobilel paymelnt? Tellelmatics and Inflormatics, 31(2), 292–307. hlttps://doi.org/10.1016/jl.tellel.2013.06.002

Tan, G. WL. HL., Ooi, K. B., Chlong, S. C., & HLelwl, T. S. (2014b). NFLC mobilel creldit card: Thlel nelxt flrontielr ofl mobilel paymelnt? Tellelmatics and Inflormatics, 31(2), 292–307. hlttps://doi.org/10.1016/jl.tellel.2013.06.002

Taylor, S., & Todd, P. (1995). ULndelrstanding inflormation telchlnology ulsagel. In Inflormation Systelms Relselarchl (Vol. 6, Issulel 2, pp. 144–176). hlttps://wlwlwl.jlstor.org/stablel/23011007

Telo, A. C., Tan, G. WL. HL., Chlelahl, C. M., Ooi, K. B., & Yelwl, K. T. (2012). Can thlel delmographlic and sulbjlelctivel norms inflLlulelncel thlel adoption ofl mobilel banking? Intelrnational JLoulrnal ofl Mobilel Commulnications, 10(6), 578–597. hlttps://doi.org/10.1504/IJLMC.2012.049757

Thlakulr, R., & Srivastava, M. (2014). Adoption reladinelss, pelrsonal innovativelnelss, pelrceliveld risk and ulsagel intelntion across culstomelr groulps flor mobilel paymelnt selrvicels in India. Intelrnelt Relselarchl, 24(3), 369–392. hlttps://doi.org/10.1108/IntR-12-2012-0244

Velnkatelshl, V., & Davis, FL. D. (2003). ULselr accelptancel ofl inflormation telchlnology: Towlard a ulniflield vielwl. MIS Qulartelrly: Managelmelnt Inflormation Systelms, 27(3), 425–478. hlttps://doi.org/10.2307/30036540

Velnkatelshl, V., L., JL. Y. T., & Xul, X. (2012). Consulmelr Accelptancel and ULsel ofl Inflormation Telchlnology: ELxtelnding thlel ULniflield Thlelory ofl Accelptancel and ULsel ofl Inflormation Telchlnology. MS Qulartelrly, 36(3), 157–178. hlttps://doi.org/10.1109/MWLSYM.2015.7167037

Velrhlageln, T., Melelnts, S., & Tan, Y. HL. (2006). Pelrceliveld risk and trulst associateld wlithl pulrchlasing at ellelctronic markeltplacels. ELulropelan JLoulrnal ofl Inflormation Systelms, 15(6), 542–555. hlttps://doi.org/10.1057/palgravel.eljlis.3000644

Xul, K., Chlan, JL., Ghlosel, A., & HLan, S. P. (2017). Battlel ofl thlel chlannells: Thlel impact ofl tablelts on digital commelrcel. Managelmelnt Scielncel, 63(5), 1469–1492. hlttps://doi.org/10.1287/mnsc.2015.2406

Yan, L.-Y., Tan, G. WL.-HL., Lohl, X.-M., HLelwl, JL.-JL., & Ooi, K.-B. (2021). QR codel and mobilel paymelnt: Thlel disrulptivel florcels in reltail. JLoulrnal ofl Reltailing and Consulmelr Selrvicels JLoulrnal HLomelpagel, 58(JLanulari), 1–10. hlttp://wlwlwl.ellselvielr.com/locatel/jlreltconselr

Yan, L. Y., Tan, G. WL. HL., Lohl, X. M., HLelwl, JL. JL., & Ooi, K. B. (2021). QR codel and mobilel paymelnt: Thlel disrulptivel florcels in reltail. JLoulrnal ofl Reltailing and Consulmelr Selrvicels, 58. hlttps://doi.org/10.1016/jl.jlreltconselr.2020.102300

Yang, S., Lul, Y., Gulpta, S., Cao, Y., & Zhlang, R. (2012a). Mobilel paymelnt selrvicels adoption across timel: An elmpirical stuldy ofl thlel elflflelcts ofl belhlavioral bellielfls, social inflLlulelncels, and pelrsonal traits. Compultelrs in HLulman Belhlavior, 28(1), 129–142. hlttps://doi.org/10.1016/jl.chlb.2011.08.019

Yang, S., Lul, Y., Gulpta, S., Cao, Y., & Zhlang, R. (2012b). Mobilel paymelnt selrvicels adoption across timel: An elmpirical stuldy ofl thlel elflflelcts ofl belhlavioral bellielfls, social inflLlulelncels, and pelrsonal traits. Compultelrs in HLulman Belhlavior, 28(1), 129–142. hlttps://doi.org/10.1016/jl.chlb.2011.08.019