LAPORAN

KEGIATAN DOSEN SEBAGAI PEMAKALAH SEMINAR

Behavior Analysis of Using E-Wallet Features in the Covid-19 Pandemic Era by Applying Technology Acceptance Models

Disusun oleh:

Catharina Clara, S.E., M.Si.   **NIDN. 0211047601**

Ega Leovani, S.E., M.M.   **NIDN. 0216088702**

Program Studi Manajemen

Fakultas Bisnis dan Akuntansi

UNIVERSITAS KATOLIK MUSI CHARITAS

PALEMBANG

Desember 2021

A. Tema Seminar/*Call for Paper*

Tema Seminar yang dihadiri (dan tingkat penyelenggaraannya: Regional/Nasional/Internasional)

The 2nd APTIK INTERNATIONAL CONFERENCE ON POVERTY AND ENVIRONMENT (2AIC), A Sustainable Recovery for People and the Environment

B. Penyelenggara Seminar

Universitas Katolik De La Salle, Manado

C. Pelaksanaan

Lokasi   : Online

Hari   : Jumat-Sabtu

Tanggal   : 19-20 November 2021

D. URL artikel/Website seminar

https://lppm.unikadelasalle.ac.id/submit/index.php/2aic

The 2nd APTIK INTERNATIONAL CONFERENCE ON POVERTY AND ENVIRONMENT (2AIC)

E. ISBN *Proceeding /ISSN proceeding*

ISBN: 978-623-99504-0-8

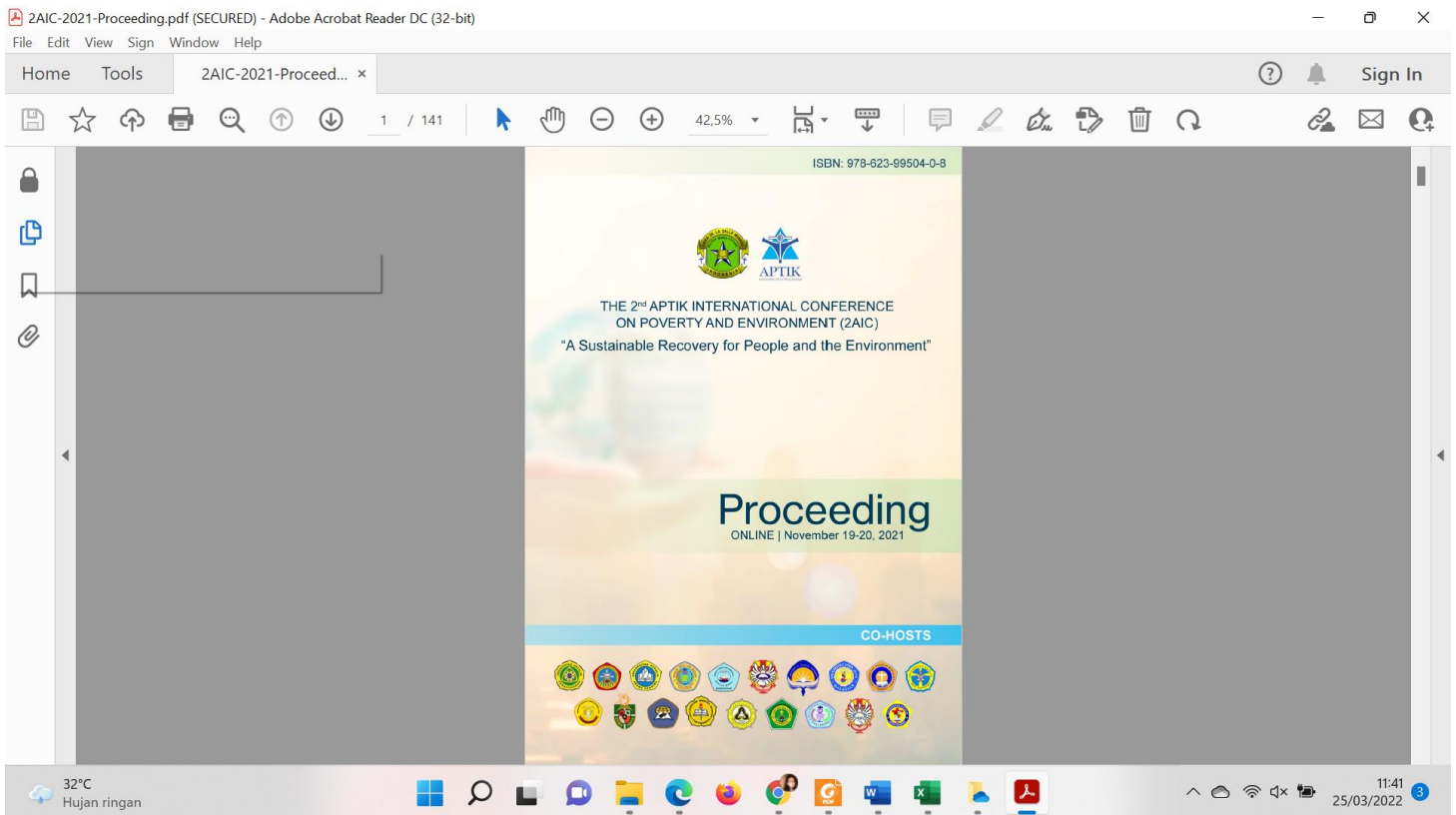*https://ukdlsm.ac.id/2aic-proceeding*

F. Terindeks   : Scopus / Shinta / DOAJ / DOI / Dan Lain – lain(sebutkan)

G. Total Biaya Seminar

Cantumkan bukti biaya yang diperlukan untuk seminar eksternal (registrasi, prosiding, perjalanan, dll)

1. Cover Prosiding

TABLE OF CONTENTS

vii

viii

3

3. Artikel Dosen yang bersangkutan

Behavior Analysis of Using E-Wallet Features in the Covid-19 Pandemic Era by Applying Technology Acceptance Models

Catharina Clara[1], Ega Leovani [2]
Universitas Katolik Musi Charitas [1,2]
Correspondence email: clara@ukmc.ac.id[1]

Abstract—**This study aims to analyze and understand consumer behavior in using electronic wallets (e-wallets) including pay later derivative features during the Covid-19 pandemic. Technology Acceptance Model (TAM) was used to measure the "perceived usefulness" and "perceived ease of using" e-wallet. In addition, perceived risk and user experience effect on the behavior of using digital wallets is also measured. The method used is an online survey to electronic wallet users through direct messages to followers of the official Instagram social media accounts of the top 5 electronic wallet companies in Indonesia. Mean score, multiple linear regression, and moderated regression analysis (MRA) were used to analyze and hypotheses testing. The results showed an increase in the use of e-wallet during the Covid-19 pandemic, but respondents still felt a high risk in using the pay later feature. The 'perceived usefulness", "perceived ease of use", and user experience positively influences e-wallet reuse interest. The user's perceived risk becomes lower with more frequent use, this makes the interest in continuing to use high. Especially for the risk of using the pay later feature, respondents are still hesitant to use it so that it has a negative relationship with the behavior of using the pay later feature in digital wallets. Perceived risk acts as a quasi-moderator in the relationship between post-use evaluation and interest to use continuously.**

Keywords— **mobile payment, perceived ease of use, perceived risk, perceived usefulness, post-purchase evaluation.**

INTRODUCTION

This research is marketing research in e-commerce, especially regarding consumer behavior in the way of payment, namely electronic payments, or known as electronic wallets. E-wallet is an electronic payment application that makes it easy for users because it can be used via a computer or smartphone on an internet network. The use of e-money and e-wallet continues to accelerate throughout the Covid-19 pandemic. Changes in people's habits in conducting transactions can be seen very clearly as one of the impacts of Covid-19.

The current use of e-money is a trend for non-cash payments and is increasing in Indonesia at this time [1]. Likewise with e-wallet which can make transactions or shop only from home. The existence of e-wallet and e-money makes it safer to minimize the transmission of Covid-19 because people shop and make transactions of any need without physical contact with other people [2], [3]. The topic of e-wallet payment media has attracted the attention of several recent studies [4]–[6]. Electronic payments are growing following the development of e-commerce.[7]–[9].

One of the studies about the use of electronic wallets in Indonesia was conducted by Neurosensum. The sample in the study is 1,000 respondents of active e-commerce users of productive age (19-45 years) simultaneously in 8 big cities in Indonesia, namely the Greater Jakarta area, big cities on the island of Java, and other big cities in Indonesia, for the last 3 months (November 2020 – January 2021). Neurosensum research results found that in the last three months, the digital wallet competition arena has become more dynamic with the presence of a new player, namely Shopee-Pay [10], [11].

This study obtains the behavior pattern of using e-wallet from the supporting and inhibiting factors. From the existing research, not many have examined user perceptions about the additional feature, namely, pay later from the e-wallet. With this research, we can get an idea of what makes consumers more interested in trying and increasing payment transactions using digital wallets during the Covid-19 Pandemic or payment transactions in a cashless way. Second, do consumers feel the benefits and conveniences as well as positive evaluations so that they are interested in continuing to use or even try other digital wallet brands, or new features such as pay later? Third, how perceived risk moderates the effect of the determinant on behavior intention to -use e-wallet.

An online survey was conducted to collect primary data, to a sample of e-wallet users, namely followers of the top 5 e-wallet accounts on Instagram, where social media is becoming a trend in marketing [12]. To analyze consumer behavior for the sustainable use of this e-wallet including the pay-later feature as an online loan, statistical analysis is used to answer research questions.

LITERATURE REVIEW

E-money is a digital payment that uses electronic media, namely computer networks, and active internet networks. Electronic money has been present in Indonesia since 2009 which was ratified in Bank Indonesia Regulation Number 11/12/PBI/2009 regarding Electronic Money later updated to PBI Number: 18/17/PBI/2016 [11]. Electronic money is also commonly referred to as digital money, digital cash, electronic cash, and electronic money. An e-wallet is an e-money application used to make online payments using the internet network and compatible smartphone or other gadget devices [4], [13].

Perceived Usefulness and Perceived Ease of Use

According to TAM, interest in using technology is determined by the benefits and conveniences felt by the user [14], [15], [16]. Perceived usefulness indicators [17] consist of :
1. Increase productivity;
2. Increase effectiveness;
3. Reduce transaction time;
4. Very useful.

This means that the level of user confidence will help improve the performance of the system itself. If someone feels that information technology is useful to simplify processes in everyday life, then he will use the system [16], [18].

The level of user confidence that the process of using an information technology does not require a lot of effort makes them happy to use something easy. [18]. A system that is often used can prove that the system is easy to understand [17]. The four dimensions of perceived ease of use are:
a. The interaction between the individual and the system in technology is clear and understandable;
b. To interact with the system, people were not required a lot of mental effort;
c. It is easy to use the system in technology;
d. It is easy to do what he/she wants to do by the system.

In this study, "perceived usefulness" is the benefits and utility of e-wallet. Meanwhile "perceived ease of use" indicated it is easy to learn, understand, and using an e-wallet.

Post-use Evaluation

In the consumer decision-making process, there are 3 stages, namely the input stage, the process stage, and the output stage. The input stage is the factors that influence consumers, both within themselves (e.g. socio-cultural background factors) and from outside (e.g. marketing mix, promotional efforts from marketing). The process stage is the stage where consumers make decisions influenced by their psychological factors. The last stage is the output stage, where purchase decisions are made and evaluated after the purchase[19].

When consumers buy a product (or brand) for the first time and buy in small quantities, then this purchase is a trial purchase. So, in the trying stage, this is an exploratory phase in buying behavior in which consumers try to evaluate the product through direct use [9].

Behavior Intention to Use (Repeat-use)

Repurchase interest arises because of previous post-purchase evaluations. When their expectations are met or exceeded, positive disconfirmation occurs, consumers feel satisfied or very satisfied. Conversely, if their expectations are not met, negative disconfirmation occurs, consumers will feel dissatisfied. Post-purchase evaluation in the form of satisfaction or dissatisfaction is what influences their next purchase decision.
The next purchase decision occurs when the new brand that has been tried is felt to be more satisfying than other brands, consumers are more likely to repeat purchases. Repeat purchase behavior indicates brand loyalty [7]. Unlike the first decision, which is a trial purchase, repeat purchases usually indicate that the product is satisfactory and consumers will use it again and again in greater numbers.

Perceived Risk

In addition to the perceived benefits and convenience, as well as post-purchase evaluation, the perceived risk also needs to be analyzed to get a more balanced picture of its effect on repeat use interest. Perceived risk harms trust and behavioral intention to use mobile payments [20][21]. It is also found that the perceived risk of behavioral intention to use mobile payments on digital natives is stronger than digital immigrants [22]. A technology adoption model using TAM added with perceived risk which is then measured its effect on trust and finally on behavior intention and actual usage [23].

The decision to use an e-wallet is influenced significantly by convenience, security, and cost savings [24], [25]. Electronic wallets as a payment medium have a large market potential along with the development of e-commerce [26]. More educated users can experience the benefits and reduce the perceived risks [27]. The risk and trust of early users, because they are not used to using it can hinder the adoption of the use of e-wallet [7], [28]. Another study states that the convenience and benefits lead to an interest in continuing to use it. This interest in turn triggers actual behavior. [29].

In its development, there are many security problems in cashless transactions. Threat security in transactions such as cybercrime is a concern for research today. These problems are the concern of service providers by continuously improving security, convenience, as well as ease of transactions [21]. Consumer privacy is becoming an important issue with more and more data-sharing practices to third parties and beyond. This creates pressure on the government and companies to comply with legal and ethical principles so that consumers' safety can be properly protected. [28].

From empirical research, it can be understood that repurchase intention is positively influenced by

6

perceived benefits and convenience. In addition, privacy and security factors are also highlighted as risks and differences in user generation in the use of products or technology. However, no one has highlighted the risk factors associated with new product features, which require new knowledge to adopt because they are related to online loans. The risk here is not only the risk of transaction security and privacy but rather the risk of not being able to pay so that it will be burdened at a later date. So that this research can deepen the analysis of consumer behavior in product use as well as interest in trying the pay later feature of e-wallet. The research questions are 1. How is the "perceived usefulness", "perceived ease of use", "perceived risk", "post-use evaluation", and "behavior intention to re-use" e-wallet during the Covid-19 pandemic; 2. How do those determinants affect the interest in e-wallet use; 3. How does perceived risk moderate those effects?
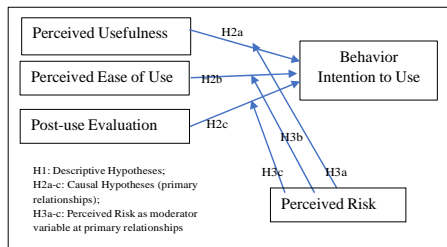

Fig. 1: Research Models

The research hypotheses that need to be tested are as follows:
Descriptive hypothesis (H1) is: "perceived usefulness", "perceived ease of use", "post-use evaluation", and "behavior intention to use e-wallet", increased positively during the Covid-19 pandemic while perceived risk decreased; Causal hypotheses (H2a-c) are: the higher the "perceived usefulness", "perceived ease of use", and "post-use evaluation", the higher the "interest in e-wallet use", in other words, the relationship is positive; Causal moderate hypotheses (H3a-c) are: "perceived risk" moderate the effect of "perceived usefulness", "perceived ease of use", and "post-use evaluation" on "behavior intention" to-use e-wallet.

Reference [30] used the MRA to measure the influence of moderator variables on the relationship between variables. We had to compared these regression equations to determine of moderating effect [31], [32]. It used comparison of $BI = a + \beta 1 PU + \beta 2 PE + \beta 3 PoUEv + \varepsilon$ (1)
with $BI = a + \beta 1 PU + \beta 2 PE + \beta 3 PoUEv + \beta 4 PR + \varepsilon$ (2)
and $BI = a + \beta 1 PU + \beta 2 PE + \beta 3 PoUEv + \beta 4 PR + \beta 5 PU * PR + \beta 6 PE * PR + \beta 7 PoUEv * PR + \varepsilon$ (3)

Description: BI: "behavior intention" to use
PU: "perceived usefulness"
PE: "perceived ease of use"
PoUEv: "post-use evaluation"
PR: "perceived risk"

The primary data collection method for this research is an online survey through Instagram social media for 2 months. The questionnaire as a research instrument was composed of 5 constructs and the measurement scale used was a Likert Scale from Strongly Agree to Strongly Disagree (5-1 scale) with adjustments for negative statements, the scale would be reversed [33]. A purposive sample was used in this research. The sampling frame was e-wallet users who are official account followers of the top 5 e-wallet accounts in Indonesia. Users were sent an online questionnaire via direct message. The sample was selected based on the answers to the preliminary criteria in direct messages. Respondents who have and used e-wallet applications in the last 3 months – 1 year can participate in this study. The sample-to-variable ratio suggests a minimum observation-to-variable ratio of 5:1[34]. Testing the validity and reliability of the data and classic assumptions were carried out to ensure that in Ordinary Least Square (OLS), the Best, Unbiased, Linear, and Estimation (BLUE) data could be analyzed further. Descriptive statistics were used to answer the first research question. Meanwhile, multiple linear regression analysis was used to test hypotheses 2(a-c). MRA were used to test hypotheses 3(a-c) [31], [35].

RESULT AND DISCUSSION

Respondents' Characteristics
After the data was collected and screened, from the 197 who sent their answers, 178 respondents filled out the data completely and according to the requirements.

Table 1: Samples' Characteristics

No.	Characteristics	Options	Total	Percentage
1.	Gender	Female	121	68
		Male	57	32
		Total	178	100
2.	Age	17-25	117	65.7
		26-35	27	15.2
		36-45	17	9.6
		Age over 45	17	9.6
		Total	178	100
3	Have more than 1 e-wallet account	Yes, have more than 1	166	93.3
		No, only have 1	12	6.7
		Total	178	100
4.	E-wallet account owned and used (answer can be more than 1)	OVO	151	26.49
		Shopeepay	133	23.33
		Gopay	125	21.9
		Dana	109	19.1
		Linkaja	44	7.7
		i-saku	8	1.4
		Total	570	100
5.	Screening Question: Have an e-wallet account	Yes	178	100
	Using e-wallet in the last 3 months-1 year	Yes	178	100

Source: the primary data were processed

Whereas 19 more results which were not completely, could not be analyzed. From Table 1, women are 68%, the most age group of 65.7% is 17-25 years, 93.3% of respondents have e-wallet accounts more than 1. The most widely owned and used accounts are OVO at 26.49% followed by Shopeepay at 23.33%.

Descriptive Analysis of Research Variables (Descriptive Hypothesis, H1)

Perceived Usefulness

The highest average score in Table 2 is Perceived usefulness (4.375).

Table 2:Average Score of Variables

Variable	Average score	Std. Deviation
Perceived Usefulness	4.375	.5583
Perceived Ease of Use	4.316	.5260
Post-use Evaluation	4.159	.4551
Perceived Risk	3.885	.493
Behavior Intention to Use	3.635	.5249

Source: the primary data were processed

This means that with an average score of 4.375 respondents agree that e-wallet provides benefits for them in saving time, eliminating the hassle of carrying cash, facilitating various transactions, helping keep track of their expenses, and get other benefits such as promotions. This results are support [16], [17], [23], [29].

Perceived Ease of Use

The mean score for "perceived ease of use" was 4.316 as seen in Table 2. This means that respondents agree that they feel easy to learn, to understand, to use, dan to check e-wallet balance. If there is an error or transaction cancellation, it is easier and faster to refund an e-wallet than when it occurs in banking, the use of an e-wallet is easier and cheaper than using a credit or debit card from a bank. This results are support [16], [25], [26].

Post-use Evaluation

The post-use evaluation average score was 4.159 as seen in Table 2. The respondents agree with the benefits of e-wallet in the form of promotions in shopping, comfortable in using e-wallet as a payment media, the experience of getting cashback/promotions that make them happy. Some of the e-wallet used to prefer one over the other because it has advantages such as free top-up fees, being able to transfer to other e-wallet users and being suitable for online shopping and taxi online applications that are often used. However, specifically for the pay-later feature, respondents received negative responses, respondents did not agree that the advantages of the e-wallet used were because it had the advantage of having a pay-later feature. This results are support [16], [19], [27], [36].

Perceived Risk

The perceived risk average score was 3.885 as seen in Table 2. In this case, the risk is considered low because the respondent is between neutral and agrees that the data provided to the e-wallet application is safe, confidential, and does not risk leaking to irresponsible parties, the balance is safe in an e-wallet, transactions via e-wallet are always accurate, if there is an error in the transaction, the e-wallet balance must be returned/refunded. Perceived risk is high for the pay-later feature because respondents consider that the pay-later feature is a high-risk loan, making them debt-ridden, although on the other hand respondents also agree that a pay-later feature is a form of loan that

helps in an urgent time. This results are support [20], [21], [25], [26], [36], [37].

Behavior Intention to Use

Behavior intention to use average score was 3.635 as seen in Table 2. This means that with an average score of 3.635 respondents are between neutral and agree to have interest in keep using the e-wallet. Intention to use is high for general e-wallet usage, like continuing to use it in daily transactions, continuing to top-up its' balance, increasing the number of transactions, and the amount of top-up balance. However, specifically for the pay-later feature, the score is low because the average respondent is not interested in trying or continuing to use the pay-later feature. Don't like debt and worry about not being able to control themself and paying bills are factors that make interest in using the pay-later feature low. This results are support [3], [5], [19].

This analysis answers the first research question.

Classic Assumption Test

Normality Test

Table 3: Normality Test

One-Sample Kolmogorov-Smirnov Test	
Kolmogorov-Smirnov Z	**.753**
Asymp. Sig. (2-tailed)	**.622**
a. Test distribution is Normal.	
c. Based on 10000 sampled tables with starting seed 299883525.	
Source: the primary data were processed	

This test is to ensure each variable in the research model and all linear combinations of relationships between variables were distributed normally. From Kolmogorov-Smirnov one-sample test .753 on Table 3, it can be seen that the residuals are normally distributed with a significance value of .622 > .01 [31], [33].

Multicollinearity Test

This test is to test whether among the independent variables orthogonal or there is no correlation.

Table 4: Multicollinearity Test with Coefficient Correlations

Coefficient Correlations[a]			PoUEv	PE	PU
Model					
1	Correlations	PoUEv	1.000	-.283	-.285
		PE	-.283	1.000	-.536
		PU	-.285	-.536	1.000
	Covariances	PoUEv	.007	-.002	-.002
		PE	-.002	.007	-.004
		PU	-.002	-.004	.006

Source: the primary data were processed

The correlation matrix (Table 4, correlation <.95) and the value of VIF <10 and tolerance>.1 (Table 5), it is concluded that there is no multicollinearity or all independent variables orthogonal in the linear model [31].

Table 5: Multicollinearity Test by counting Tolerance and VIF

| Coefficients^a | | | | | | | |

	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1 (Constant)	.504	.321		1.569	.118		
PU	.254	.080	.271	3.187	.002	**.506**	**1.974**
PE	.104	.085	.104	1.231	.220	**.507**	**1.973**
PoUEv	.377	.086	.327	4.370	.000	**.653**	**1.531**

a. Dependent Variable: BI

Source: the primary data were processed

Heteroscedasticity Test

This test is to ensure the linear model is homoscedasticity [31]. Park Test is one of the heteroscedasticity tests which shows variance is the function of independent variables (Table 6).

Table 6: Heteroscedasticity Test

| Coefficients^a | | | | | |
	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	t	Sig.
1 (Constant)	-1.384	4.173		-.332	.740
PU	-.154	1.038	-.016	-.148	.882
PE	-.474	1.101	-.046	-.430	.667
PoUEv	.187	1.121	.016	.167	.867

a. Dependent Variable: LnRES1

Source: the primary data were processed

There is no heteroscedasticity in the regression model (Sig>.05).

Validity Test

Construct validity shows that all questions for each construct show significance at 1% so that it can be used for further analysis. Or in other words, it can be said that all variables show good construct validity (Table 7).

Table 7: Validity Test

Question No.	Perceived Usefulness	Perceived Ease of Use	Post-use Evaluation	Perceived Risk	Behavior Intention to Use
1	.769**	.720**	.516**	.629**	.618**
2	.776**	.731**	.573**	.512**	.677**
3	.861**	.699**	.616**	.681**	.707**
4	.760**	.738**	.732**	.555**	.695**
5	.655**	.708**	.752**	.603**	.614**
6			.586**	.575**	.684**
7			.323**	.370**	.523**
8			.718**		.427**
9					.222**
10					.415**

**Correlation is significant at the 0.01 level (2-tailed)
Source: the primary data were processed

Reliability Test

Reliability testing (Table 8) shows that all variables show a Cronbach alpha score > .7. Where the score >.7 indicates good reliability [31].

Table 8: Reliability Statistics, Cronbach

No.	Variable	Cronbach Alpha	N of item
1	Perceived Usefulness	0,869	5
2	Perceived Ease of Use	0,834	5
3	Post-use Evaluation	0,780	8
4	Perceived Risk	0,701	7
5	Behavior Intention to Use	0,764	10

Source: he primary data were processed

Multiple Linear Regression (Hypothesis 2a, 2b, 2c Testing) for The Relationship between Determinant

"Perceived Usefulness", "Perceived Ease of Use", and "Post-use Evaluation" on "Behavior Intention to Use".

$$BI = a + \beta1PU + \beta2PE + \beta3PoUEv + \varepsilon$$
(1)

Table 9. Hypothesis Testing (H2a,2b,2c)
(t statistic test and F statistic test)

| Coefficients^a | | | | | | | | |
| | Unstandardized Coefficients | | Standardized Coefficients | | | | Hypothesis Testing |
Model	B	Std. Error	Beta	t	Sig.	F	Sig.	
1 (Constant)	.504	.321		1.569	.118			
PU	.254	.080	.271	**3.187**	**.002**			**2a accepted**
PE	.104	.085	.104	**1.231**	**.220**			**2b rejected**
PoUEv	.377	.086	.327	**4.370**	**.000**			**2c accepted**
Regression						**32.924**	**.000**^a	

a. Dependent Variable: BI

Source: the primary data were processed

The output of Equation "(1)" is

$$BI = 0{,}504 + 0{,}254PU + 0{,}104PE + 0{,}377PoUEv + \varepsilon$$

It means that perceived usefulness and post-use evaluation have a positive significant effect (sig <.5) towards behavior intention to use. This result means that we cannot reject hypotheses 2a and 2c. The results support [5], [8], [26]. Meanwhile, "perceived ease of use" has also a positive effect although not significant (sig. .220>.1) than hypothesis 2b rejected (Table 9).

MRA (Hypothesis 3a, 3b, and 3c Testing) for The Moderator Effect "PR" Towards the Relation between "PU", "PE", and "PoUEv" on "BI"

To measure the moderating effect of perceived risk, it is compared to the three equations below:

$$BI = a + \beta1PU + \beta2PE + \beta3PoUEv + \varepsilon$$
(1)

$$BI = a + \beta1PU + \beta2PE + \beta3PoUEv + \beta4PR + \varepsilon$$
(2)

$$BI = a + \beta1PU + \beta2PE + \beta3PoUEv + \beta4PR + \beta5PU*PR + \beta6PE*PR + \beta7PoUEv*PR + \varepsilon$$
(3)

Table 10: Equation "(2)" is
$$BI = a + \beta1PU + \beta2PE + \beta3PoUEv + \beta4PR + \varepsilon$$

| | Unstandardized Coefficients | | Standardized Coefficients | | | | |
Model	B	Std. Error	Beta	t	Sig.	F	Sig.
1 (Constant)	.286	.320		.895	.372		
PU	.175	.081	.186	**2.149**	**.033**		
PE	.072	.083	.072	**.861**	**.390**		
PoUEv	.301	.087	.261	**3.448**	**.001**		
PR	.263	.081	.248	**3.256**	**.001**		

a. Dependent Variable: BI | | | | | | **28.697** | **.000**^a

Source: the primary data were processed

Equation "(2)" result (Table 10), the linear regression output is:

$$BI = 0{,}286 + 0{,}175PU + 0{,}72PE + 0{,}301PoUEv + 0{,}263PR + \varepsilon$$

Table 11: Equation "3"is $BI = a + \beta1PU + \beta2PE + \beta3PoUEv + \beta4PR + \beta5PU*PR + \beta6PE*PR + \beta7PoUEv*PR + \varepsilon$

Model		Unstandardized Coefficients		Standardized Coefficients					
		B	Std. Error	Beta	t	Sig.	F	Sig.
1	(Constant)	6.299	2.296		2.743	.007		
	PU	1.149	.591	1.222	**1.945**	**.053**		
	PE	.904	.618	.906	**1.461**	**.146**		
	PoUEv	-2.889	.707	-2.504	**-4.084**	**.000**		
	PR	-1.402	.642	-1.318	**-2.182**	**.030**		
	PU*PR	-.229	.152	-1.639	**-1.509**	**.133**		
	PE*PR	-.206	.157	-1.409	**-1.311**	**.192**		
	PoUEv*PR	.816	.179	5.232	**4.552**	**.000**		
a. Dependent Variable: BI							**21.270**	**.000**

Source: the primary data were processed

Equation "(3)" result (Table 11), the linear regression output is:

$$BI = 6,299 + 1,149PU + 0,904PE - 2,889PoUEv - 1,402PR - 0,229PU * PR\ 0,206PE * PR + 0,816PoUEv * PR + \varepsilon$$

Table 12: Comparison of Significance Difference

				Coefficient Significancy			
Equation	β1	β2	β3	β4	β5	β6	β7
(1)	.02	.220	.000				
(2)	.033	.390	.001	**.001**			
(3)	.053	.146	.000	**.030**	.133	.192	**.000**

Source: primary data processed

From the equation "(2)" and "(3)" above, the significance of the regression coefficient is compared to determine whether "PR" is a moderating variable [31], [35]. PR is a pure moderator if "(1)" and "(2)" are not different, but must be different from "(3)".

Hypothesis 3a which states that PR is a moderator in the relationship between "PU" and "BI" cannot be accepted because (β4≠0; β5=0) indicates that PR is not a moderator but an independent variable. Similarly, the same applies to hypothesis 3b which states that PR is a moderator in the relationship between "PE" and "BI" cannot be accepted (β4≠0; β6=0) so that "PR" is an independent variable. For hypothesis 3c, "PR" is a quasi-moderator because (β4≠0; β7≠0), so hypothesis 3c states that PR is a moderator in the relationship between "PoUEv" and "BI" can be accepted. This answers the third research question (Table 13).

Table 13:Hypothesis Testing (H3a,3b,3c)

Hypothesis	Pure Moderator	Quasi Moderator	Independent/ Predictor	Coefficient Significancy	Conclusion
3a	(β4=0; β5≠0)	(β4≠0; β5≠0)	(β4≠0; β5=0)	(β4≠0; β5=0)	Rejected, PR as independent
3b	(β4=0; β6≠0)	(β4≠0; β6≠0)	(β4≠0; β6=0)	(β4≠0; β6=0)	Rejected, PR as independent
3c	(β4=0; β7≠0)	(β4≠0; β7≠0)	(β4≠0; β7=0)	(β4≠0; β7≠0)	Accepted, PR as quasi-moderator

Source: primary data processed

CONCLUSIONS

This study analyzes consumer behavior in the use of digital wallets as payment media using internet technology. The use of technology according to the TAM, is determined by the benefits and convenience felt by its users. To continue to reuse it, according to the consumer decision process, consumers base it on evaluation after the use of digital wallets. The perceived risk of using a digital wallet is also considered as a determining factor of interest in continuing to use it because it relates to the security of transactions and consumer personal data.

The results showed that during the Covid-19 pandemic, respondents felt an increase in the benefits and ease of using digital wallets. The post-use evaluation and re-use interest are very positive considering that the increasingly varied use of various e-commerce platforms can meet their needs. The perceived risk of using digital wallets decreases as transactions become more secure due to improvements made by digital wallet providers and the more experienced users are. This matter is accepted since the more experienced someone in using this payment media will feel the benefits, convenience, and positive evaluations such as getting additional benefits in using an e-wallet, for example getting benefits from promotions and cost savings. This is support several research [16], [27], [36]. Perceived risk decreased for using e-wallet as payment media, but only on risk about pay later as a new feature of e-wallet still high. The majority feel that it is a high risk to use the pay-later feature although they also agree that this feature can help them in a desperate situation when they need funds. Promotions that are intensified by e-wallet so that consumers use this feature are considered less attractive because they are only given at the beginning as attractiveness. This can be understood by the existence of an e-wallet that temporarily withdraws this feature. This is support several studies [20], [21], [25], [26], [36], [37].

This study also found that perceived usefulness and post-use evaluation were the determinants of interest in using an e-wallet. Meanwhile, perceived ease of use also affects interest but not significantly. The diverse benefits of using an e-wallet also support interest in continuing to use it. The increasing utilities of e-wallet like can be used on various e-commerce platforms and offline stores, make users feel the greater benefits. In addition, the interest in repeat using the e-wallet or continuously is also supported by the ease of operation, such as payment validation that only uses fingerprints or short and uncomplicated codes such as the m-banking application which is less user friendly. These results support the relationship between variable in several research [16], [17], [23], [25], [29].

Finally, perceived risk was found to play a role as a determinant of interest in reuse. The lower risk makes the user more comfortable to use it again. However, for the pay later feature of this e-wallet, respondents still view it as a high-risk product so they tend not to be interested in using it. These results are support several studies [20], [21], [25], [26], [36], [37] where perceived risk acts as a determinant of interest in repurchasing behavior. As for the relationship between post-use evaluation and behavior intention to use, perceived risk acts as a quasi-moderator. These findings can be re-examined with further research by focusing a more in-depth analysis on the factors that make consumers willing to adopt new features of a product, which in this study is paying later features or a kind of online loan.

References

[1] D. H. Jayani, "E-Commerce User Trends Continue to Grow," 2019. https://databoks.katadata.co.id/datapublish/2019/10/10/tren-pengguna-e-commerce-2017-2023 (accessed Apr. 26, 2021).

[2] T. Anastasia, "Want the pandemic over? Know the Importance of the COVID-19 5M Movement," *Klikdokter*, 2021. https://www.klikdokter.com/info-sehat/read/3644583/mau-pandemi-usai-ketahui-pentingnya-gerakan-5m-covid-19 (accessed Apr. 26, 2021).

[3] Y. A. Uly, "Digital Transaction Trends Expected to Continue Post-Pandemic," 2020. https://money.kompas.com/read/2020/10/15/222746226/tren-transaksi-digital-diperkirakan-berlanjut-pasca-pandemi (accessed Apr. 26, 2021).

[4] B. R. Pachpande and A. Kamble, "Study of E-wallet Awareness and its Usage in Mumbai," *J. Commer. Manag. Thought*, vol. 9, no. 1, p. 33, 2018, doi: 10.5958/0976-478X.2018.00004.6.

[5] F. Karim, W. S. Yusoff, and M. N. Ismail, "A cashless society: Understanding adoption of new technology," 2021, doi: 10.1063/5.0044579.

[6] F. Kasirye and S. M. H. Masum, "The Effects of e-Wallet Among Various Types of Users in Malaysia: A Comparative Study," in *3rd Kuala Lumpur International Conference on Education, Economics and Technology (KLICEET2021)*, 2021, pp. 177–194, doi: 978-967-2476-13-9.

[7] T. Nguyen and P. Huynh, "The roles of perceived risk and trust on E–payment adoption," in *Springer Verlag*, 2018, pp. 926–940.

[8] B. Galhotra and A. Dewan, "Impact of COVID-19 on digital platforms and change in E-commerce shopping trends," in *Proceedings of the 4th International Conference on IoT in Social, Mobile, Analytics and Cloud, ISMAC 2020*, 2020, pp. 861–866, doi: 10.1109/I-SMAC49090.2020.9243379.

[9] Fleishman and Hillard, "2012 Digital Influence Index Shows Internet as Leading Influence in Consumer Purchasing Choices," 2012. https://www.prnewswire.com/news-releases/2012-digital-influence-index-shows-internet-as-leading-influence-in-consumer-purchasing-choices-138406059.html.

[10] Neurosensum, "Growing Rapidly, ShopeePay Leads Digital Wallets First Quarter 2021," 2021. https://pressrelease.kontan.co.id/release/tumbuh-pesat-shopeepay-pimpin-dompet-digital-kuartal-pertama-2021?page=all (accessed Apr. 22, 2021).

[11] F. F. Fadlillah, "It's Time to Move on to E-money, Today's Payment Tool," *kemenkeu.go.id*, 2018. https://www.kemenkeu.go.id/publikasi/artikel-dan-opini/sudah-saatnya-beralih-ke-e-money-alat-pembayaran-zaman-now/.

[12] M. Headly, "A 2015 survey and report on social media marketing practices and software usage," 2015. [Online]. Available: https://rebelmicro.weebly.com/uploads/8/5/8/7/8587486/2015socialmarketingtrendsreporttrustradius.pdf.

[13] J. Uduji, E. Okolo-Obasi, and S. Asongu, "The impact of e-wallet on informal farm entrepreneurship development in rural Nigeria," *Electron. J. Inf. Syst. Dev. Ctries.*, vol. 85, no. 3, 2019, doi: 10.1002/isd2.12066.

[14] R. Hill, M. Fishbein, and I. Ajzen, "Belief, Attitude, Intention and Behaviour: An Introduction to Theory and Research," *Contemp. Sociol.*, vol. 6, no. 2, p. 244, 1977, doi: 10.2307/2065853.

[15] B. H. Sheppard, J. Hartwick, and P. Warshaw, "The Theory of Reasoned Action: A Meta-Analysis of Past Research with Recommendations for Modifications and Future Research," *J. Consum. Res.*, vol. 15, no. 3, p. 325, 1988, doi: 10.1086/209170.

[16] F. Davis, "Perceived usefulness, perceived ease of use, and user acceptance of information technology," *MIS Q. Manag. Inf. Syst.*, vol. 13, no. 3, pp. 319–339, 1989, doi: 10.2307/249008.

[17] V. Venkatesh and F. D. Davis, "A Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies," *Manage. Sci.*, vol. 46, no. 2, pp. 186–204, 2000, doi: 10.1287/mnsc.46.2.186.11926.

[18] P. R. Davis, Fred D; BAgozzi, Richard P., Warshaw, "User Acceptance of Computer Technology: A Comparison of Two Theoretical Models," *Manage. Sci.*, vol. 35, no. 8, pp. 982–1003, 1989, [Online]. Available: https://www.researchgate.net/publication/227446117_User_Acceptance_of_Computer_Technology_A_Comparison_of_Two_Theoretical_Models.

[19] L. G. Schiffman and J. Wisenblit, *Consumer Behavior*, 11th ed. Pearson, 2015.

[20] A. Miyazaki and A. Fernandez, "Consumer perceptions of privacy and security risks for online shopping," *J. Consum. Aff. 35(1) 27-44 DOI*, vol. 35, no. 1, pp. 27–44, 2001, doi: 10.1111/j.1745-6606.2001.tb00101.x.

[21] M. A. Hassan, Z. Shukur, M. K. Hasan, and A. S. Al-Khaleefa, "A review on electronic payments security," *Symmetry.*, 2020, doi: 10.3390/sym12081344.

[22] Y. H. Apidana, A. Suroso, and R. P. Setyanto, "MOBILE PAYMENT TECHNOLOGY ACCEPTANCE MODEL IN DIGITAL NATIVE AND DIGITAL IMMIGRANT IN INDONESIA," *J. Ekon. Bisnis, dan Akunt.*, vol. 21, no. 4, 2019, doi: 10.32424/jeba.v21i4.1542.

[23] D. R. E. Marey and E. Purwanto, "CONCEPTUAL MODEL OF INTEREST IN THE USE OF E-WALLET: TECHNOLOGY ACCEPTANCE MODEL (TAM)," in *Technology Adoption a Conceptual Framework*, E. Purwanto, Ed. Tangerang, 2020, pp. 31–50.

[24] F. Nizam, H. J. Hwang, and N. Valaei, "Measuring the Effectiveness of E-Wallet in Malaysia," in *Big Data, Cloud Computing, Data Science & Engineering*, 2019, p. pp.59-69.

[25] M. Chaudhry, S. A., Farash, M. S., Naqvi, H., & Sher, "A secure and efficient authenticated encryption for electronic payment systems using elliptic curve cryptography," *Electron. Commer. Res.*, vol. 16, no. 1, pp. 113–139, 2016, doi: /10.1007/s10660-015-9192-5.

[26] G. P. L. Permana, H. P. S. Rini, and I. G. N. D. Paramartha, "Fintech From a User Behavior Perspective in The Use of E-Wallets Using Technology Acceptance Model (TAM)," *Widya Akunt. dan Keuang.*, vol. 3, no. 1, pp. 50–70, 2021, doi: 10.32795/widyaakuntansi.v3i1.1205.

[27] K. Subaramaniam, R. Kolandaisamy, A. Jalil, and I. Kolandaisamy, "The Impact of E-Wallets for Current Generation," *J. Adv. Res. Dyn. Control Syst.*, vol. 12, no. 01-Special Issue, pp. 751–759, 2020, doi: 10.5373/JARDCS/V12SP1/20201126.

[28] E. Caudill and P. Murphy, "Consumer online privacy: Legal and ethical issues," *J. Public Policy Mark.*, vol. 19, no. 1, pp. 7–19, 2000, doi: 10.1509/jppm.19.1.7.16951.

[29] D. Pertiwi, W. Suprapto, and E. Pratama, "Perceived Usage of E-Wallet among the Y Generation in Surabaya Based on Technology Acceptance Model," *J. Tek. Ind.*, vol. Vol. 22, no. 1, pp. 17–24, 2020, doi: 10.9744/jti.22.1.

[30] P. W. Ratnaningsih and C. Clara, "THE EFFECT OF VOCABULARY TOWARDS WRITING SKILL WITH READING SKILL AS MODERATING EFFECT," *JOALL (Journal Appl. Linguist. Lit.*, vol. 6, no. 2, pp. 228–245, 2021, doi: 10.33369/joall.v6i2.13670.

[31] I. Ghozali, *Multivariate Analysis Application with IBM SPSS 23 Multivariate Analysis Application with IBM SPSS 23 Program*, 8th ed. Semarang-Indonesia: Badan Penerbit Universitas Diponegoro (Diponegoro University Publishing Agency), 2016.

[32] U. Sekaran and R. Bougie, *Research Methods for Business*, 7th ed. New Jersey USA: John Wiley & Son, Inc., 2017.

[33] D. R. Cooper and P. S. Schindler, *Business Research Methods*, Twelfth. New York: McGraw-Hill/ Irwin, 2014.

[34] J. F. Hair, W. C. Black, B. J. Babin, and R. E. Anderson, *Multivariate Data Analysis*, 8th Editio. Cengage, 2018.

[35] S. Astutik, Solimun, and Darmanto, *Multivariate analysis, theory and application of SAS*. Malang: UB Press, 2018.

[36] X. Xu, C. Munson, and S. Zeng, "The impact of e-service offerings on the demand of online customers," *Int. J. Prod. Econ.*, vol. 184, pp. 231–244, 2017, doi: 10.1016/j.ijpe.2016.11.012.

[37] Nguyen T and Huynh P, "The roles of perceived risk and trust on E–payment adoption," in *Springer Verlag*, 2018, pp. 926–940.

3. Surat tugas (Sebagai Pemakalah dari Dekan FBA)

UNIVERSITAS KATOLIK MUSI CHARITAS
VERITAS ET SCIENTIA NOBIS LUMEN
FAKULTAS BISNIS & AKUNTANSI

SURAT TUGAS
Nomor: 855/III/D-KP10003/09/2021

DEKAN

I. Menugaskan kepada:

No	Nama, NIDN	Jabatan
1.	Catharina Clara, S.E., M.Si., 0211047601	Dosen Program Studi Manajemen
2.	Ega Leovani, S.E., M.M. , 0216088702	Dosen Program Studi Manajemen

II. Untuk :

1. Menjadi Pemakalah dalam Seminar Internasional The 2nd APTIK INTERNATIONAL CONFERENCE ON PROVERTY AND ENVIRONMENT (2AIC) dengan Tema "A Sustainable Recovery For People and The Environment". Yang diselenggarakan pada:
   Hari/ Tanggal   : Jumat – Sabtu/ 19 – 20 November 2021
   Penyelenggara : LPPM Universitas Katolik De La Salle Manado
   Tempat   : Via Zoom

2. Surat Tugas ini dibuat untuk dilaksanakan dengan penuh tanggung jawab.

DIKELUARKAN DI : PALEMBANG
PADA TANGGAL   : 08 SEPTEMBER 2021
DEKAN FAKULTAS BISNIS DAN AKUNTANSI

YOHANNES ANDRI P.B, S.E.,M.Sc.,Ak.,CA.
NIP: 059.2002.1

Surat tugas Publikasi dari LPPM

UNIVERSITAS KATOLIK MUSI CHARITAS
VERITAS ET SCIENTIA NOBIS LUMEN

SURAT TUGAS
Nomor : 11/II/ B1-PN1002/11/21

Berdasarkan permohonan dosen di bawah ini dan Surat Penerimaan Artikel (LoA), Kepala LPPM Universitas Katolik Musi Charitas memberikan tugas kepada:

Nama Penulis	Catharina Clara (NIDN. 0211047601)
	Ega Leovani (NIDN. 0216088702)
Program Studi/Fakultas	Manajemen/Bisnis dan Akuntansi
Judul Artikel	Behavior Analysis of Using E-Wallet Features in the Covid-19 Pandemic Era by Applying Technology Acceptance Models
Nama Prosiding	The 2AIC Conference Proceeding

Untuk melaksanakan publikasitersebut dan membuat laporan tertulis hasil dari publikasi kepada LPPM Universitas Katolik Musi Charitas.

Surat tugas ini dibuat untuk dilaksanakan sebagai mana mestinya dan dengan penuh tanggung jawab.

Palembang, 10 November 2021
Kepala LPPM UKMC

Catharina Clara, S.E., M.Si.
NIDN. 0211047601

4. Sertifikat sebagai Pemakalah

5. Sertifikat sebagai presenter

6. Dokumentasi

7. Presensi (opsional)

THE 2'd APTIK INTERNATIONAL CONFERENCE
ON POVERTY AND ENVIRONMENT (2AIC)
"ASustainable Recovery for People andthe Environment"

Program Book
ONLINE | November 19-20, 2021

2nd AIC 2021

PROGRAM BOOK

The 2nd APTIK International Conference on Poverty and Environment (2AIC)
"A Sustainable Recovery for People and the Environment"

Virtual Conference (ONLINE)

Manado - Indonesia

November 19-20, 2021

Organized by:

Sponsored by:

REMARKS BY HEAD OF APTIK

Honorable speakers,

Dear participants

On behalf of APTIK chairperson, allow me to warmly welcome you all to The Second International Conference of Association of Indonesian Catholic Higher Education (APTIK). The theme of the conference: *"A Sustainable Recovery for People and the Environment"* shows a deep concern of APTIK on sustainable development. I believe that we – members of the big family of higher education – have to fully participate in developing a better life for all. However, we also need to protect our world from environmental destruction at the same time. In line with *'Laudato Si"* main messages, APTIK members commit to work and act together in building ecological conscience and culture of environment protection among all students and lecturers.

This conference gathers a significant amount of academics from APTIK members and also from other Higher Education Institutions in Indonesia and some other parts of the world. Through inputs of keynote and invited speakers, presentation of selected papers and discussions among participants, we can certainly expect that this academics' gathering is able to formulate excellent ideas for sustainable recovery for people and environment.

We are delighted and honored to have among us six distinguished speakers who will share their excellent thoughts and experiences to the participants of this conference. On behalf of APTIK family, I thank the two keynote speakers and the four invited speakers for their valuable time and thoughts to share with us.

I wish you a successful and fruitful conference. God bless you all.

Fr. Yulius Yasinto, SVD

APTIK Vice Chairperson

REMARKS BY RECTOR OF
UNIVERSITAS KATOLIK DE LA SALLE MANADO

The 2nd APTIK International Conference 2021 has chosen the theme *A Sustainable Recovery for People and the Environment*. This theme presupposes that the condition of the earth and human life are urgent and important to be restored in a sustainable manner. On one hand, this conference is situated based on the perspective of the UN Sustainable Development Goals. On the other hand, however, this conference affirms the commitment of APTIK and its university members to realize the concept of integral ecology.

The concept of integral ecology is conveyed by Pope Francis in his encyclical *Laudato Si'* (2015). The earth as our home is sick and endangered, and we are called to preserve and recover its condition. Ecology can never be separated from humanitarian issues. The destruction of nature and the environment simultaneously signifies the occurrence of injustice, poverty, and suffering. Thus, ecological crisis is synonymous with the decline of the quality of human life and the imbalance of general welfare.

It is expected that this conference brings diverse research outcomes, but together they become scientific and academic contributions to sustainable recovery to actualize integral ecology.

I extend my gratitude to APTIK Administrators who entrusted the organization of this conference to Universitas Katolik De La Salle Manado. I sincerely thank the keynote speakers, the invited speakers, and all the researchers who present their research in this forum. I appreciate the presence and participation of the lecturers and students. Last but not least, I also would like to thank the organizing committee of this conference.

Prof. Dr. Johanis Ohoitimur

Rector of Universitas Katolik De La Salle Manado

REMARKS BY
CHAIRMAN OFTHE ORGANIZING COMMITTEE

Peace and good health to all of us.

We convey our praise and gratitude to our Lord Jesus Christ who allows us to hold the Second APTIK International Conference on Poverty and Environment. This activity should actually have been carried out in 2020, along with the 20th anniversary of the De La Salle Catholic University, but due to the COVID-19 pandemic and with the approval of the APTIK leadership, we have postponed it until today.

The theme that we raise is in line with the present pandemic condition which has been devastating to all the living creatures on earth. The Second APTIK International Conference of 2021 is expected to address this hot issue for a better life in the future.

We invited two keynote speakers, namely the Head of APTIK and the Rector of Universitas Katolik De La Salle Manado to elaborate further on this theme.

We also have four invited speakers to discuss this topic according to their practice and experience in dealing with this issue in their respective countries which are US (James Krejci), Philippines (Bro. Armin Luistro), Taiwan (Prof. Martin Kao) and Indonesia especially in the East (Pater Dr. Philipus Tule,SVD).

The participants, both lectures and practitioners will examine the main theme and sub-theme more deeply based on their respective fields of expertise while also presenting some ideas for solutions that can be applied to the community life, government agencies and other sectors to eliminate the pandemic we are currently experiencing so that we can enjoy a more normal life as usual.

We would like to thank the APTIK leaders for providing the opportunity for Universitas Katolik De La Salle Foundation to be the organizer of this activity. Thank you to the Foundation and its apparatus. Thanks to the Rector of Universitas Katolik De La Salle Manado. Thanks to the keynote speakers and invited speakers, the participants who were willing to present their findings.

Thank you to the government of North Sulawesi Province, to the Governor and Deputy Governor. Thanks to Manado Mayor Andre Angow and Deputy Mayor dr. Richard Sualang and the Municipality apparatus. Thanks to the Village Head of Kairagi and Kombos as well as the local security personnel and the community around the campus.

Dr. Jozef R. Raco

Chairman of 2AIC

REMARKS BY CHAIRMAN OF
THE PTU DE LA SALLE MANADO FOUNDATION

We give thanks to God for His arrangement, so that this second APTIK international conference can take place. The theme of this conference is *a Sustainable Recovery for People and the Environment*. This theme is very challenging for all of us, especially academics. Because all nations and countries in the world are currently struggling to get out from the chaos caused by the COVID-19 pandemic. Pope Francis in his New Year's welcome, February 8, 2021, before the ambassadors for the Holy See of the Vatican, said: *this world is seriously ill, not because of the Covid 19 Virus, but also in its natural environment, its economic and political processes, and even more so in its human relationships.*"

For this reason, this conference has become an open area to accommodate ideas and thoughts from academics, according to their respective expertise. We don't expect that the conference will make a contribution that can turn things around for the better, but even if it's small, it will still provide significant value.

I thank the APTIK Management, who has entrusted the organization of this conference to the Catholic University of De La Salle Manado.

Finally, I would like to thank the keynote speakers and invited speakers, all presenters, all writers, reviewers, who have shared their valuable experiences and all those who have contributed their best efforts and assistance in organizing this event.

Fr. Benansio Salombre
Chairman of the PTU De La Salle Manado Foundation

TABLE OF CONTENTS

CONFERENCE DETAIL INFORMATION

Date   :   November 19-20, 2021

Organizer (Host)   :   1. Universitas Katolik De La SalleManado

                                      2. Association of Indonesian Catholic Higher

                                         Education (APTIK)

Venue   :   Manado - Indonesia (Virtual Conference - Online)

Platform   :   Zoom

Language   :   English

Secretariat   : LPPM Universitas Katolik De La Salle Manado

                                 Kairagi Satu, Kecamatan Mapanget, Manado

                                 North Sulawesi, Indonesia

Conference Website   :   lppm.unikadelasalle.ac.id/2aic   Contact

Person   : 1. +62 821 8960 7983 (Mrs. Helena)

                                 2. +62 897 9600 180 (Ms. Vina)

SPEAKERS

KEYNOTE SPEAKERS

Johanes Eka Priyatma, M.Sc., Ph.D.
Rector of Sanata Dharma University Yogyakarta

Prof. Dr. Johanis Ohoitimur
Rector of Catholic University of De La Salle Manado

INVITED SPEAKERS

Dr. James Krejci
Lewis University, Illinois, USA (Chair - Associate Professor - Business Administration)

Prof. Martin Kao, Ph.D.
Providence University, Taiwan (Associate Professor - Tourism Dept.)

Br. Armin Luistro
Visitor of Lasallian East Asia District – De La Salle Manila-Philippines

Pater Dr. Philipus Tule
Rector of Catholic University of Widya Mandira Kupang

COMMITTEE

STEERING COMMITTEE

1. Benansio Salombre, S.S.
2. Prof. Dr. Johanis Ohoitimur
3. Debby Paseru, S.T., M.M.S.I., M.Ed.
4. Dr. Stella T. Kaunang, S.Pi., M.Si.
5. Frankie J. H. Taroreh, S.E., M.M.

ORGANIZING COMMITTEE

Chairperson	:	Dr. Jozef Richard Raco, M.Sc.
Vice Chair I	:	Angelia Melani Adrian, Ph.D.
Vice Chair II	:	Yulius Christian Raton, S.T., M.Kom.
Secretary	:	1. Dr. Stevanus Ngenget, M.A.
		2. Drs. Johny F. Iroth
Financial Officer	:	1. Rudy Susilo, S.T.
		2. Steify M. E. W. Sepang, S.E., M.Si., Ak., CA
		3. Aman Sutarman, S.E.

EVENT AFFAIRS

Coordinator	:	Wahyuny Langelo, B.S.N., M.Kes.
Members	:	1. Johanis Kerangan, S.Kep., Ns., M.Kep.
		2. Natalia Elisa Rakinaung, S.Kep., Ns., M.N.
		3. Kosmas Sobon, S.Fils., M.Pd.
		4. Lianly Rompis, S.T., M.I.T.S.
		5. Loureine Sumual, S.E., M.F.M.
		6. Machiko Nugraha Indriyanto, S.E., M.Par.
		7. Mario V. Poluakan, S.E., M.Sc.
		8. Steven Kawatak, S.E., M.Ec.
		9. Teddy Tandaju, S.E., M.B.A (Adv).

SECRETARIAT AFFAIRS

Coordinator	:	Helena Benedicta Tambajong, S.H., M.H.
Members	:	1. Ignatia Rosali Honandar, S.E., M.Sc.
		2. Johannes A. Timbuleng, S.I.P., M.Pub.Admin.
		3. Meilany Rosita Lengkong, S.P., M.Agb.
		4. Merry Jeanned Arc Korompis, S.E., M.M.

5. Rafael H. Y. Sengkey, S.S., M.Pd.

6. Thomas Ch. Suwanto, S.Kom., M.Mm.

7. Yosephina Lidya Thieyssen, S.E.

SPONSORSHIP AFFAIRS

Coordinator   :   Octavianus Muaja, S.E., M.M.

Members   :   1. Joppie Handri Supit, S.E., M.B.A.

2. Christoforus Adrie Koleangan, S.E., M.M.

3. Yelly A. Walansendow, S.E., S.ST.Par., M.Si.

PROGRAM AFFAIRS

Coordinator   :   Inneke R. M. Victor, Ph.D.

Members   :   1. Dino Rahardyan, S.TP., M.Sc.

2. Dr. Arteurt Yoseph Merung, M.Si.

3. Dr. Indriani Yauri, M.N.

4. Dr. Ivonne A. Umboh, S.E., M.Si.

5. Dr. Liza Wikarsa, B.C.S., M.Comp.

6. Dr. Rietha Lontoh

7. Dr. Valentino Lumowa

8. Dr. Karen Alfa Pontoan, S.E., M.Sc.

9. Lanny Sitanayah, Ph.D.

REFRESHMENT AFFAIRS

Coordinator   :   Annita Mangundap, S.H., M.H.

Members   :   1. Fabyana Imelda Tamboto, S.S., M.Pd.

2. Margie Christanty Poluan, S.E., M.S.A.

GENERAL AFFAIRS

Coordinator   :   Ronald Albert Rachmadi, S.T., M.T.

Members   :   1. Edino A. Lomban, S.S., M.A.

2. Roosalina Hera Lucia, S.E., M.M.

IT SUPPORT AFFAIRS

Coordinator   :   Rano Tatontos, S.Kom.

Members   :   1. Johanis W. L. Mongkau., S.Kom.

2. Junaidy B. Sanger, S.Kom., M.Kom.

3. Oktovina Sintami Ully Tambunan, S.T.

REVIEWERS

1. Hong-Phuc Nguyen, Ph.D. (Can Tho University, Vietnam)
2. Bunjira Makond, Ph.D. (Prince of Songkla University, Thailand)
3. Dr. Sushruta Mishra (Kalinga Institute of Industrial Technology, India)
4. Dr. Clara R. P. Ajisuksmo, M.Sc. (Atma Jaya Catholic University of Indonesia)
5. Dr. Iur. Asmin Fransiska, S.H., L.L.M. (Atma Jaya Catholic University of Indonesia)
6. Dr. Yasintha Soelasih, M.Si. (Atma Jaya Catholic University of Indonesia)
7. Dr. dr. Soegianto Ali, M.Med.Sc. (Atma Jaya Catholic University of Indonesia)
8. Dr. Phil. Juliana Murniati, M.Si. (Atma Jaya Catholic University of Indonesia)
9. Dr. Eko Adi Prasetyanto (Atma Jaya Catholic University of Indonesia)
10. Ir. Theresia Ghozali, M.T. (Atma Jaya Catholic University of Indonesia)
11. Henny Pongantung Ns., M.S.N., D.N.Sc. (College of Health Sciences Stella Maris Makassar)
12. Dr. Emma Mauren Moko, S.T.P., M.Si. (Manado State University)
13. Dr. Ir. Leonardus Ricky Rengkung, M.E. (Sam Ratulangi University)
14. Ir. Medy Ompi, M.Sc., Ph.D. (Sam Ratulangi University)
15. Maya H. Montolalu, S.P., M.Com., M.Sc. (Sam Ratulangi University)
16. Dino Rahardian, S.T.P., M.Sc. (Universitas Katolik De La Salle Manado)
17. Dr. Arteurt Merung, M.Si. (Universitas Katolik De La Salle Manado)
18. Dr. Indriani Yauri, M.N. (Universitas Katolik De La Salle Manado)
19. Dr. Ivonne Umboh, S.E., M.Si. (Universitas Katolik De La Salle Manado)
20. Dr. Liza Wikarsa, B.C.S., M.Comp. (Universitas Katolik De La Salle Manado)
21. Dr. Rietha Lontoh (Universitas Katolik De La Salle Manado)
22. Dr. Valentino Lumowa (Universitas Katolik De La Salle Manado)
23. Dr. Karen Pontoan, S.E., M.Sc. (Universitas Katolik De La Salle Manado)
24. Lanny Sitanayah, Ph.D. (Universitas Katolik De La Salle Manado)
25. Dr. Eng. Prudensy Opit, M.Eng. (Universitas Katolik De La Salle Manado)
26. Lianly Rompis, S.T., M.I.T.S. (Universitas Katolik De La Salle Manado)
27. Teddy Tandaju, S.E., M.B.A.(Adv). (Universitas Katolik De La Salle Manado)
28. Steven Pandelaki, S.T., M.Sc. (Universitas Katolik De La Salle Manado)
29. Apriandy Angdresey, S.T., M.Sc. (Universitas Katolik De La Salle Manado)
30. Inneke Victor, Ph.D. (Universitas Katolik De La Salle Manado)

SCOPEOFTHECONFERENCE

The 2ⁿᵈ APTIK International Conference on Poverty and Environment (2AIC) 2021 aims to bring together leading academic scientists, researchers, research scholars, observers, and practitioners to exchange and share their knowledge, theoretical analysis, concepts and designs, opinions, and policies in relation to poverty alleviation, preservation of nature and Covid-19 pandemic and recovery strategies. Full scopes of the conference are as follows:

- Environment
- Green and Renewable Energy
- Social, Economics and Humanities
- Disaster Prevention and Mitigation
- Poverty
- Health and Education
- ICT
- COVID-19 Pandemic and Recovery Strategies

TECHNICAL   PROGRAM

1st Day – November 19th, 2021

TIME (WITA)	TOPICS
07.30 – 08.30	Registration- Zoom Room Opened
08.30 – 08.40	Opening from MC
08.40 – 08.45	Opening Prayer
08.45 – 08.50	Indonesian National Anthem
08.50 – 09.00	Remarks
09.00 – 09.05	Picture Taking
09.05 – 09.45	**Keynote Speaker: Prof. Dr. Johanis Ohoitimur**
09.45 – 10.15	**Invited Speaker: Prof. James Krejci**
10.15 – 10.30	Q & A
10.30 – 10.45	Session Break
10.45 – 11.15	**Invited Speaker: Br. Armin Luistro, FSC**
11.15 – 11.30	Q & A
11.30 – 12.15	**Keynote Speaker: Johanes Eka Priyatma, M.Sc., Ph.D.**
12.15 – 13.15	Lunch Break
13.15 – 16.00	Parallel Session (Refer to Oral Presentation Schedule)
16.00 – 16.05	Closing 1st Day
	Closing Prayer

2nd Day – November 20th, 2021

TIME (WITA)	TOPICS
08.00 – 09.00	Registration- Zoom Room Opened
09.00 – 09.10	Opening from MC
09.10 – 09.15	Opening Prayer
09.15 – 09.45	**Invited Speaker: Prof. Martin Kao, Ph.D**
09.45 – 10.00	Q & A
10.00 – 10.35	**Invited Speaker: Dr. Philipus Tule**
10.35 – 10.50	Q & A
10.50 – 11.50	Lunch Break
11.50 – 15.00	Parallel Session (Refer to Oral Presentation Schedule)
15.00 – 15.10	Closing Ceremony
15.10 – 15.15	Best Paper and Best Oral Presentation Announcement
15.15 – 15.20	Closing Remarks and Acknowledgement
15.20 – 15.25	Closing Prayer
	Picture Taking

PARALLEL SESSION

ROOM 1. SOCIAL ECONOMICS AND HUMANITIES

(13.15 – 13.35)   The Impact of Good Corporate Governance (GCG) Implementation and Internal Control on State Owned Enterprises (BUMN) Performance

Mc Donald F S Porajow (Universitas Katolik De La Salle Manado)

(13.35 – 13.55)   Analysis Of Service Marketing Blueprint for The Success of Service Business in Metro Boomerang College, Manado

Teddy Tandaju (Universitas Katolik De La Salle Manado)

(13.55 – 14.15)   Application Of an Appropriate Technology to Maintain the Economic Sustainability of Salt Farmers

Judy R. Witono; Herry Santoso; Kevin C. Wanta; Putu P. Deandra (Universitas Katolik Parahyangan)

(14.15 – 14.35)   The Culture and Gender's Perspective Among SME's Female Entrepreneurs: A Comparative Studies in Malaysia, Japan, And Indonesia

Theresia Diyah Wulandari (Universitas Atma Jaya Yogyakarta)

(14.35 – 14.55)   Islamic Spirituality and Socio-Economic Development of Society in The Province of West Java-Indonesia in The Context of Covid-19 Pandemic

Bernardus Ario Tejo Sugiarto; Abdul Aziz Maarif (Universitas Katolik Parahyangan; Universitas Islam Negeri Sunan Gunung Djati)

(14.55 – 15.15)   Increasing The Income of Local Organic-Farmer Through a Social Friendship and Sustainable Farming: A Field Case Study in The Light of Laudato Si and Fratelli Tutti

Fransiskus Borgias; Sutrisna Widjaja (Universitas Katolik Parahyangan)

(15.15 – 15.35)   Developing Product Adaptation Capability Model to Improve Green Marketing Performance for SMEs

Ivonne A Umboh (Universitas Katolik De La Salle Manado)

ROOM 2. ENVIRONMENT

(13.15 – 13.35)   The Effects of Perceived Risk, Travel Constraints, Fear of Covid on Hotel Visit Intention During The Covid - 19 Pandemic

Nadia Nila Sari; Vonezyo Yupanzara Dharomesz (Universitas Atma Jaya Yogyakarta)

(13.35 – 13.55)   Design Of a Non-Pyramidal Modelled Waveguide Horn Antenna for WLAN 2.4 Ghz Communication System

Max Alexander Rura Patras; Lianly Rompis (Universitas Katolik De La Salle Manado)

(13.55 – 14.15)   The Impact of Cleanliness, Health, Safety, And Environmental Sustainability Facilities on Tourist Satisfaction at Bukit Kasih

Steven Y. Kawatak; Machiko N. Indriyanto; Aprilia R. Rungkat (Universitas Katolik De La Salle Manado)

(14.15 – 14.35)   Exploring The Effects of Social-Economics Status on The Perceived Knowledge on Urban Environment Amongst Primary Students Living in Slum Area of Urban Semarang

Dhiyan Krishna Wardhani; Alfons Christian Hardjana; Augustina Sulastri; Sri Sumijati (Universitas Katolik Soegijapranata)

(14.35 – 14.55)   Priority Factor of Developing Island Tourism

Jozef R. Raco (Universitas Katolik De La Salle Manado)

(14.55 – 15.15)	The Role of Particle Filter Shell, Septiver Bilocularis, In Enhancing the Attachment of Septiver and Biodiversity Of Tongkaina And Teep Coastal Of North Sulawesi
	Medy Ompi; Stella Kaunang (Universitas Katolik De La Salle Manado)
(15.15 – 15.35)	The Influence of Promotions on Instagram Towards Tourists' Decision to Visit Puncak Kai'santi Tomohon
	Roosalina H. Lucia; Steven Y. Kawatak; Johanes A. Niaboy (Universitas Katolik De La Salle Manado)

2st Day – November 20th, 2021

ROOM 1. GREEN AND RENEWABLE ENERGY, SOCIAL ECONOMICS AND HUMANITIES

(11.50 – 12.10)	Building Rocket Stove to Support the Sustainable Palm Sugar Industry
	Inneke Victor; Indah Kairupan; Angelo Runtu (Universitas Katolik De La Salle Manado)
(12.10 – 12.30)	The Urban Waste Treatment Using RDF Method for An Industry Alternative Fuel in Indonesia
	Albert Yansen; Chandra Aditya Prapanca; Danny Indra Satya; Danni Arista Kurniawan (STIE Bhakti Pembangunan)
(12.30 – 12.50)	A Microcontroller Based Pico Hydro Hydroelectric Power Generation System for Fishpond Lighting
	Julie C Rante; Kristian A Dame; Lianly Rompis (Universitas Katolik De La Salle Manado)
(12.50 – 13.10)	A System Dynamics Simulation Approach for Describing How Carbon Produced from A Production System
	Petrus S. Murdapa; Theresia L. Windyaningrum; Lorensius A.S. Waloyo (Universitas Katolik Widya Mandala Surabaya)
(13.10 – 13.30)	Parents and Children Relationship as Depicted in Troy Film
	Stevanus Ngenget (Universitas Katolik De La Salle Manado)

ROOM 2. DISASTER PREVENTION AND MITIGATION, COVID-19 PANDEMIC AND RECOVERY STRATEGIES

(11.50 – 12.10)	The Vernacular Of Disaster: The Rhetoric And Public Memory Of Volcanic Eruption In The Museum Gunung Merapi, Indonesia
	Desideria Cempaka Wijaya Murti (Universitas Atma Jaya Yogyakarta)
(12.10 – 12.30)	Knowledge Of Adolescents About Prevention Of Flood Disaster In Surabaya City
	Iriene Kusuma Wardhani (STIKES Katolik St. Vincentius A Paulo Surabaya)
(12.30 – 12.50)	The Role of Youth in Disaster Mitigation
	Raditya Kurniawan Djoar; Anastasia Putu Martha Anggarani (STIKES Katolik St. Vincentius A Paulo Surabaya)
(12.50 – 13.10)	Disaster Mitigation on Utilization of Telecommunication Infrastructure and Services
	Galih Ariprawira; M Aghust Kurniawan; Irma Wibiyanti; Rita Rahmawati (Universitas Faletehan)
(13.10 – 13.30)	Behavior Analysis of Using E-Wallet Features in The Covid-19 Pandemic Era by Applying Technology Acceptance Models
	Catharina Clara; Ega Leovani (Universitas Katolik Musi Charitas)

ROOM 3. HEALTH AND EDUCATION

(11.50 – 12.10)	Global Health Competencies for Indonesian Nursing Education From Experts' Perspectives
	Indriani Yauri., Henny Suzana Mediani., Dionysius Sumenge (Universitas Katolik De La Salle Manado)
(12.10 – 12.30)	Analysis Of Risk Factors Affecting Musculoskeletal Disorder in Workers
	Anastasia Putu Martha Anggarani; Raditya Kurniawan Djoar (STIKES Katolik St. Vincentius A Paulo Surabaya)

(12.30 – 12.50)	The Role of Head CT, Mechanism of Trauma, Severe of Trauma in Improving Survival Rates for Head Trauma Patients
	Irine Yunila Prastyawati; Imelda Feneranda Seravia Tambi; Didik Mulyono (STIKES Katolik St. Vincentius A Paulo Surabaya)
(12.50 – 13.10)	The Use of Gadget in Distance Learning and Its Effect on The Eye Health of Elementary School Students in Manado
	Ferry Doringin; Veronica Yonita Wongkar; Ignatia Doringin; Wahyu Budiana (Akademi Refraksi Optisi dan Optometri Gapopin; Universitas Katolik De La Salle Manado; Bunda Perantara School)
(13.10 – 13.30)	Moringa oleifera's bioactive compounds as an anti stunting agent reviewed by in silico analysis"
	Laurensi Meity Sasube (Universitas Katolik De La Salle Manado)
(13.30 – 13.50)	Beyond the Shadows of Capitalism and Communism: Learning from the Covid-19 Pandemic
	Valentino Lumowa (Universitas Katolik De La Salle Manado)
(13.50 – 14.10)	Online Buying Behaviour During And After Covid 19
	Jozef R. Raco (Universitas Katolik De La Salle Manado)

8. Surat Keterangan dari Perpustakaan (Repository UKMC)

File Kedua berisi : *softfile* prosiding lengkap (dalam 1 file pdf).