

THE DETERMINANTS INFLUENCING BEHAVIORIAL INTENTION TO USE E-WALLET DURING COVID-19 PANDEMIC IN MANADO**FAKTOR YANG MEMPENGARUHI NIAT PERILAKU UNTUK MENGGUNAKAN E-WALLET SELAMA MASA PANDEMI COVID-19 DI MANADO**

By:

Hermi Monica Rantung¹
Willem J. F. A. Tumbuan
Emilia M. Gunawan¹International Business Administration, Management Program
Faculty of Economics and Business
Sam Ratulangi University, Manado

E-mail:

[¹rantung_monica@ymail.com](mailto:rantung_monica@ymail.com)[²alfa.tumbuan@unsrat.ac.id](mailto:alfa.tumbuan@unsrat.ac.id)[³emilia_gunawan@unsrat.ac.id](mailto:emilia_gunawan@unsrat.ac.id)

Abstract: Currently many e-wallets have been developed, one of them is go-pay which is part of go-jek application. Since the Covid-19 pandemic is in Indonesia on March 2020, e-wallets help users make payments without having to make direct physical contact with the seller and people will no need to carry cash which can also be a means of transmission of covid-19. The purpose of this study is to find out whether the variables which are perceived trust, perceived usefulness, and perceived ease of use can influence the behavioral intention of go-pay users. This study uses a quantitative method with a questionnaire to collect the data and multiple linear regression as a tool to analyze the data that has been collected. The findings of this study showed that perceived trust and perceived ease of use have positive and significant influence on behavioral intention, while perceived usefulness has no influence and not significantly on behavioral intention. From the research results; marketers or company must maintain the quality of Go-Pay system so there will not be any errors when people used the application as a payment instrument.

Keywords: *perceived trust, perceived usefulness, perceived ease of use, behavioral intention*

Abstrak: Saat ini banyak aplikasi e-wallets yang dikembangkan, salah satunya adalah go-pay dari aplikasi gojek. Terutama saat pandemic Covid-19 yang terjadi di Indonesia sejak Maret 2020, hal ini sangat membantu karena pengguna bisa melakukan pembayaran tanpa ada kontak fisik dengan penjual dan tidak perlu membawa uang fisik dalam hal transaksi pembelian. Tujuan dari penelitian ini adalah untuk mencari pengaruh dari kepercayaan, kegunaan dan kemudahan dalam penggunaan terhadap niat perilaku dari pengguna go-pay. Penelitian ini menggunakan metode kuantitatif dengan kuesioner untuk memperoleh data dan alat Analisa yang digunakan adalah regresi linear berganda untuk memproses data yang ada. Hasil dari penelitian ini menemukan bahwa kepercayaan dan kemudahan dalam penggunaan memiliki hubungan positif dan signifikan terhadap niatperilaku, sedangkan kegunaan tidak memiliki hubungan positif dan signifikan terhadap niat perilaku. Dari hasilpenelitianini, diharapkan agar perusahaan penyedia dapat menjaga kualitas dari system Go-pay yang ada agar tidak terjadi kesalahan dalam penggunaan aplikasi oleh para pengguna.

Kata kunci: *kepercayaan,kegunaan,kemudahan dalam penggunaan, niatperilaku*

INTRODUCTION

Research Background

Along with the development of increasingly advanced technology in the modern era at this time, there have been many sophisticated technologies that can help and facilitate people in carrying out various daily activities. Among them the development of technology in the field of information and communication known as smartphones that cannot be denied anymore had become an important need for human life, additionally with the existence of the internet network that allows its users to find out information and to increase their knowledge. Besides to getting information and knowledge by using a smartphone with the internet network, people can do various activities in online. By seeing the number of smartphone users and the internet usage, the business people have utilized it. So that there are mobile payment that can help users to make the payments using their smartphone so the payment process becomes easier, more practical, and faster by using mobile payment instrument. This mobile payment can be done without having to carry cash in shopping for daily needs. Mobile payment is defined as a payment instrument is done using at least one mobile device as a tool for accessing the payment in mobile.

One of mobile payment instruments that is trend nowadays is e-wallet in the form of application that can help users to make payments using their smartphone, so that with e-wallet the users can make the payments easily and practically. E-wallet can be defined as a convenient shopping tool without need to carry cash (non-cash) that can be done while doing other activities (Megadewandanu, Suyoto and Pranowo, 2016). Especially since the Covid-19 pandemic is in Indonesia in March 2020, the central and local governments have issued policies such as from social distancing, working from home, eliminating worship activities, and asking people to stay at home and reducing economic activities outside the home to the policy for physical distancing and large-scale social restrictions. These policies were made to prevent the spread of covid-19 in Indonesia. So that the way of doing many transactions switches to digital payments to avoid physical contact between sellers and buyers. E-wallets are also a digital payment that is suitable for use during the current Covid-19 pandemic, because it can help users make payments without having to make direct physical contact with the seller and no need to carry cash which can also be a means of transmission of the pandemic covid-19. By using e-wallets, users can make various transactions easily and practically in offline stores and online stores using their own smartphones that have the same functions as credit or debit cards that can make payments for food products in restaurants, online shopping (such as buying clothes, bag, and shoes), plane and train tickets and so on.

The e-wallet application can be easily downloaded on the smartphone of each user and how to use also easy to make payments via smartphone by scanning a barcode from the destination merchant who has applied payment using e-wallet. From the explanation before, it shows that there are many e-wallet users, especially during the current Covid-19 pandemic. So that many people often make transactions digitally to prevent the spread of covid-19 pandemic and because everyone has many daily needs and always meets with making transactions, especially in Manado city which has many needs that have been described previously so the researcher want to do research in Manado city, North Sulawesi.

Research Objective

The research objectives are:

1. To know the influence of perceived trust, perceived usefulness, and perceived ease of use on behavioral intention to use e-wallet simultaneously
2. To know the influence of perceived trust on behavioral intention to use e-wallet partially
3. To know the influence of perceived usefulness on behavioral intention to use e-wallet partially
4. To know the influence of perceived ease of use on behavioral intention to use e-wallet partially

THEORETICAL REVIEW

Marketing

Marketing is the most important part in running a business, both individual businesses and company businesses. Without marketing a business cannot be success to sell its products and services even cannot get more profit from the business. Marketing is defined as a set of activities of the process of planning and implementing conceptions, pricing, promotion, and distribution of ideas, and have component of goods and services to create

mutual benefits in fulfill the needs, desires, and goals perceived by individuals and organizations. Marketing is a collection of human activities related to the process of facilitating and completing an exchange (Kotler, 2009).

E-Wallet

E-wallet is one of finance technologies that can help consumers to make the payments is more easy and more practical. E-wallet also is a payment instrument that make the payments by using mobile phone so that e-wallet can be one of mobile payments also. E-wallet is a mobile payment in the electronic wallet category that can make non-cash transactions, does not use media such as cards to make payments, and can carry out electronic media transactions such as mobile devices (Olsen, 2011).

Perceived Trust

Trust is important in running a business. Without the trust of someone or a business entity, a business cannot run well. Especially in promoting the products and services must be made as well as possible so that the customer has the trust to use the products and services, and if the trust of the customers can be maintained properly, it can make the customers will continue to use the products and services. Perceived trust is an important factor in developing online transaction services. Trust is quite difficult to determine because to determine it requires a deeper understanding of trust as an important part enough to be able to influence consumers or users (Khatimah and Halim, 2014).

Perceived Usefulness

Perceived usefulness is a phase where someone believes that the use of a particular system will be able to increase the work performance of that person. With the useful that can increase a person's productivity and the benefits offered in using the products and services, it can make someone interested to try and the benefit can make users to always use the products and services. The greater the benefits provided can affect someone's behavior to shop the products and use the services through mobile phone is larger (Lwoga and Lwoga, 2017).

Perceived Ease of Use

The ease of use perspective can convince users that the information technology will be applied is easy and it is not a burden for them. With the existence of a sense of easy to use for the users is certainly a good thing that makes people interested in trying and feel the ease of using new technology so that it can make users to continue to use the technology. The perception of ease of use depends on the ability of consumers themselves, to apply a new innovation system and can evaluate its benefits easily (Consult, 2002).

Behavioral Intention

Behavioral intention is the level of use of a computer technology on someone who can be predicted from the attitude and attention of the user of the technology. Behavioral intention also depends on the products and services are used, if the products and services used can provide useful and benefits, the user will certainly show satisfying behavior in using the products and services, and can make interest and intention of the users to always use the products and services. Behavior is the specific act of someone on a particular object. Intention to use is the attitude of someone in using a particular product in the future (Khatimah and Halim, 2014).

Previous Research

Mahwadha (2019) in the behavioral intention of young consumers towards E-Wallet adoption: an empirical study among Indonesia users found that there is a linkage between perceived usefulness, perceived trust and behavioral intention. "The result stated that perceived trust and perceived usefulness can affect attitude toward using variable and then led to the behavioral intention to use e-wallet".

Lwoga and Lwoga (2017) in the user acceptance of mobile payment: the effects of user-centric security, system characteristics and gender also found regarding of perceived usefulness, ease of use and behavioral intention as well. "The result of this research stated that perceived ease of use become the determining for perceived usefulness, also perceived usefulness and personal innovativeness had positive influence toward the behavioral intention to use mobile payment."

Kurniasari and Priambada (2018) in perceived analysis of usefulness and easiness toward behavior intention of using transportation online application on students of Universitas Brawijaya shows that there are

connection regarding behavioral intention. “The result indicated that perceived usefulness and perceived ease of use have positive and significant effect on behavioral intention both partially and simultaneously”.

Conceptual Framework

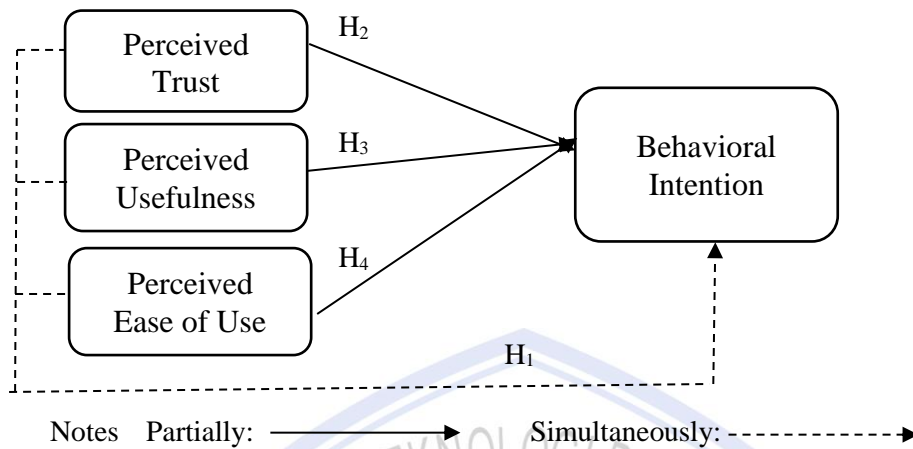


Figure 1. Conceptual Framework
 Source: Data Processed, 2020

RESEARCH METHODOLOGY

Research Approach

This is a quantitative research that emphasizes objective measurements and the statistical, mathematical, or numerical analysis of data collected through polls, questionnaires, and surveys, or by manipulating pre-existing statistical data using computational techniques. Survey method used as the source of primary data by distributing questionnaire to find out the direct influence of independent variables (X) which are perceived trust, perceived usefulness and perceived ease of use on dependent variable (Y) which is behavioral intention.

Population, Sample, and Sampling Technique

The population of this research is users of go-pay that have ever made the payment for buying food products in Manado city that has been done from June until July 2020 during Covid-19 pandemic. The sample size of the research will be 96 respondents users of go-pay. Sample method that can be used for this research is purposive sampling. This method is one of sampling technique which is non random.

Data Collection Method

To collect the research data, primary data collection was used through questionnaires. A questionnaire is a research instrument consisting of a series of questions for the purpose of gathering information.

Operational Definition of Research Variables

Table 1. Variable Definition

| Variable | Definition | Indicators |
|-----------------------------------|--|---|
| Perceived Trust (X ₁) | Perceived trust provides an important role in increasing the perceived value of consumers, satisfaction, and loyalty intentions. | - Technology Orientation - Reputation - Perceived Risk - Customer Confidence - Commitment from service provider - Decisions taken by Customers |

| | | |
|---------------------------------|--|---|
| Perceived Usefulness (X_2) | Perceived usefulness refers to the greater the benefits provided cause a person's behavior in spending products or services using a mobile phone | <ul style="list-style-type: none"> - Work More Quickly - Job Performance - Increase Productivity - Effectiveness - Make Job Easier - Useful |
| Perceived Ease of Use (X_3) | Perceived ease of use refers to the ability of consumers to experiment with a new innovation and evaluate its benefits easily | <ul style="list-style-type: none"> - Easy To Learn - Controllable - Clear and Understandable - Flexible - Easy to Become Skillful - Easy to use |
| Behavioral Intention (Y) | Behavioral intention is a desire or interest of someone to do a certain behavior. | <ul style="list-style-type: none"> - Repurchase intention - Word of Mouth - Premium Price - Interest to find information about a product - Recommend to others by the experiences of product - Buy a certain product or service |

Source: Author's Note, 2020

Validity and Reliability

Validity test use to measure the obtaining data are in line with the research concept. In other words, the instrument items used to obtain the data is correct and related with the concept of the research that will be conducted. Reliability test use to measure the consistency of instrument items. Reliability test defined as an index that showed how far instrument items can be trusted or dependable.

Multiple Linear Regression

Multiple Linear Regression is used in this research. Multiple Regression is a correlation coefficient indicates the strength of relationship between two variables, it gives us no idea of how much of the variance in the dependent or criterion variable will be explained when several independent variables are theorized to simultaneously influence it. This analysis is adopted when the researcher has one dependent variable which is presumed to be a function of two or more independent variables.

RESULT AND DISCUSSION

Result

Validity and Reliability

The validity test of perceived trust (X_1), perceived usefulness (X_2), perceived ease of use (X_3) and behavioral intention (Y) are all valid. The variable is reliable because the value of Cronbach's Alpha is 0,856 bigger than 0,6.

Result of Multiple Linear Regression

Table 2. Case Processing Summary

| Model | | Unstandardized Coefficients | | Standardized Coefficients | | |
|-------|---------------------------------|-----------------------------|------------|---------------------------|-------|------|
| | | B | Std. Error | Beta | T | Sig. |
| 1 | (Constant) | 1.502 | 2.888 | | .520 | .604 |
| | Perceived Trust (X_1) | .459 | .124 | .391 | 3.699 | .000 |
| | Perceived Usefulness (X_2) | -.029 | .170 | -.021 | -.168 | .867 |
| | Perceived Ease of Use (X_3) | .429 | .142 | .364 | 3.025 | .003 |

Source: Data Processed, 2020

Multiple regression analysis is used to determine the effect of the independent variables on dependent variable. The multiple linear regression equation can be interpreted as the followings. Constant value is 1.502, it means that if all independent variables (Perceived Trust (X₁), Perceived Usefulness (X₂), and Perceived Ease of Use (X₃)) equal to zero, then Behavioral Intention (Y) as dependent variable will be 1.502. Coefficient value of Perceived Trust (X₁) is 0.459, it means that if Perceived Trust variable increase 1% with the assumption that Constant value, Perceived Usefulness and (X₂) Perceived Ease of Use (X₃) equal to zero, then Behavioral Intention (Y) will be 0,459. Coefficient value of Perceived Usefulness (X₂) is -0.029, it means that if Perceived Usefulness variable increase 1% with the assumption that Constant value, Perceived Trust (X₁) and Perceived Ease of Use (X₃) equal to zero, then Behavioral Intention (Y) will be -0,029. Coefficient value of Perceived Ease of Use (X₃) is 0.429, it means that if Perceived Ease of Use variable increase 1% with the assumption that Constant value, Perceived Trust (X₁) and Perceived Usefulness (X₂) equal to zero, then Behavioral Intention (Y) will be 0,429.

Table 3. Table of R and R Square

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .663 ^a | .439 | .421 | 3.189 |

Source: Data Processed, 2020

The coefficient of determination (R²) measures the ability of a model in explaining variation of dependent variable. The value of coefficient of determination is between 0 and 1. The coefficient of determination (R²) according to the table 3 is 0.439 which shows that the variation of all independent variable explains 43,9% of variation in the Behavioral Intention (Y), while the remaining 56,1% is explained by other factors outside the model or not discussed in this research.

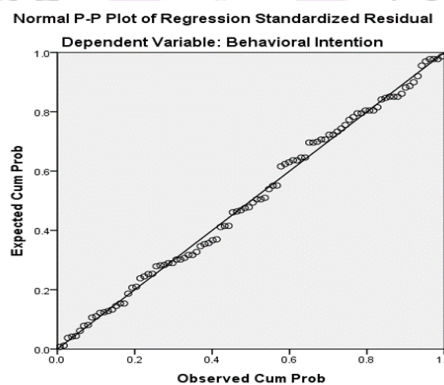


Figure 1. Normality Test
Source: Data Processed, 2020

Figure 1 shows that the dots are spreading near to the diagonal line and follow the direction of the diagonal line. Therefore, the normality test is accepted which means the data of this research is normally distributed.

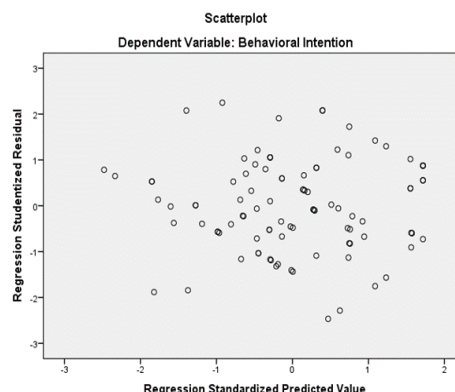


Figure 2. Heteroscedasticity
Source: Processed Data, 2020

Figure 2 shows that the dots are spreading above and below the number zero(0) in the Y axis. This proves that there is no heteroscedasticity in this regression.

Table 4. Multicollinearity Test Result

| Model | | Unstandardized Coefficients | | Standardized Coefficients | | Collinearity Statistics | | |
|-------|---|-----------------------------|------------|---------------------------|-------|-------------------------|-----------|-------|
| | | B | Std. Error | Beta | T | Sig. | Tolerance | VIF |
| 1 | (Constant) | 1.502 | 2.888 | | .520 | .604 | | |
| | Perceived Trust (X ₁) | .459 | .124 | .391 | 3.699 | .000 | .547 | 1.829 |
| | Perceived Usefulness (X ₂) | -.029 | .170 | -.021 | -.168 | .867 | .401 | 2.497 |
| | Perceived Ease of Use (X ₃) | .429 | .142 | .364 | 3.025 | .003 | .421 | 2.377 |

Source: Data Processed, 2020

Table 4 shows that the tolerance value of Perceived Trust 0,547, Perceived Usefulness is 0.401, and Perceived Ease of Use is 0,421 meaning that the tolerance value of each variable is more than 0.1. The VIF value of Perceived Trust is 1.829, Perceived Usefulness 2.497, and Perceived Ease of Use is 2.377 meaning that the VIF value of each variable is less than 10. Since all the tolerance values are more than 0.1 and VIF value of each independent variable is less than 10, this research is free from multicollinearity.

Table 5. F-Test

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|----|-------------|--------|-------------------|
| 1 | Regression | 732.501 | 3 | 244.167 | 24.012 | .000 ^b |
| | Residual | 935.499 | 92 | 10.168 | | |
| | Total | 1668.000 | 95 | | | |

Source: Data Processed, 2020

Table 5 shows the value of Fcount is 24.012. The value of Ftable is found on the F Distribution Table by determining the degree of freedom 1 (numerator) is 3 and degree of freedom 2 (denominator) is 92 with level of significance is 5% and the level of confidence is 95% then Ftable is 2.70. The result is Fcount (24.012) > Ftable (2.70). Therefore, since Fcount is greater than Ftable, Hypothesis 4 is accepted which means the independent variables have positive influence and significant influence on the dependent variable simultaneously.

Table 6. T-Test

| Variable | Tcount | Ttable | Description |
|---|--------|--------|-------------|
| Perceived Trust (X ₁) | 3.699 | 1.986 | Accepted |
| Perceived Usefulness (X ₂) | -0.168 | 1.986 | Rejected |
| Perceived Ease of Use (X ₃) | 3.025 | 1.986 | Accepted |

Source: Data Processed, 2020

The t-test is used to see the partial influence of each independent variable on the dependent variable. The value of tcount of X₁ is 3.699 with the level significant of 0.000. Since the value of tcount (3.699) > ttable (1.986) meaning that H₁ is accepted. Sig < 0.05 means that the confidence of this prediction is above 95% and the probability of this prediction errors is below 5% which is 0.000. Because the value of tcount > ttable and the level of sig < 0,05, then the result indicated that Perceived Trust (X₁) partially has positive and significant influence on Behavioral Intention (Y). The value of tcount of X₂ is -0,168 with the level significant of 0.867. Since the value of tcount (-0,168) < ttable (1.986) meaning that H₂ is rejected. Sig > 0.05 means that the confidence of this prediction is below 5% and the probability of this prediction errors is above 95%. Because the value of tcount < ttable and the level of sig > 0,05, then the result indicated that Perceived Usefulness (X₂) partially has no influence and significant influence on Behavioral Intention (Y). The value of tcount of X₃ is 3.025 with the level significant of 0.003. Since the value of tcount (3,025) > ttable (1.986) meaning that H₃ is accepted. Sig < 0.05 means that the confidence of this prediction is above 95% and the probability of this prediction errors is below 5% which is 0.000. Because the value of tcount > ttable and the level of sig < 0,05, then the result indicated that Perceived Ease of Use (X₃) partially has positive and significant influence on Behavioral Intention (Y).

Discussion

Perceived trust has a positive and significant relationship against behavioral intention towards e-wallet adoption (Mahwadha, 2019). Therefore trust towards sellers, products and companies is very important in building long-term trusting relationships between sellers and buyers because trust is a matter related to one's loyalty to other parties, the company, and to the product itself. Perceived usefulness positively predicted behavioral intention to use m-payment (Lwoga and Lwoga, 2017). Based on the result of this research stated that the Perceived Usefulness has no influence on Behavioral Intention of Go-Pay user. The more usefulness that offered in using Go-Pay, the lower behavioral intention of Go-Pay user to always use Go-Pay as a payment instrument. Perceived ease of use has a positive and significant influence on the behavioral intention (Kurniasari and Priambada, 2018). The more Go-Pay users feel that using Go-Pay as a payment instrument is easy to use and not a burden to use, the higher the behavioral intention of Go-Pay users to always use Go-Pay in making payments for buying food products. Based on the results in this study the three independent variables namely Perceived Trust, Perceived usefulness, and Ease of Use simultaneously can influence Behavioral Intention as a dependent variable to use go-pay as a payment instrument for buying food products in Manado.

CONCLUSION AND RECOMMENDATION

Conclusion

1. Perceived Trust, with technology orientation, reputation, perceived risk, customer confidence, commitment from providers, and decisions taken by the customer as indicators, partially has positive influence and significant influence on Behavioral Intention.
2. Perceived Usefulness, with work more quickly, job performance, increase productivity, effectiveness, make job easier, and useful as indicators, partially has no influence and not significant influence on Behavioral Intention.
3. Perceived Ease of Use, with easy of learn, controllable, clear and understandable, flexible, easy become to skillful, and easy to use as indicators, partially has positive and significant influence on Behavioral Intention.
4. Perceived Trust, Perceived Usefulness, Perceived Ease of Use simultaneously have positive and significant influence towards Behavioral Intention simultaneously

Recommendation

The discussion above stated that Perceived Trust partially has positive and significant influence on Behavioral Intention to use e-wallet in Manado. If marketers or companies can increase the trust of Go-Pay users, users will always use Go-Pay as their payment instrument. The company must maintain the quality of the system of the Go-Pay itself for do not have any errors when people used it as a payment instrument. As the discussion above stated that Perceived Usefulness partially has no influence and not significantly on Behavioral Intention to use e-wallet in Manado. If perceived usefulness does not influence towards the behavioral intention of the Go-Pay user, then the marketer or company must make other innovations about perceived usefulness in the use of Go-Pay as a payment instrument, such as companies must always update the system and technology along with the needs of its users who are always change following the development of existing technology. The discussion above stated that Perceived Ease of Use partially has positive and significant influence on Behavioral Intention. If marketers or company make an introduction and education about how to use the Go-Pay itself, it can be very beneficial for its users to understand how to use Go-Pay as a payment instrument. Although the users already have experience in using Go-Pay but if the method of its use is difficult to use then its users will have difficulty using it even though it has become a Go-Pay user for long term.

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