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Consumer Perceived Ease of Use and Perceived Usefulness Analysis of E-Wallet Utilization in the Food and Beverage Industry

Nicholas Nugrahatama, Nila Krisnawati

*Faculty of Business and Communication, Swiss German
University Jakarta, Indonesia*

Abstract

Purpose – the purpose of this paper is to analyze the factors that are impacting Millennials on adopting a specific digital payment system which in this case is E-Wallet in the food and beverage industry.

Methodology/Approach – Quantitative method is being used in this research through distributed questionnaires. Analysis concentrated on three factors that were assumed as the biggest factors that are influencing the intention of people to utilize E-Wallet in the food and beverage industry in Jakarta.

Findings – Analysis revealed an absence of several other main predictors that may predict the intention of people to utilize E-Wallet, with only analyzing the habit of Millennials that are mostly so into technology.

Research Limitations – Limitations are being made only to Millennials, only in the food and beverage industry, and only in Jakarta due to limitation of budget and time.

Practical Implications – This research assists company in developing a suitable approach to attract people to utilize digital payment systems including E-Wallet by highlighting previous researches gaps and issues.

Originality – This paper is the first paper to discuss the utilization of E-Wallet in the food and beverage industry in Jakarta. This paper will also analyze issues that are surrounding people from not utilizing digital payment system in the food and beverage industry in this era.

Keywords - Digital Payment System, Technology Acceptance Model, Consumer Behavior, E-Wallet Utilization, Millennials, Food and Beverage



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Introduction

It is an undeniable fact that today's era is the era of digitization. It is also true that technology already has its mark all over the world in a lot of businesses especially in this Industry 4.0 that can be called as a smart world (Herman, 2016). Business process or operation is the key to success in running a business since it is connecting all core functions of business to work properly (Klaus G. Grunert, 1992). It is essential to develop more and more in this particular area due to the enormous impact of business operation. With all the benefits that can be obtained from implementing advanced technology in a business, the shift does not stop right there. Not only to enhance business operation, the digitization of business has also put speed, agility, and innovation as the key to doing business in digital era. Technology forces to change the way business works and tend to make a business' competitive advantage even more prominent. Due to digitization of business processes, conventional business operations are now being left behind through the likes of information system that includes a lot of business processes that are being systemized, including the digitization of payment system. A digital payment system meanwhile includes mobile banking, e-wallet, credit and debit cards as well as electronic check (Oney, Guven, & Rizvi, 2017).

Words regarding payment digitization are spreading into a lot of businesses in many industries that includes the food and beverage industry. The implementation of payment digitization is also being widely considered by businesses, due to the Indonesian government regulation that is embarking the use of technology in payment method that can be called as an e-campaign where "E" stands for electronic. The Indonesian government are also urging the people to shift into a digital payment system by having a goal to expand the total adult population to at least 75% on having a bank account (Indonesia National Strategy of Financial Inclusion (SNKI), 2017). The government also mentioned about shifting into digital payment system for the Indonesians will be secured as the government guarantees the trust and security (Indonesian Secretariat of the Cabinet, 2016). It covers payment of every business transaction that includes payment in retail store/restaurants too. This payment digitization is currently a hot issue in Indonesia resulting in the creation of



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start-ups that are enabling business to digitize their payment system. Nearly half of fin-tech players in Indonesia with a number of 43% are the players that are in the payment sector (mobile payment and payment getaway) (Indonesia Fintech Association, 2017).

The food and beverage industry, which is considered as an industry that has a big impact to the GDP of most countries, also has a big impact on Indonesia's GDP (Indonesian Cafe and Restaurant Chain Association, 2014). According to the facts from Indonesian Central Bureau of Statistics, Indonesia's GDP are being clustered into two which are the oil and gas sector and the non oil and gas sector. The food and beverage industry in this case, contributes up to 34% of GDP in non oil and gas sector. To support that, income per capita for Indonesians is increasing which allows the middle class not to be reluctant to purchase expensive food, hence, they can afford more expensive food such as food in restaurants or café (Lukman, 2017).

To strengthen the above factors, these days, people that are experiencing an increase of income are mostly Gen Y or the Millennials (Indonesian Cafe and Restaurant Chain Association, 2014). Millennials are often spending their time dining out at café or casual dining restaurants both in developed and developing countries, making these type of restaurants being the most favorable type of food that they pursue. Dining out in restaurants is also on top of the Millennials list beating clothing and electronics on their spending list. The habit of dining out is also supported by the fact that Millennials dine out twice more than other generations due to the fact that they need the Wi-Fi and they prefer a digitized system to order, pay, and reserve seats rather than the conventional ones in restaurants, especially casual-dining restaurants (Boston Consulting Group, 2015). Fortifying the truth that casual-dining restaurants are the most preferred restaurants by Millennials, this type of restaurant is also chosen by them just because they are more likely to consider the environment more than the food, and casual-dining restaurants usually provide that (Boston Consulting Group, 2015).

Previous studies have also found that there are two strong factors which are perceived ease of use and perceived usefulness that affect the utilization of digital payment system in café and restaurant industry (Cobanoğlu, Yang, Shatskikh, & Agarwal, 2015). However, it is



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also clear that lacking methods of payment due to the fact of lacking the sources – both human resources and natural resources - can hamper the utilization of digital payment system. The truth is, Indonesia experiences this because of the people (Google, 2013). People are having their own considerations that make them reluctant to use the digital payment system. Factors that strongly influence people to use digital payment system are perceived ease of use and perceived usefulness (Culnan & Armstrong, 1999)

It is an anomaly then, the fact that people are still willing to pay with cash although several marketing programs are already being launched to make people shift from conventional payment to a digital payment system and of all the benefit that people may get out of a digital payment system such as less risk and easier to be done (Kasavana, 2006). The Indonesian Government had shown as well their support in shifting to the digital payment system by enhancing the infrastructure, but people have not used it yet. It is stated that every 1 person out of 250 people living in Indonesia are using at least one digital payment platform (Daily Social Indonesia, 2017). It was shown as well with regards to the emerging Fin-tech startup trend in Indonesia, “cashless society” is being put as a big thing in the minds of Millennials. They are believed to be the ones that are the most productive and consumptive in using digital payment system (Daily Social Indonesia, 2017) but the fact that only E-Wallet - which includes pre-paid cards and electronic cash – out of the other digital payment system are both rarely utilized by Millennials in Indonesia, making it interesting to be discussed (Central Bank of Indonesia, 2018)

Owing to those reasons above, to close the gap, this research has the customer's standpoint to analyze the factors that are highly influencing customers to use E-Wallet. Based on the Technology Acceptance Model (TAM), there are several factors that are suspected to be the main factors that influence people to utilize E-Wallet, which are perceived ease of use and perceived usefulness, and with the addition of the variable named People, this research would analyze the impact of those factors toward the intention to utilize E-Wallet.



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Previous Study/Related Work

Table 1: Table of Previous Studies Related to Digital Payment System and its Influencing Factors

Title	Author	Year	Variables	Results
The Determinants of Electronic Payment Systems Usage from Consumers Perspective	Emrah Oney, Gizem Oksuzoglu Guven & Wajid Hussain Rizvi	2017	Perceived security, Perceived trust and Usage of EPS	Perceived security and perceived trust has a significant impact to the use of EPS
Understanding Consumer Acceptance of Mobile-Retail	Irena Batkovic and Renata Batkovic	2015	Perceived usefulness, Perceived ease of use, Perceived compatibility, Perceived mobility, social influences, Intention to use Mobile Retail	perceived usefulness and compatibility has the biggest impact to the acceptance of mobile retail, with social factor influences a bit Mobility and ease of use are not considered to be affecting the acceptance of mobile retail
Evaluating the Role of Trust in Consumer Adoption of Mobile Payment Systems: An Empirical Analysis	Shalini Chandra, Shirish C. Srivastava, Yin-Leng Theng	2010	Consumer Trust in M-Payment System, Perceived Ease of Use, Perceived Usefulness, Adoption Intention of M-Payment System	Perceived ease of use is highly impacting the adoption of M-Payment system through perceived usefulness while trust plays a huge role too
Are Consumers Ready for Mobile Payment? An Examination of Consumer Acceptance of Mobile Payment Technology in Restaurant Industry	Cihan Cobanoglu, Wan Yang, Anna Shatskikh, Anurag Agarwal	2015	Usefulness, Ease of Use, Security, Subjective norm, Compatibility, Experience with Mobile Payment, Intention to use Mobile Payment	Perceived ease of use is not impacting the adoption of Mobile Payment due to the fact that they are aware of technology already in the industry. Meanwhile, compatibility, usefulness, experience, and subjective norm impacts to the intention of using MP accordingly



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Exploring Consumer Adoption of Mobile Payments - A Qualitative Study	Niina Mallat	2007	Compatibility, Complexity, Network, Trust, Security, Costs, Adoption of Mobile Payment	compatibility and complexity are the major factors that influence the adoption of Mobile Payment system
Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology	Fred D. Davis	1989	Perceived Usefulness, Perceived Ease of Use, User Acceptance of Information Technology	perceived usefulness and perceived ease of use impacts directly to the user acceptance of IT
The impact of self-efficacy, ease of use and usefulness on e-purchasing: An analysis of experienced e-shoppers	Blanca Hernandez, Julio Jimenez, M. Jose Martin	2009	Perceived self-efficacy, ease of use, usefulness, e-purchasing behavior, present e-purchasing behavior, future repurchasing behavior	PU has a significant impact to present and future purchasing behavior while PEOU is not impacting that much to both.
The Relative Importance of Perceived Ease of Use in IS Adoption: A Study of E-Commerce Adoption	David Gefen, Detmar Straub	2000	Perceived Ease of Use, Perceived Usefulness, E-Commerce Adoption	perceived ease of use is highly impacting the adoption of E-commerce through task-centric situation. Perceived usefulness is a definite impact to this, while PEOU may impact indirectly to the adoption as well through PU

Based on the table 1 above, there are several differences that are obviously found in this research that makes it interesting and different from previous researches. In fact, E-Wallet which is considered as a very specific payment medium in Indonesia, has never been discussed before.

Taking the grand theory of Technology Acceptance Model and a bit of Consumer Behavior theory, the table 2 below is the table of study differences between this research with the previous researches that are similar to this research and its specific differences.



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Table 2: Table of Study Differences

Description	Previous Research	This Research
Variable Relationship	Focus on elaborating the effect of security and trust (Oney, Guven, & Rizvi, 2017)	Focus on Perceived Usefulness, Perceived Ease of Use and People's thoughts and considerations
	Focus on social influences and perceived compatibility (Batkovic & Batkovic, 2015)	
	Focus on compatibility and complexity (Mallat, 2007)	
Variable Positioning	Perceived Usefulness appears to be the mediating variable (Chandra, Srivastava, & Theng, 2010) & (Gefen & Straub, 2000)	Both Perceived Usefulness and Perceived Ease of Use are not related to each other and both are independent variables
	Perceived Usefulness and Perceived Ease of Use both appear to be the mediating variables (Hernandez, Jimenez, & Martin, 2009)	
Industry	Information Technology (Davis F., 1989) & (Gefen & Straub, 2000)	F&B Industry (Casual Dining Restaurants)
Location	United Kingdom, United States, Singapore, Sweden, Spain	Indonesia (Jakarta)

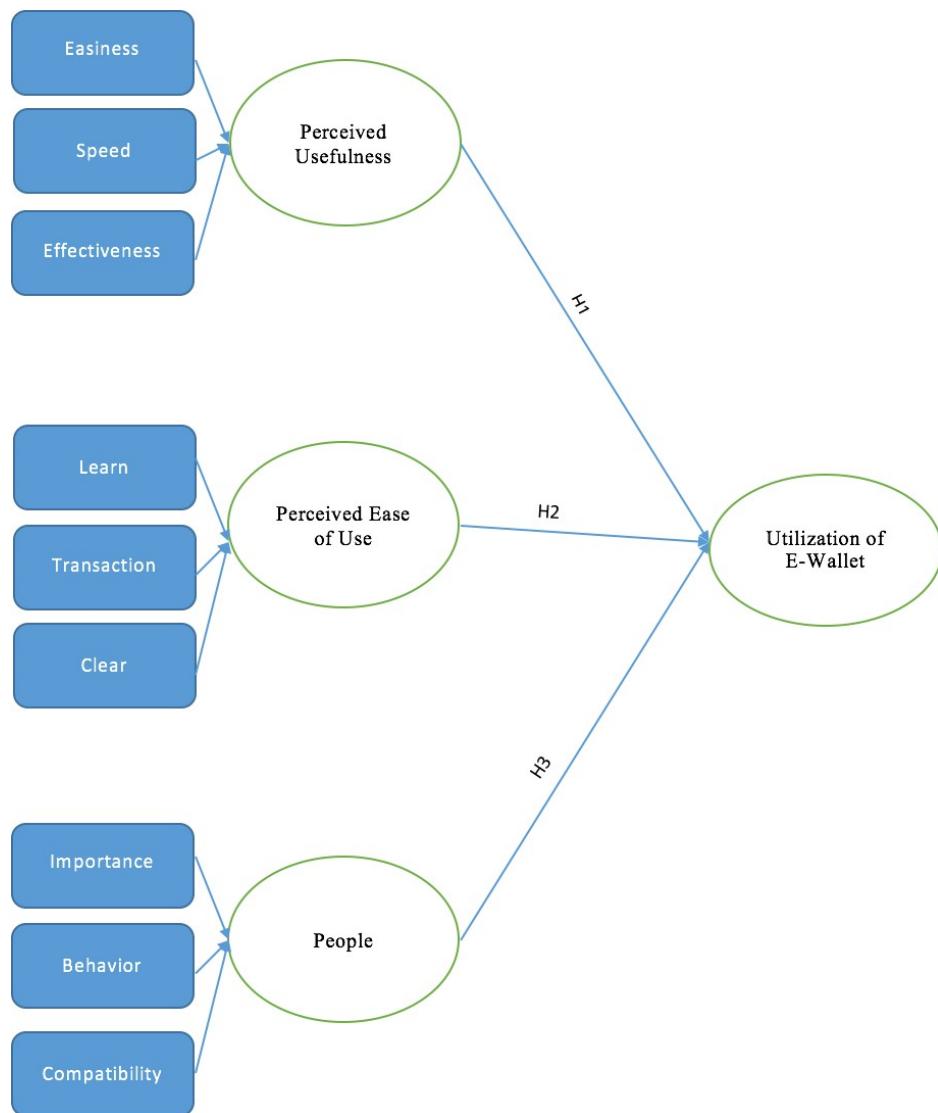
As the differences are clearly mentioned, this research then would be even clearer with these following research model below that will describe the real indicators and assumed variables that may measure the intention of people to utilize E-Wallet. Figure 1 below is how the research model looks like.



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Figure 1: Research Model



Methodology

The main objective of this research is to analyze the impact of each independent variable that is assumed to have an enormous impact on the utilization of E-Wallet. While the research model is stated below, the research aimed to answer these following questions:

- To what extent does perceived ease of use affect the intention to utilize E-Wallet in F&B Industry in Jakarta?



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- To what extent does perceived usefulness affect the intention to utilize E-Wallet in F&B industry in Jakarta?
- To what extent does the variable people affect the intention to utilize E-Wallet in F&B Industry in Jakarta?

To answer those questions above, quantitative method with an additional further interpretation of in-depth interview has been chosen. Sample size are 200 people taken by snowball sampling method. To analyze influence of multiple independent variable to one dependent variable, regression analysis has been chosen based on previous studies that had also been using this.

To start with regression analysis, classical assumption test is the main requirement. There are three steps that are needed to be accomplish before doing a regression analysis which are multi-collinearity test, heteroscedasticity test, and normality test. Once done, proceeding with regression analysis that includes analysis of F-Test, T-Test, and Coefficient Determination are needed to be finished. Furthermore, to strengthen the results, further interpretation by using triangulation of in-depth interview and quantitative data result were done to have a more logical understanding toward the results (D.R. & Schindler, 2014) (Maholtra, 2012).

Findings

Perceived Usefulness has a significant impact to the intention to utilize E-Wallet. The significant value of the variable Perceived Usefulness is 0.024, which is lower than the criterion which is 0.05, this means that Perceived Usefulness has a significant impact to the intention to utilize E-Wallet. Adding to the fact that it has an impact, every one score being added to Perceived Usefulness means that there will be an increase in the intention to utilize E-Wallet by 0.098.

Other previous studies that has been made by other researchers also showing quite the same result mentioning that Perceived Usefulness has an impact to the intention to utilize E-Wallet. Previous researches were done by Shalini Chandra, Irena Batkovic, and Fred Davis (Chandra, Srivastava, & Theng, 2010) (Batkovic & Batkovic, 2015) (Davis, 1989). Research done by David Gefen also strengthen the fact that this Perceived Usefulness has



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Perceived Ease of Use has a big influence to the intention to utilize E-Wallet. The significant value of the variable Perceived Ease of Use is 0.013, which is lower than the criterion which is 0.05, this means that Perceived Ease of Use has a big influence to the intention to utilize E-Wallet. As it has a big influence to the intention to utilize E-Wallet, every one score added to Perceived Ease of Use will result in an increase by 0.126 in the intention to utilize E-Wallet.

As it is also happen to Perceived Usefulness, Perceived Ease of Use is concluded to have a significant impact to the intention of people on using E-Wallet (Gefen & Straub, 2000). Previous study by Blanca Hernandez also shows the result that Perceived Ease of Use has a significant impact to the intention to utilize E-Wallet. (Hernandez, Jimenez, & Martin, 2009).

People have a huge effect toward the intention to utilize E-Wallet. The significant value of the variable People is 0.000, which is lower than the criterion which is 0.05, this means that People has a huge effect toward the intention to utilize E-Wallet. Moreover, the number 0.331 shows that there will be an increase of 0.331 in the intention to utilize E-Wallet, whenever one score is being added to the variable People.

This variable People do have a significant impact toward the intention of people to use E-Wallet, but there is no other previous researches that has been done to measure the variable people. The closest researches mentioning about a certain aspect from this variable are the researches done by Niina Mallat, Cihan Cobanoglu and Irena Batkovic that mentioned about norms, lifestyle, and attitude do have an impact to the intention to utilize E-Wallet (Cobanoglu, Yang, Shatskikh, & Agarwal, 2015) (Mallat, 2007) (Batkovic & Batkovic, 2015).

Further Discussions

From the in-depth interview, questions are being built up to fulfill the need to answer the hypothesis. Questions were made in relation to the three variables that are assumed to be measuring the intention to utilize E-Wallet in Jakarta in Food and Beverage industry. There are several main questions that are asked to the respondent from two perspectives, one is



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from the company side in this case a café owner and also frequent users of E-Wallet to represent the consumers' perspective which are represented by two respondents, one that is from Rp 5.000.000 to Rp 10.000.000 per month income group and the other one is from Rp 20.000.000 to Rp 50.000.000 income group.

One respondent is from one of the biggest café in Jakarta that has utilized E-Wallet in their outlets which is the CEO of PT. Excelso Multirasa (Excelso Café). The CEO, named Mr. Augustinus Liechar Solihin, mentioned about the benefit that they get out of digitization to payment in the Food and Beverage industry. He mentioned about the use of credit cards and debit cards that are still dominating the payment method in his café besides cash, but E-Wallet is showing a huge increase in terms of frequency too. Since the use of OVO, T-Cash, and E-Money is widely available in a lot of food merchants, those three forms of E-Wallet has a huge impact to their sales too as he mentioned. When asked about how usefulness impacts to the intention of consumers to utilize E-Wallet other than other payment methods, he mentioned that it does have an impact, but not that much since here in Indonesia especially in Jakarta, debit and credit cards are still more handy than E-Wallet although he mentioned that E-Wallet trend is climbing to its peak too. The easiness of using E-Wallet was mentioned as one key point by Mr. Liechar. He mentioned that since it is easy to use E-Wallet, people tend to have an intention to utilize it too, although not as much as credit and debit cards. When asked about how norms, social status, and influence of other people impacts to the intention of people to utilize E-Wallet, he said "Big time. It really has a huge impact since Indonesians are mostly following what people from the West are doing, referring to the United States and Europe.)"

Based on this findings, it can be concluded that the variable people has the most influence on the intention to utilize E-Wallet, while both Perceived Usefulness and Perceived Ease of Use are still having an influence but not as much as the variable People. With this, findings from qualitative research are definitely strengthening the provided quantitative data. Results from quantitative is even more valid since both results are showing a similar sign, and hypothesis can also be answered accordingly.



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The second respondent to represent the working Millennials as a perspective from the consumers are Mr. Brian Antonius and Mr. Daniel Julio, Millennials who are using E-Wallet so often to make their daily activity easier to be done. He mentioned about the impact of E-Wallet that has been significantly good to his life. This research captured his insights about the use of E-Wallet and how people tend to utilize it to make them easier in doing their activity. When asked about how useful is E-Wallet, he mentioned that E-Wallet is so useful to purchase everything including buying food and beverage from food stalls or in restaurants. He mentioned that it is useful and it really affects people's intention to use E-Wallet even more. Then, he talked about the easiness of E-Wallet to be used by people since it gives a really clear instruction on how to use it, what benefits can be obtained if using it, and how transparent it is when transactions are made. The use of E-Wallet in the food and beverage industry is in fact in the mind of Millennials since it gives a lot of benefits through promotion, discounts, and free gifts when being used to a certain frequency. Mr. Brian mentioned that it is really easy to use the E-Wallet in the food and beverage industry. When asked about how the people around him influences him to use E-Wallet, he said "Superb influence. The people around me are using it and it makes me want to use it too." Nearly the same with Mr. Brian, Mr. Daniel mentioned that using E-Wallet can be an impact of personal habit and also the surroundings' behavior because those definitely have an impact.

Based on their statements, it is arguably true that lifestyle, behavior, and subjective norms in people's mind and background really influence a person's intention to use E-Wallet in a big way, and it is aligned with the quantitative result obtained in this research. The quantitative data provided the result that the variable people has the most influence on the intention of people to utilize E-Wallet, and this hypothesis can be answered because as it is clearly mentioned above that lifestyle, behavior, and subjective norms do play a part on the intention of people to utilize E-Wallet which all three are the dimensions of the variable people with Perceived Usefulness and Perceived Ease of Use also have an impact. These findings then also strengthen the answer of both hypothesis 1 and hypothesis 2 stating that Perceived Usefulness and Perceived Ease of Use each has an impact on the intention of



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people to utilize E-Wallet both on quantitative analysis using regression and qualitative description via in-depth interviews.

Conclusions

Millennials are the people who are taking everyone's attention in every business, especially Marketers. It is true that they are the ones who are going to take control of the business world and Marketing people will need to know how to approach them in a better way so that they will be attracted. As mentioned earlier in this research, Millennials are having a unique habit of dining out, meeting with friends, spending time together with each other. Their habit of dining out makes it clear that people who are running in the food and beverage industry are the ones that are going to benefit from this situation. It is interesting then to carry out a research in the food and beverage industry especially in Jakarta.

To the best of the author's knowledge, this research is one of the first research that inspects the use of E-Wallet in the food and beverage industry in Jakarta, Indonesia. This research was built with a model of three main predictors that may predict the intention of people to utilize E-Wallet in the food and beverage industry in Jakarta. As designed and calculated in the chapter 4, this research has built a model of intention to utilize E-Wallet surrounded by the three main predictors are Perceived Usefulness, Perceived Ease of Use, and the variable People.

The objectives of this research is to study whether each of the three main predictors mentioned above, have a significant impact toward people's intention to utilize E-Wallet or not. The study results showed that all Perceived Usefulness, Perceived Ease of Use, and the variable People have a significant impact toward the intention of people to utilize E-Wallet in the food and beverage industry in Jakarta, with the variable People as the main predictor that has the most impact to the intention to utilize E-Wallet.

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