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Muzakki's Perception Regarding the Implementation of the NIK to Replace NPWZ

Rizaluddin Kurniawan[1]
[1]State Islamic University Syarif Hidayatullah Jakarta, National Board of Zakat, Indonesia

ABSTRACT

This study aims to analyze Muzaki's perception of the discourse on the integration of NPWZ as NIK and review whether this integration can fulfill the principles of simplicity, benefit, and safety from risk. This study adopted Technology Acceptance Model (TAM) and modified Innovation Diffusion Theory (IDT), employed several variables namely perceived ease of use, perceived usefulness, and perceived safety from risks. The primary data from 137 respondents who were BAZNAS Muzakki was collected and then analyzed using Structural Equation Modeling-Partial Least Square (SEM-PLS) on SmartPLS application. In general, the results of hypothesis testing prove that perceived ease of use, perceived usefulness, and perceived safety from risk significantly affect Muzakki's intention to use NIK in a positive way. This study also found that perceived ease of use is considered the main contributor affecting Muzakki's intention to use NIK as the replacement for NPWZ, while perceived safety from risks is the latent variable with the lowest percentage.

Keywords: *Zakat Intention, Technology Acceptance Model, Innovation Diffusion Theory*

INTRODUCTION

Every citizen has an identity number, serving as an emblem that signifies their lawful registration as a citizen who is bound by law. In Indonesia, this identity number consists of a 16-digit number known as the National Identity Number (NIK). According to Law No. 24 of 2013, the NIK serves as the fundamental data for public service administration in Indonesia due to its singular and unique nature, and because it is permanently linked to the individual. In the context of Zakat payments, every Muzaki is provided with a Zakat Obligatory Identification Number (NPWZ) to identify him/her in the Zakat payer database. Functionally, NIK and NPWZ have several similarities, serving as primary administrative data attached to each individual. However, NPWZ is used specifically for Zakat administration needs. For a Muslim, Zakat represents an obligatory duty, to be fulfilled and distributed to those who are entitled to receive it. On the other hand, NIK and NPWZ diverge in terms of application or enforcement. While NIK is acquired and registered from birth, NPWZ is obtained when an individual enrolls him/herself as a Muzaki.

In addition to NIK and NPWZ, Indonesian citizens currently have many identification numbers. The Directorate General of Population and Civil Registration (Dukcapil) under the Ministry of Home Affairs issues the National Identity Number (NIK), the Directorate General of Taxation (DJP) under the Ministry of Finance assigns the Tax Identification Number (NPWP) and the Directorate General of Immigration under the Ministry of Law and Human Rights provides Passport Numbers. There are also Driver's License Numbers, BPJS Membership Numbers, bank account numbers, and phone numbers. This is considered difficult for all parties involved. For the government, this complicates population administration while for the community, it proves burdensome as they must remember many numbers and carry numerous cards for various purposes.

Gradually yet steadily, Indonesian citizens have begun to leave things that are

considered convoluted, and simplicity has become a necessary requirement. Simplicity is defined as a state in which something is not complicated and can be easily understood or done (Collins, 2018). Furthermore, Collins also explained that when someone simplifies something, it will eliminate complexities and can simplify complex social systems. Therefore, to fulfill the principles of convenience and simplicity as well as organized performance in Zakat administration, BAZNAS as the institution mandated to manage national Zakat plans to integrate population data with the Muzaki database into a Single Identity Number (SIN).

Identity card integration has recently been implemented in the context of taxation, specifically through the utilization of the National Identity Number (NIK) as the Taxpayer Identification Number (NPWP). This is governed in the Minister of Finance Regulation (PMK) Number PMK-112/PMK.03/2022 concerning NPWP for Individuals, Agencies and Government Agencies, which is a derivative of Law No.7 of 2021 concerning Harmonization of Tax Regulations (UU HPP). In Article 2 paragraph (1a), it is stated that the government regulates NPWP for Individual Taxpayers who are residents of Indonesia by using NIK. This represents one of the government's efforts to integrate all data under a single portal. Systemically, the Single Identification Number (SIN) makes it easier for the government to process citizen data because it encompasses a lot of information. Not only the government but actually the benefits of SIN are also directly felt by citizens, as they need to remember fewer identification numbers.

Previous studies on the integration of population data into SIN with the case study in Indonesia have been conducted by several previous researchers including Tobing and Kusuma (2022), Panjaitan (2022), Ardin (2022), Pabeta, et al. (2023) and Chelsya and Verawati (2023). However, the previous literature only discusses the integration in the context of NPWP into NIK. Until now, there has been no research that analyzes database integration in the context of Zakat, from NPWZ to NIK. This study aims to analyze Muzaki's perception of the discourse on the integration of NPWZ as NIK and review whether this integration can fulfill the principles of simplicity, benefit, and safety from risk. This study contributes to the body of knowledge at two levels. From an academic standpoint, this study contributes to the development of literature regarding the modernization of Zakat through the integration of NPWZ into NIK. Furthermore, this research provides recommendations at a practical level, namely policymakers and regulators from the perspective of Muzaki regarding integration discourse so that it can be taken into consideration.

LITERATURE REVIEW

Single Identity Number

A Single Identity Number (SIN) is a unique identification code that combines information from different governmental and private domains (Fathiyana, et al., 2019). As an identity number, SIN is a unique identity that encompasses not only the individual's personal identification number but also other information related to family data, asset ownership, police, banking, tax and others. In other words, SIN is not just an individual number but an identity that can access other identities.

Several developed countries have implemented a single identity number, such as the United States and Canada with the implementation of a Social Security Number (SSN). Through a single SNN, the public can fulfill all their needs in an efficient, effective and transparent process, and without convoluted bureaucracy. In addition, it is also easy for the authorities

to verify the validity of a citizen's data (Widianto, 2019).

The implementation of SIN in Indonesia requires a synergy in the information as the integration in information systems is the main requirement for SIN. According to Gondodihardjo (2012), this is due to the fact that the existing data at these scattered agencies can be categorized into personal-based identity (KTP, SIM, NPWP, Credit Card), and area-based identity (IMB, NOP, electricity bills, telephone). The scattered identity numbers can be synergized within a national database that contains the identities established by all existing agencies.

Technology Acceptance Model

The Technology Acceptance Model (TAM), which was initially introduced by Davis in 1989, is a widely utilized model for forecasting technology adoption behavior. TAM is an adapted version of the Theory of Reasoned Action (TRA). According to Davis et al. (1989) and Zhong et al. (2021), the model is commonly used to explain user behavior in the use of computer technology. The TAM was initially created to forecast workplace acceptance of information systems (Lee, Fiore, & Kim, 2006; Ma et al. 2017).

The Technology Acceptance Model (TAM) has been widely used in various studies related to Zakat and philanthropy payment behavior. For instance, Ichwan and Ghofur (2020) utilized TAM to predict people's decisions to pay Zakat through Gopay. Similarly, Usman et al. (2020) applied TAM to analyze online philanthropy payment behavior. Additionally, Roziq et al. (2020) used TAM to assess information systems in Zakat management at BAZNAS, while Niswah et al. (2019) employed TAM to analyze the intention of millennial Muslims to donate via fintech platforms.

In addition, Mukhibad et al. (2022) utilized the TAM model to analyze Muzaki intentions in paying Zakat through the electronic Zakat payment system. Furthermore, Oktavendi and Mu'ammal (2022) developed a TAM model to explore the factors encouraging the Z generation to continue using digital payments for Zakat and Islamic social finance (ZIS) contributions. Karmanto and Baskoro (2020) discovered the TAM and TR theory on ZIS distribution using a crowdfunding platform. Then, Thaker (2018) identified a number of potential variables that could affect crowdfunders' decision to use Malaysia's crowdfunding-Waqf model (CWM).

Innovation Diffusion Theory

The Innovation Diffusion Theory (IDT) has garnered substantial empirical support in explaining consumer acceptance in various fields, particularly in online shopping (e.g., Amaro & Duarte, 2015; Hung et al., 2011). According to IDT, an innovation is defined as 'an idea, practice, or object perceived as new by an individual or another unit of adoption', while, diffusion refers to 'the process by which an innovation is communicated through certain channels over time among the members of a social system' (Rogers, 1995). Therefore, the IDT theory posits that potential users make decisions to adopt or reject an innovation based on the beliefs they form about the innovation (Agarwal, 2000).

In line with TAM, the Innovation Diffusion Theory (IDT) also focuses on acceptance models by incorporating several other variables (Rodgers, 1995). Rodgers (1995) proposed the IDT, which highlights the risks associated with the use of new technology. Perceived risks, as one of the factors, can diminish the level of sustainable technology use (Flavian & Guinaliu, 2006; Kusima et al., 2007). Perceived risk is determined by the unforeseen consequences of adopting a certain course of action, resulting in outcomes that differ from initial expectations (Forsythe & Shi, 2003; Weber & Hsee, 1998). Furthermore, Mitchell

(1999) emphasized the significant role of risk factors in consumer behavior cases.

Al-Jabari and Sohail (2012) modified IDT by adding perceived risk in measuring mobile banking adoption in Saudi Arabia. This study found that perceived risk has a negative impact on adoption. This means that bank customers perceive risk as a significant impediment to the adoption of mobile banking. Then, Sudarsono et al. (2022) added perceived risk to IDT on customer intention in mobile banking of Islamic banks and found that reliability, relative advantage, and perceived risk do not affect customers' intention to adopt m-banking.

In the context of Zakat intention, Aristiana (2019) found that perceived risk, perceived usefulness, perceived ease of use, and social influence (SI) have an essential role in increasing the level of trust of the Z Generation in using ZIS Online Payment. However, there is still no literature that discusses the use of a developed TAM model in the case of NIK as a replacement for NPWZ. This study will contribute to the body of knowledge by creating a new model for predicting Muzaki's intention to use NIK as NPWZ.

METHODOLOGY

Data

The data collected for this research comprises both primary and secondary data. Secondary data was obtained from relevant literature, including books, websites, and previous research studies. Primary data, on the other hand, was collected through questionnaires, which were designed as an online survey. The sampling technique employed in this study is purposive sampling.

Furthermore, the primary data for the survey was collected from those Muzaki in Indonesia who are paying or obliged to pay Zakat. Following the guidelines recommended by PLS-SEM for small sample sizes and complex models (Hair et al., 2012), the minimum sample size was determined using the "five to ten times rule" (Reinartz, 2009), resulting in a minimum of 80-160 samples. After distributing the questionnaires, 137 questionnaires met the requirements and were used as the sample for this study. To ensure the questionnaire's quality, this study adopted the previous questionnaire format and modified it to the context of this study. PU (Perceived Usefulness), PeoU (Perceived Ease of Use), Behavioral Intention (BI), and PSR (Perceived Safety from Risks) were the variables used in this study and adopted from a questionnaire used by Usman et al. (2020), Leong et al. (2018), Arora and Aggarwai (2018), Purwanto et al. (2021), and Oktavedni and Mu'ammal (2022). Each variable had four question items.

Five-point Likert scales ranging from "strongly disagree" to "strongly agree" were used as a base for the questions. This scale has been used in previous TAM-related research (Chuang et al., 2016; Ryu, 2017). Each respondent was asked to show his agreement or disagreement with each statement submitted in the questionnaire. The statements used as indicators in this study were derived from theory and previous research relevant to the research topic, utilizing the fundamental frameworks of the Technology Acceptance Model (TAM) and Innovation Diffusion Theory (IDT). To analyze the research data, the Structural Equation Modeling-Partial Least Square (SEM-PLS) method was employed using the SmartPLS application.

Model Development

Numerous prior research has concluded that intention plays a significant role in the behavior's prediction (Ajzen, 2006; Fishbein & Ajzen, 2010). Therefore, it may be argued that individuals who have a positive intention towards specific behaviors will adopt the behavior. The intention in this context means the

inclination of a person to use NIK as the replacement for NPWZ. Therefore, this study intends to examine Muzaki's intention to use NIK in replacing NPWZ, using the TAM model and an additional latent variable, perceived risk.

The Technology Acceptance Model (TAM) has been widely used in predicting technology adoption behavior, including in the social finance context, especially in Zakat. Conceptually, TAM consists of two independent variables: perceived usefulness (PU) and perceived ease of use (PEU). Perceived usefulness (PU) refers to the extent to which an individual believes that the adoption of a specific system will enhance their performance at work (Fathema et al., 2015; He, Chen, & Kitkuakul, 2018; Venkatesh, Morris, Davis, & Davis, 2003). PU serves as a fundamental factor that users consider when evaluating the benefits they can obtain from using a system (Hashim et al., 2018). This perception of usefulness is derived when users can directly experience the direct impact of using the system (Davis, 1989). By applying this definition to the case of NIK replacing NPWZ, its PU could be related to Muzaki's perception that using NIK would be a more efficient and productive alternative.

H1: Perceived Usefulness (PU) increases Muzaki's intention to use NIK as NPWZ

Perceived ease of use (PEU) is the degree to which an individual believes that adopting a system does not require a significant amount of effort (Fathema et al., 2015; He et al., 2018; Venkatesh et al., 2003), indicating that the system is user-friendly and easy to use. In this context, PEU is defined as the degree to which a user (Muzaki) believes that NIK as a replacement for NPWZ is easy to understand and use.

H2: Perceived Ease of Use (PEU) increases Muzaki's intention to use NIK as NPWZ

Perceived safety from risks (PSR) were added in this study to complete the latent variables used. This attribute refers to the degree of risks in using an innovation [Ram & Sheth 1989]. The risk faced by Muzaki will reduce their intention in the use of new technology. The higher the risk faced by Muzaki in using new technology while the user adopts NIK, the more reluctant the user will be to use that technology a second time. Thus safety risk variables play an important role in developing the TAM model in the context of NIK replacing NPWZ. A person can feel safe and confident to accept NIK if the risk can be minimized while he will cancel his intention to use NIK if there are greater risks.

H3: Perceived Safety from Risks (PSR) increases Muzaki's intention to use NIK as NPWZ

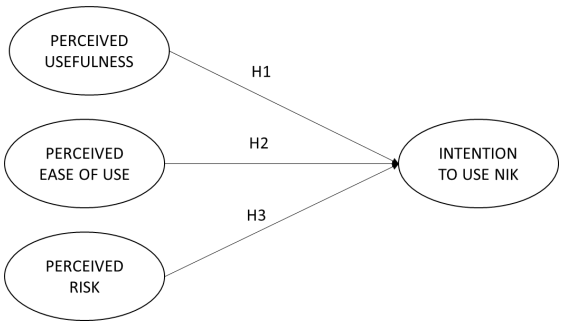

Figure 1. Research Framework

Research Method

The questionnaire data were analyzed using the Structural Equation Method - Partial Least Squares (SEM-PLS). SEM-PLS is a variance-based structural equation method and is suitable for explanatory or predictive research (Henseler et al., 2016). It is particularly useful for analyzing high-dimensional data in a low-structure environment (Vinzi et al., 2010). PLS deals with abnormal data, small sample sizes, and formally measured constructions (Hair et al., 2014). It also consists of two linear equations: the measurement model (outer model) that

establishes the relationship between constructs and observed indicators, and the structural model (inner model) that determines the relationships between constructs (Henseler et al., 2016).

Before conducting the analysis, the questionnaire data underwent reliability and validity tests. Validity refers to the extent to which the data accurately measures what is intended (Nasution and Usman, 2007). On the other hand, the reliability test assesses the stability and consistency of the measurement instruments for a particular concept and helps determine the accuracy of measurements. Validity was tested using Cronbach's Alpha, and an item is considered valid if the significance value (α) is 0.05 or less (Gujarati, 2004). Additionally, things are deemed consistent and reliable if the loading indicator is 0.70 or higher (Hulland, 1999).

RESULT

Respondent Description

Demographic information of the respondents is illustrated in Table 1, which includes detailed information about the respondent's gender, age, education level, and income range.

Table 1. Respondent Description

Demography	Description	Freq.	%
Gender	Male	98	71.53
	Female	39	28.47
Age	Generation X (1965-1979)	38	27.74
	Generation Y (1980-1995)	80	58.39
	Generation Z (1996-2012)	19	13.87
The Last Education Level	Doctoral (S3)	7	5.11
	Master (S2)	41	29.93
	Bachelor (S1)	77	56.20
	Primary High School	12	8.76
Income Range	Rp 1,000,000 - Rp 6,000,000	34	24.82
	Rp 6,000,000 - Rp 10,000,000	35	25.55
	Rp 10,000,000 - Rp 30,000,000	43	31.39
	Rp 30,000,000 - Rp 50,000,000	14	10.22
	> Rp 50,000,0000	11	8.03

This study involved 137 respondents from the Muzaki National Board of Zakat, consisting of 71.53% (98 people) men and 28.47% (39 people) women. The majority of respondents come from Generation Y (born in 1980-1995) i.e. about 58.39% (80 people), followed by Generation X (born in 1965-1979) i.e. about 27.74% (38 people), and Generation Z (born in 1996-2012) i.e. about 13.87% (19 people).

Respondents were predominantly Muzaki who obtained college degrees or university undergraduate degrees (56.20% or 77 people). Interestingly, 5.11% or 7 people have a doctoral background. By age and last education level, it is known that the majority of Muzaki were educated people in the productive age who tend to like ease and simplicity in transactions and are technologically literate.

Furthermore, the monthly income of the respondents in the study was dominated by income between 10 million and below 30 million rupiahs. As many as 31.9% (43 people) belonged to that income class. It was followed by people who have an income between 6 million to 10 million rupiahs. About 25.5% (35 people) belonged to that income class. Respondents with an income of at least 1 million and up to 6 million comprised about 24.82% (34 people) of the sample. Interestingly, some respondents come from a high-income category, namely between 30 million and 50 million i.e. as many as 10.22% (14 people). Those who have income above 50 million per month comprised as much as 8.03% (11 people) of the sample.

Outer Model (Measurement Model)

The validity and reliability tests in this study were conducted using convergence validity. According to Hair et al. (2011), a model meets the criteria for convergence validity if it has a factor loading value greater than 0.7, Cronbach's Alpha (CA) greater than 0.6, Composite Reliability (CR) greater than 0.7, and Average Variance Extracted (AVE) value greater than 0.5. Table 2 provides the validity and reliability results.

Table 2. Validity and Reliability Test

Variable	Item	Outer Loadings	Cronbach's Alpha	Composite Reliability	(AVE
Muzakki Intention	INT1	0.957	0.970	0.970	0.944
	INT2	0.975			
	INT3	0.982			
PEoU	PEU1	0.928	0.967	0.967	0.910
	PEU2	0.960			
	PEU3	0.954			
	PEU4	0.973			
PU	PU1	0.895	0.903	0.911	0.775
	PU2	0.914			
	PU3	0.813			
	PU4	0.896			
PSR	PSR1	0.953	0.925	0.932	0.817
	PSR2	0.857			
	PSR3	0.875			
	PSR4	0.926			

The table shows that the outer loading value for each indicator shows a value above 0.7, and then it meets the minimum criteria for convergence validity. In addition, the result also shows that the four (4) latent variables have Cronbanch's Alpha (CA) and Composite Reliability (CR), and Average Variance Extracted (AVE) values greater than 0.6, 0.7, and 0.5 respectively. These results indicate that all latent variables have high consistency. Therefore, it can be concluded that the data reliability was achieved, and the data processing could be continued to the next phase of the inner model analysis.

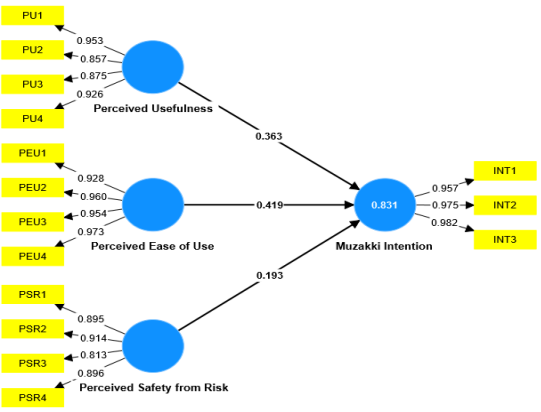

Figure 1. Outer Model Result

Furthermore, the outer loading model shows how high each indicator variable contributes to the latent variable. Higher value indicates more significant

contribution in constructing the latent variable. Based on Figure 1, it can be seen that PEU is the main contributor through Muzaki's intention to use NIK at 41.9%, followed by PU at 36.3%, and PSR at 19.3%. This indicates that the convenience offered by NIK such as efficiency in card use, ease of administration and simplicity are the factors that have most dominant influence on Muzaki's intention to use NIK as a substitute for NPWZ. Furthermore, this research also shows that PSR is the variable with the smallest percentage because some respondents are still unsure about several risks, especially those related to data protection and privacy.

Inner Model

The structural model in this study was implemented using a bootstrap approach with 10,000 repeat samples to improve estimation accuracy (Streukens & Leroi-Werelds, 2016). Bootstrap testing allows for the estimation of associations between study variables and t values.

The first evaluation of the inner model is carried out by testing the Adjusted R^2 (R Square) as the measurement index. R^2 measures the model's prediction accuracy; a greater R^2 indicates a higher level of predictive accuracy (Hair et al., 2011). Furthermore, Chin (1998) proposed a categorization of R square values into three distinct levels: strong (0.67), moderate (0.33), and weak (0.19).

Based on Table 2, it can be seen that the contribution of the four independent variables to the intention was 83.1%, whereas the remaining 16.9% is influenced by factors outside the model which were not examined in this study. It can be concluded that perceived usefulness (PU), perceived ease of use (PEU), and perceived safety from risk (PSR) could explain Muzaki's intention to use NIK well, in the strong category.

Table 2. R-Square Result

	R-Square	R-Square Adjusted
Muzaki Intention	0.831	0.827

The next evaluation of the inner model involves referencing the outcome of hypothesis testing. The evaluation employed a t-test with a significance level of 0.05 (where the t-statistic was greater than the critical value from the t-table). The hypothesis testing was conducted using the t-test, which was implemented through the bootstrapping technique in the Smart PLS software. The chosen significance level for this study is 95% ($\alpha = 0.05$), and the critical value obtained from the t-table is 1.96. If the value of the t-statistic is less than 1.96, it can be concluded that the hypothesis is not supported. In addition, P-values show a significant level of influence.

Table 3. Hypothesis Testing Result

Path	Original Sample	Sample Mean	Standard Deviation	T-Stat	P Values	Result
PEU -> MI	0.491	0.415	0.132	3.172	0.002	H1 Accepted
PSR -> MI	0.193	0.196	0.071	2.716	0.007	H2 Accepted
PU -> MI	0.363	0.364	0.116	3.125	0.002	H3 Accepted

The significance of the influence between variables can be examined by referring to the value of the parameter coefficients and the P- values. The findings indicate that all the latent variables have a positive significant effect on the intention to use NIK in replacing NPWZ. Therefore, all the hypotheses are accepted.

Perceived Usefulness (PU) significantly and positively impacts

Muzaki's intention to use NIK. This is based on the P-value of 0.002 which is smaller than 0.05, thus the first hypothesis is supported. It can be explained that Muzaki believes the replacement to NIK will provide better performance, productivity, and effectiveness. The greater the benefits offered by NIK, the higher the intention or desire to use NIK as a replacement for NPWZ. If NIK is able to increase effectiveness and efficiency, the level of intention to use NIK will be higher. This is in line with the results of several previous studies which found a significant positive relationship between PU and intention to accept technology (Asmy, et al., 2019; Jaziri et al., 2019; Riza & Hafizi, 2019; Thacker, 2018). According to Niswah et al. (2019), one aspect that contributes to a technological system's positive acceptance is how users perceive its benefits. The higher they value these benefits, the more favorable their attitude towards utilizing the system will be.

Perceived Ease of Use (PEU) has a positive and significant impact towards Muzaki's intention to use NIK, based on the smaller P-value (0.002) than 0.05. Thus, the second hypothesis is also supported. It can be explained that Muzaki has a positive intention to use NIK because of the easy accessibility and flexibility offered. The easier the function offered, the higher the intention or desire to use NIK as a substitute for NPWZ. If a technology is easy to use, then the Muzaki does not require excessive effort so it will increase the intention to use it. This is in line with the findings of several previous studies which found a significant positive relationship between PEU and intention to accept technology (Jaziri, et al., 2019; Thaker, 2018; Sulaiman, 2021). According to Khan and Woosley (2011), the desire to use or apply a technology will depend on the level of ease in using it. The easier a system is to use, the greater the interest or intention to use it

Hypothesis 3: Perceived Safety from Risk (PSR) significantly and positively impacts Muzaki's intention to use NIK. This is based on the P-value of 0.007 which is smaller than 0.05. Thus, the third hypothesis is supported. According to the IDT theory, the risk will arise in line with the adoption of new technologies. This risk then will have an impact on interest in adopting new technology (Rodgers, 1995). The better the level of security from risk offered by changing NIK to NPWZ, the higher the willingness of Muzaki to use it.

CONCLUSION

This study was conducted to analyze Muzaki's perception of using NIK as a replacement for NPWZ using the Technology Acceptance Model (TAM) and Innovation Diffusion Theory (IDT) approach with modification. Perceived ease of use (PEU), perceived usefulness (PU), and perceived safety from risk (PSR) were used as factors that influence the Muzaki's intention to use NIK as an NPWZ replacement. In general, the results of hypothesis testing prove that perceived ease of use, perceived usefulness, and perceived safety from risk significantly affect Muzaki's intention to use NIK in a positive way. This study also found that Perceived Ease of Use (PEU) is considered the main contributor affecting Muzaki's intention to use NIK as the replacement for NPWZ, while Perceived Safety from Risks (PSR) is the latent variable with the lowest percentage.

The implementation of NIK as NPWZ is a strategic policy that can be taken by BAZNAS to make it easier for Muzaki to facilitate and simplify Zakat administration, as well as assist the government in providing better public services through the creation of a solid database. This study will contribute to the existing literature in the areas of Zakat modernization, especially on the factors influencing the behavior of Muzaki's intention to use the NIK as a replacement

for NPWZ. However, the sample size of the study becomes an obvious limitation. The sample size of the study should be enlarged for future studies. In addition to that, future research also can be conducted by incorporating other factors such as trust, subjective norms, and others.

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Rizaluddin Kurniawan

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