

THE EFFECT OF EASE OF USE OF TOKOPEDIA ON TUITION PAYMENTS: A LITERATURE REVIEW

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ABSTRACT

This study aims to examine the effect of the ease of use of Tokopedia on tuition payments in Indonesia, focusing on implementing digital payment systems such as QRIS and electronic wallets. This literature review identifies various benefits Tokopedia provides as a tuition payment platform, including ease in the transaction process, flexibility of payment methods, and increased administrative efficiency in educational institutions. Tokopedia, with the integration of the QRIS system, allows students to make payments using various e-wallets, which speeds up the process and increases financial inclusion among students, especially those living in remote areas. However, while the platform provides convenience, data security and economic inclusion challenges are still a significant concern. Transaction security, especially in terms of the protection of users' personal data and accessibility for students who do not have adequate access to digital technology, is an issue that needs to be addressed. In addition, Tokopedia also improves students' financial literacy, helps them manage their expenses, and prepares them for future financial challenges. Overall, Tokopedia has made an essential contribution to the digitization of tuition payments, but economic security and inclusion challenges must continue to be considered to optimize its benefits.

Keyword: tokopedia, convenience, tuition fee payment

ABSTRAK

Penelitian ini bertujuan untuk mengkaji pengaruh kemudahan penggunaan Tokopedia terhadap pembayaran SPP di Indonesia, dengan fokus pada penerapan sistem pembayaran digital seperti QRIS dan dompet elektronik. Tinjauan pustaka ini mengidentifikasi berbagai manfaat yang diberikan Tokopedia sebagai platform pembayaran SPP, antara lain kemudahan dalam proses transaksi, fleksibilitas metode pembayaran, dan peningkatan efisiensi administrasi di lembaga pendidikan. Tokopedia, dengan integrasi sistem QRIS, memungkinkan mahasiswa melakukan pembayaran menggunakan berbagai dompet elektronik, yang mempercepat proses dan meningkatkan inklusi keuangan di kalangan mahasiswa, terutama yang tinggal di daerah terpencil. Namun, meskipun platform ini memberikan kemudahan, tantangan keamanan data dan inklusi ekonomi masih menjadi perhatian yang signifikan. Keamanan transaksi, terutama dalam hal perlindungan data pribadi pengguna dan aksesibilitas bagi mahasiswa yang tidak memiliki akses memadai ke teknologi digital, merupakan masalah yang perlu ditangani. Selain itu, Tokopedia juga meningkatkan literasi keuangan mahasiswa, membantu mereka mengelola pengeluaran, dan mempersiapkan mereka menghadapi tantangan keuangan di masa mendatang. Secara keseluruhan, Tokopedia telah memberikan kontribusi penting bagi digitalisasi pembayaran SPP, tetapi tantangan keamanan dan inklusi ekonomi harus terus dipertimbangkan untuk mengoptimalkan manfaatnya.

Kata kunci: tokopedia, kemudahan, pembayaran biaya pendidikan

PENDAHULUAN

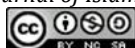
The digitization of payment transactions in Indonesia, especially in the context of tuition payments, has undergone a significant transformation in recent years. The development of financial technology (fintech) and the adoption of digital payment systems, such as the Quick Response Indonesian Standard (QRIS), have facilitated various types of transactions, including the payment of education fees. QRIS, introduced by Bank Indonesia, aims to simplify transactions between e-wallets through QR Codes, provide easy access and accelerate financial inclusion among the public, including students (Suprpto and Kusuma 2022; Sriyono, Andjani, and Irawan 2023). In this regard, e-wallets are becoming one of the most essential tools in tuition payments, with research showing that e-wallets allow for fast, secure, and efficient transactions (Rais Rabtsani, Triayudi, and Soepriyono 2024). With the shift in public preferences from cash to non-cash transactions, tuition payments are now shifting to digital platforms (Maharani et al. 2023). Along with the increasing use of digital wallets such as Dana and GO-PAY, digital payment systems offer convenience and practicality, although there are still challenges related to data security and fraud risks that must be overcome to maintain user trust (Nirawati, Isselyn, and Ida 2020; Rabbani et al. 2023).

Tokopedia, one of Indonesia's largest e-commerce platforms, has played a role in this transformation by providing payment services, including tuition payments. Since its inception in 2009, Tokopedia has grown rapidly, utilizing a marketplace model that connects buyers and sellers and providing a wide range of financial transaction services, including payment of education fees. Through the implementation of an effective Integrated Marketing Communication (IMC) strategy, Tokopedia can optimize user experience (UX), increase customer satisfaction and loyalty, and introduce payment solutions that are secure and easily accessible to students and their families (Fiati et al. 2021; Subagio 2023). This is reflected in the increase in transactions processed by this platform, which includes tuition payments, and makes Tokopedia one of the leading players in Indonesia's digital economy (David 2023; Fathimah Az-zahra, Tri Kurniawan, and Shabrina Prameka 2024).

The shift in tuition payment methods from the conventional direct payment method on campus to a more practical digital payment method reflects a significant evolution in how educational institutions manage financial transactions. Digital payments provide several benefits, including increased efficiency and accessibility. Faster payment processes and reduced need for physical presence at payment locations are among the main advantages, creating convenience for students and speeding up the administrative process (Fahimah and Harsono 2023; Gunadi et al. 2024). However, despite the many advantages of digital payment systems, data security and financial inclusion challenges must still be addressed to ensure that all students can access and utilize these payment systems equally (Fahimah and Harsono 2023; Nursari, Suparta, and Moelgini 2019). In response to this phenomenon, educational institutions in Indonesia have begun to adopt digital payment standards such as QRIS to speed up the payment process and support the local economy by empowering MSMEs around campuses (Gunadi et al. 2024).

Overall, the shift to digital payments in the context of tuition payments in Indonesia reflects changes in the education sector and the broader digital economy. With proper regulatory support and increased financial literacy, payment digitalization can continue to grow and positively impact the education system and the economy (Abidin et al. 2023; Nasution, Dirbawanto, and -Rossevelt 2024).

The purpose of the research was to conduct a literature review related to the influence of the ease of use of Tokopedia in paying tuition fees in Indonesia. Specifically, the objectives of this study are 1) Analyze how the ease of use of Tokopedia as an e-



commerce platform affects students' preferences in making tuition payments; 2) Identify factors that contribute to increasing the ease of use of Tokopedia in tuition payment transactions; 3) Evaluate the challenges faced by users in accessing and utilizing the digital payment system through Tokopedia for tuition, including issues related to financial security and inclusion; and 4) Explain the impact of the adoption of digital payment systems such as Tokopedia on the efficiency and accessibility of tuition payments in Indonesia.

METODE PENELITIAN

This study uses the literature review method to analyze the influence of the ease of use of Tokopedia in paying tuition fees in Indonesia. The first step in this study is to collect relevant literature sources, such as journals, articles, books, and research reports, which are selected based on specific criteria, namely publications published in the last five years and discuss topics related to the ease of use of digital platforms, e-wallets, and tuition payments. Literature sources were obtained through searches in various academic databases such as Google Scholar, JSTOR, and Scopus, using relevant keywords such as "ease of use of Tokopedia", "digital payment for tuition fees", and "QRIS payment in Indonesia". After the literature was collected, the data was analyzed and classified to find the main themes related to the influence of Tokopedia on tuition payment decisions, as well as the factors influencing the adoption of digital payment systems.

Furthermore, the results of the literature analysis will be synthesized to provide a deeper understanding of the impact of the ease of use of Tokopedia on tuition payments. The findings are presented by referring to existing studies, comparing various views and results found, and identifying gaps in the existing literature. The conclusion of this literature review is expected to provide a comprehensive overview of the influence of digital payments, especially Tokopedia, in improving the efficiency and accessibility of tuition payments and the challenges and opportunities associated with implementing this system. These findings will also provide direction for further research in this area.

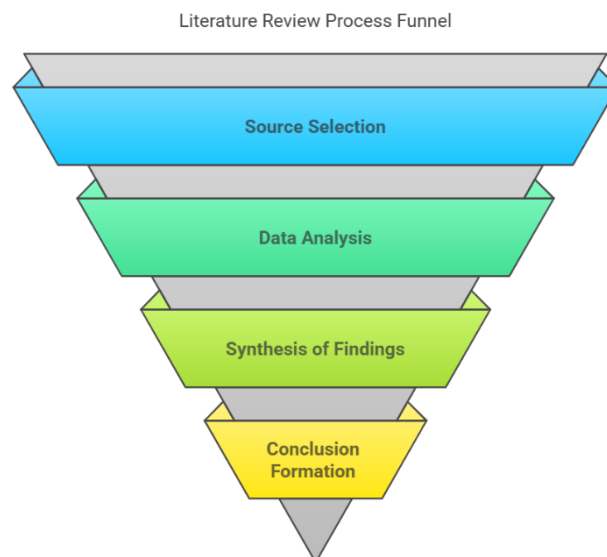


Figure 1.
Literature Review Process

HASIL DAN PEMBAHASAN

The Effect of Tokopedia's Ease of Use on Tuition Payments

The ease of Tokopedia in paying tuition plays a big role in changing how students make financial transactions. Research has shown that college students prefer these platforms because of their simple and user-friendly interface, allowing them to make payments easily without technical barriers. Tokopedia provides a variety of flexible payment methods, such as using e-wallets or bank transfers, allowing students to choose the option that best suits their preferences. This flexibility provides additional convenience for students with busy schedules, as they can make payments anytime and anywhere.

In addition, Tokopedia utilizes a payment system integrated with QRIS (Quick Response Indonesian Standard), providing a fast and easy transaction experience. With this system, students only need to scan the QR code on the Tokopedia application to complete the payment. This reduces the time it takes to find alternative payment methods and provides greater convenience, as the process only requires a few easy steps. Previous research has shown that ease of payment processing is directly related to increased user satisfaction levels (Fiati et al. 2021)

Nevertheless, the ease of use of Tokopedia not only has an impact on user convenience but also speeds up payment transactions at educational institutions. Tuition payments that used to take a long time with conventional methods, such as on-campus direct payments, can now be completed in minutes. It also reduces the queues and time students spend at campus cashiers, leading to higher efficiency in campus administration management (Fathimah Az-zahra, Tri Kurniawan, and Shabrina Prameka 2024). Therefore, Tokopedia has succeeded in creating a payment platform that simplifies the entire process, improves the student experience, and speeds up the administrative process in various educational institutions.

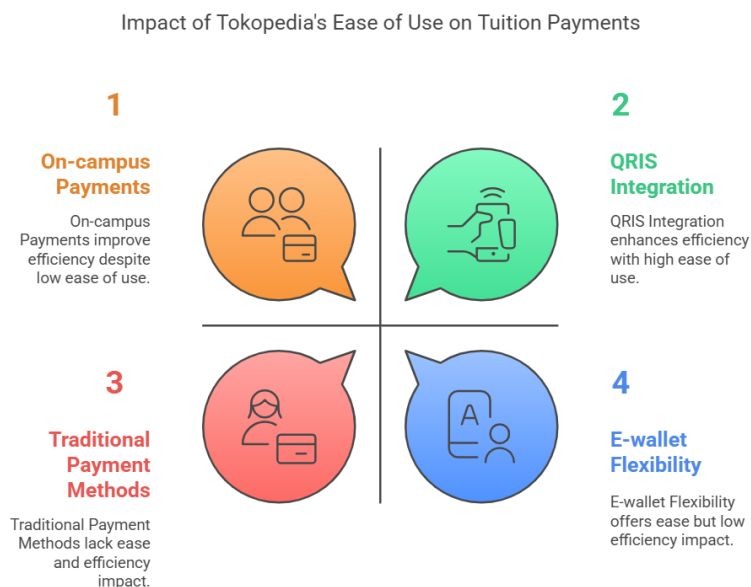


Figure 2.
Impact of Tokopedia's Ease of Use on Tuition Payments

The Role of QRIS and Digital Wallets in Improving Payment Accessibility

QRIS (Quick Response Indonesian Standard) has become an integral part of the digital payment system in Indonesia, especially in the context of tuition payments. Using QRIS, Tokopedia allows users to transact using various electronic wallets (e-wallets), such as GoPay, OVO, Dana, etc. This will enable students to choose the payment method that suits their needs without being limited to just one platform. QRIS ensures that all transactions can be carried out with one standard that is compatible with various types of electronic wallets, making it easier for students to choose a payment system that they trust and like (Suprpto and Kusuma 2022; Sriyono, Andjani, and Irawan 2023)

Furthermore, the QRIS system also improves financial inclusion, allowing students who previously did not have access to conventional banking or credit cards to use e-wallets for payment. In Indonesia, many students come from areas far from the city centre, where access to banking services is still limited. QRIS solves this problem by providing more straightforward and equitable access to tuition payments. The system also improves efficiency, as students can make payments without the need to leave the house or go to campus, saving time and transportation costs.

In addition, the use of QRIS also supports more transparent payments. All transactions are recorded in the e-wallet app, allowing students to track their expenses efficiently. That way, students can verify their payments and ensure that tuition fees have been paid on time. This creates a more organized system and reduces the chances of errors or delays in conventional payment systems, where payment records often have to be processed manually by the campus administration (Maharani et al. 2023) The use of QRIS in Tokopedia makes transactions more straightforward and contributes to operational efficiency in educational institutions.

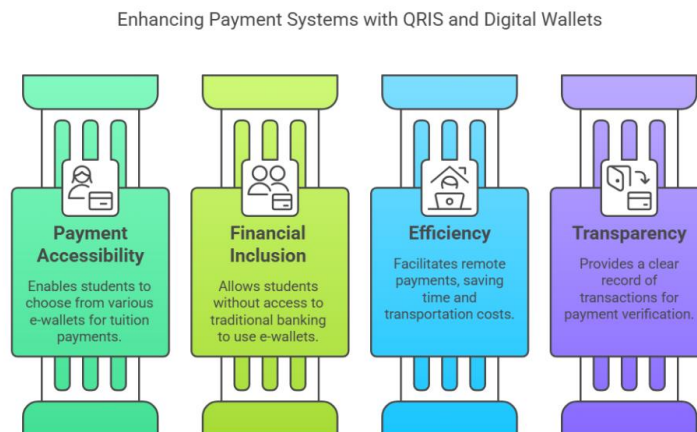


Figure 3.
Enhancing Payment Systems with QRIS and Digital Wallets

Challenges in the Adoption of Digital Payment Systems

Although digital payment systems offer many advantages, some challenges remain, especially regarding security and financial inclusion issues. Data security is one of the main issues Tokopedia users face when using the platform for tuition payments. Although

Tokopedia has implemented advanced security technologies, such as encryption and two-factor verification, some users still feel worried about the potential for personal data leakage or misuse of their payment information. This is a serious concern, considering that sensitive students' data can become a target for fraud or cybercrime if not appropriately managed (Rabbani et al. 2023)

Another challenge is the issue of financial inclusion. Although e-wallets and QRIS provide convenience for many students, some segments of the population still have difficulty accessing this digital technology. Students from remote areas or families with economic limitations may not have adequate access to a smartphone device or a stable internet connection, which is a significant need to use Tokopedia and e-wallets. This creates a gap in adopting digital payment systems, where not all college students can enjoy the same benefits. Therefore, it is essential to improve technology accessibility and ensure all students can access this payment system fairly (Fahimah and Harsono 2023)

In addition, although Tokopedia and other platforms have reduced barriers to tuition payments, challenges in education and digital literacy remain. Students from various backgrounds don't always understand the best way to use this technology safely, leading to mistakes in transactions or potential fraud. Therefore, to maximize the potential of the digital payment system, efforts are needed to improve students' financial literacy and digital literacy. Educational institutions and the government must play an active role in providing training on using this digital system and increasing awareness of the importance of cybersecurity in conducting online transactions (Nurlaili et al. 2021)

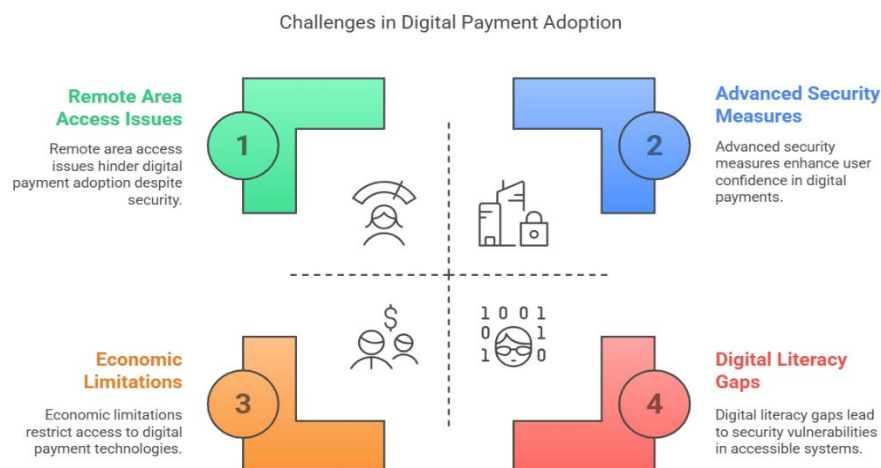


Figure 4.
Challenges in Digital Payment Adoption

The Impact of Using Tokopedia on the Efficiency of Tuition Payments

One of the most significant impacts of using Tokopedia in tuition payments is the increase in efficiency in the payment administration process. Tokopedia allows students to complete payments in just a few easy steps through the app, reducing the need for long queues at campus counters or banks. This significantly reduces the time it takes to complete transactions and avoids congestion in conventional payment systems. Research conducted by (Kusumaningayu, Pratama, and Wulansari 2024) shows that an integrated digital payment system like the one used by Tokopedia can reduce the number of

administrative errors, improve the accuracy of payment data, and provide faster results in the payment process.

In addition, efficiency is also reflected in reducing administrative burdens for the campus. The verification and payment processing process that used to require a lot of labour can now be done automatically through the existing system in Tokopedia. With easy system integration, the campus can focus more on other academic and operational aspects while payments are more transparent and organized. It also reduces the potential for human error that often occurred in the management of tuition payments in the past, thereby speeding up the administrative process and making it more efficient.

The use of Tokopedia in tuition payments also supports better financial management on campus. As a digital platform, Tokopedia allows automatic and real-time transaction data management, making it easier for the campus to monitor financial flows and ensure that payments are made on schedule. This leads to better management of funds, transparent and accessible at any time by interested parties, such as faculties and administration. It also allows the campus to more efficiently plan and allocate funds and reduce the risk of delays or errors that can affect the sustainability of campus operations (Manurung, Krisbiantoro, and Utami 2024)

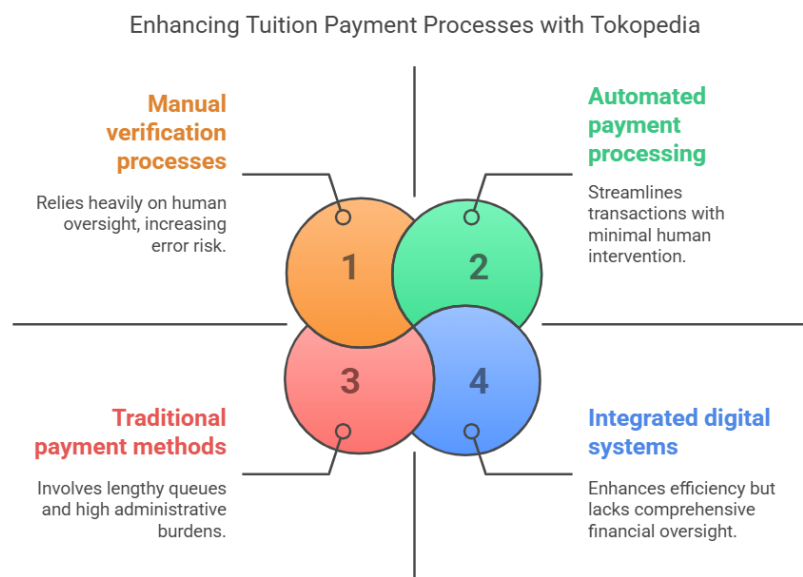


Figure 5.
Enhancing Tuition Payment Processes with Tokopedia

The Role of Tokopedia in Improving Student Financial Literacy

One of the positive impacts of using Tokopedia in paying tuition is the increase in financial literacy among students. Using a digital payment system exposes students to various digital financial tools that make it easier for them to manage expenses, including tuition payments. The e-wallet system integrated in Tokopedia allows students to understand better how non-cash transactions work, how to monitor balances, and how to plan better. Improving these skills is crucial to prepare students to face future financial challenges (Nurlaili et al. 2021)

In addition, Tokopedia provides students with greater access to various financial services, such as discount vouchers, payment promos, etc. These features help students save money and teach them how to take advantage of the different financial options available in the digital ecosystem. The growing use of Tokopedia encourages students to be more familiar with digital personal financial management, which will be very useful when they enter the increasingly digital professional world (Rais Rabtsani, Triayudi, and Soepriyono 2024)

Furthermore, this increase in financial literacy also contributes to better fund management. Students learn to manage their budgets, monitor expenses, and make payments efficiently. With access to a wide range of digital payment options, students can more easily control their spending and plan their finances more wisely. Tokopedia's initiative to provide a tuition payment platform focuses on convenience and financial education that can give long-term student benefits (Nurlaili et al. 2021)

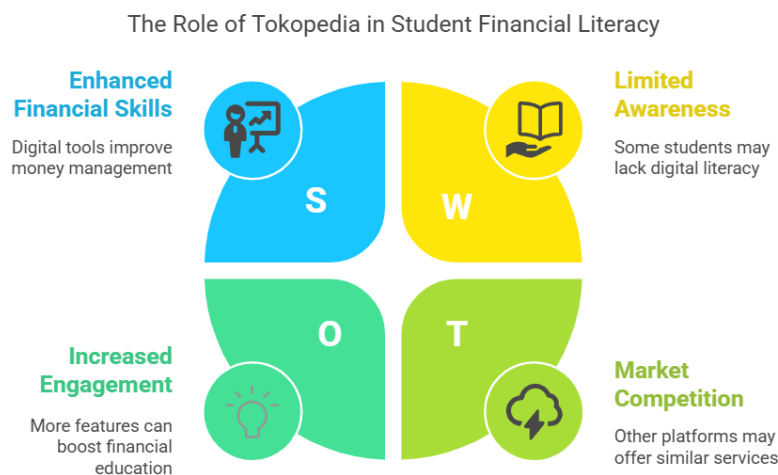


Figure 6.
The Role of Tokopedia in Student Financial Literacy

Discussion

Using Tokopedia as a tuition payment platform in Indonesia shows that ease of use is the main factor driving students' adoption of digital payment technology. With a user-friendly interface and various flexible payment methods, Tokopedia has successfully provided a practical solution for paying education fees. Studies conducted by (Fiati et al. 2021) and (Fathimah Az-zahra, Tri Kurniawan, and Shabrina Prameka 2024) highlight that students who use Tokopedia feel more comfortable in making tuition payments, as they can choose a payment method that suits their preferences, such as using a digital wallet or bank transfer. In addition, this ease of transaction speeds up the payment process that previously took a long time with conventional methods. The quick and easy payment process also contributes to reduced on-campus queues, improves administrative efficiency, and provides a better experience for students.

In addition to ease of use, integrating the QRIS (Quick Response Indonesian Standard) system is an essential factor in increasing the accessibility of tuition payments through Tokopedia. QRIS allows the integration of various digital payment platforms,

including electronic wallets already known to the Indonesian people, such as GoPay, OVO, and Dana. This will enable students to choose the most convenient and accessible payment method according to their preferences. As explained by (Suprpto and Kusuma 2022) and (Sriyono, Andjani, and Irawan 2023) this QRIS system reduces dependence on one payment type. It speeds up the transaction process, which is very helpful for students who want to avoid cash payments or physical transactions. In addition, QRIS also encourages financial inclusion by providing students who may not have access to conventional banks access to payments, especially those living in remote areas.

However, while digital payment systems offer many benefits, challenges related to data security and financial inclusion remain a concern. (Rabbani et al. 2023) note that although Tokopedia has implemented security measures such as encryption and two-factor verification, users still feel concerned about potential personal data leaks and fraud in digital transactions. User trust in the security of digital platforms is an important aspect that service providers, including Tokopedia, must maintain. In addition, the challenge of financial inclusion must also be considered, especially for students from areas with limited access to digital devices or the Internet. For this reason, the role of governments and educational institutions in providing training and facilities to support the adoption of technology is critical in ensuring that all students can access and utilize this digital payment system.

Finally, the use of Tokopedia in paying tuition fees also positively impacts increasing financial literacy among students. By utilizing various digital payment tools, students learn to manage their college payments and understand how to manage personal finances better. Tokopedia, along with other digital payment platforms, allows students to understand how digital transactions work, monitor expenses, and plan their finances more efficiently. Along with this increased financial literacy, students can be better prepared to face future economic challenges and utilize technology to manage their expenses wisely. This will provide long-term benefits, not only in paying tuition but also in managing their finances after completing their studies.

CONCLUSION

The use of Tokopedia as a tuition payment platform in Indonesia significantly impacts the ease and efficiency of the payment process. Ease of use, with a user-friendly interface and integration of various payment methods such as QRIS and digital wallets, allows students to make transactions quickly and securely. This improves student comfort and speeds up the administrative process at educational institutions, which previously relied on cash payments or through on-campus counters. In addition, Tokopedia also plays a vital role in increasing financial inclusion by providing broader access to students who may have difficulty accessing conventional banking services, especially those who live in remote areas.

However, despite the many benefits gained, data security and financial inclusion challenges still need to be addressed. Users must feel confident that their data is safe and not vulnerable to online fraud. In addition, to maximize the positive impact of using Tokopedia, efforts are needed to improve digital and financial literacy among students. Overall, Tokopedia has played an essential role in making it easier to pay tuition fees. Still, measures need to be followed to improve security and ensure that all students can equally access the benefits of this digital payment system.



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