

ANALYSIS OF ELECTRONIC PAYMENT SYSTEMS AND TRANSACTION SECURITY IN DIGITAL MARKETING AT GRAMEDIA.COM

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Abstract

Keywords:

*Digital Marketing,
E-commerce,
Electronic Payment
Systems,
QRIS,
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This research aims to analyze the Electronic Payment System and the level of transaction security applied in digital marketing on the Gramedia.com website. The research method used is a qualitative approach with data collection techniques through literature study and content analysis of the Gramedia.com website. The results show that Gramedia.com uses various electronic payment methods, including credit cards, bank transfers, and e-wallets, which make it easier for consumers to make transactions. In addition, the security systems implemented, such as the use of SSL protocols and double authentication, have successfully reduced the risk of fraud and safeguarded users' personal data. However, even though the existing level of security is good, there are still potential risks that need to be considered, especially related to cyber threats. In conclusion, Gramedia.com has implemented an efficient and secure e-payment system, but needs to continue improving security measures to protect consumers in conducting digital transactions.

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INTRODUCTION

Current developments in the era and technology indicate a significant shift in people's lifestyles, from traditional ways of living toward modern lifestyles. In a modern lifestyle, people tend to be required to do everything more quickly and efficiently. With the increasing number of internet users and devices such as mobile phones, computers, or laptops, the marketing environment has also developed rapidly. To meet the needs of society, marketing has now expanded into digital media so that the process can be more easily disseminated and have more precise targets, known as digital marketing (Khairunnisa, 2022). Marketing through online platforms has become one of the main strategies for companies to reach consumers.



The use of this technology enables new ways of reaching and interacting with consumers. Technology serves as a solution to accelerate and simplify various aspects of life, including payment systems. Today, payments are no longer limited to the use of cash; instead, various cashless alternatives are now available. One of them is electronic money, which makes it easier for people to make payments (Abidin & Hasanah, 2022).

The benefits of the internet are now increasingly felt by users and have become an inseparable part of daily life. In Indonesia, people have utilized the internet as a medium for conducting buying and selling transactions, both directly and online. This transition process toward digital systems has brought changes in various aspects of life, including payment systems. Payment systems are an important element for a country because they play a significant role in influencing national economic progress and growth (Bodhi & Tan, 2022). Currently, the use of electronic payment systems or e-payments, whether through m-banking, e-money, or e-wallets, is becoming more widespread. This is due to the increasing frequency of people shopping online, which has encouraged the emergence of digital wallet services that have now become a common habit in online shopping transactions.

The use of digital wallets greatly facilitates the buying and selling process. By utilizing e-wallets, people can make payments using the QR code (Quick Response) method without needing to pay in cash, or by using m-banking to transfer funds through mobile phones simply by entering a password. The purpose of developing electronic payment methods is to collaborate with various different payment service providers, enabling customers to conduct cashless transactions more flexibly. This innovation promotes efficiency in transactions for goods or services, such as in e-commerce (K.n & Nasution, 2024).

Transactions through e-commerce are carried out without direct human interaction and without any interpersonal relationships being formed. The entire transaction process in e-commerce certainly uses online payments through e-payment services. Therefore, e-payment services play an important role in the buying and selling process in e-commerce, especially in payment transactions (Lestari et al., 2021). Advances in electronic-based payment systems have encouraged the emergence of various new innovations expected to facilitate, increase flexibility, improve efficiency, and simplify transaction processes (Sumadi et al., 2022). One example of a company that has utilized this trend is Gramedia.com, which is a leading e-commerce site in Indonesia, particularly in the sale of books and other creative products.

Electronic payment systems, or e-payments, offer various methods such as bank transfers, credit cards, and e-wallets, making it easier for consumers to complete transactions. Although these systems provide many advantages, such as speed and convenience, their use also presents challenges, especially in terms of security. Users often feel concerned when using e-payment services, with one of the main concerns being guarantees of data security and customer information privacy. Transaction security is an important issue that must be addressed, considering the many potential risks such as fraud, identity theft, and personal data breaches (Putra et al., 2024).

In facing these challenges, Gramedia.com must implement effective security measures to protect transaction data and build consumer trust. Therefore, an analysis of the electronic payment system and transaction security on the Gramedia.com site is important to understand how the company maintains integrity and security in its

operations, as well as to evaluate the effectiveness of the systems implemented in dealing with potential threats that may arise in the digital world.

Through this research, it is hoped that in-depth insights can be generated regarding the electronic payment system at Gramedia.com, as well as the measures taken to ensure transaction security, so that recommendations can be provided for future improvements and development.

LITERATURE REVIEW

Definition of Digital Marketing and E-Commerce

Digital marketing is a concept that involves utilizing various online platforms and channels to promote a company's products or services. Digital marketing refers to the use of digital channels such as search engines, social media, email, and websites to communicate with prospective consumers or customers (Erwin et al., 2024). Digital marketing offers many advantages compared to traditional marketing. With more efficient costs, companies can reach a broader and more targeted audience through the internet and social media, without limitations of time or location. In addition, the use of data and analytics enables companies to understand consumer behavior and preferences, allowing marketing strategies to be optimized to improve their experience (Haryanto et al., 2024). Its main objective is to support business achievement, such as increasing brand awareness, acquiring potential customers, and driving sales, by utilizing various digital platforms (Indrapura & Fadli, 2023).

E-commerce is part of e-business that includes broader activities, such as collaboration with business partners, customer service, and recruitment. In addition to internet technology, e-commerce requires support from databases, email, as well as other non-computer technologies such as delivery systems and payment methods (Rehatalanit, 2021). Meanwhile, according to Adi Nugroho in (Syarif et al., 2023), e-commerce is a method of buying and selling products and services through the internet, including distribution, marketing, and product services via electronic systems. E-commerce can support the home economy through deregulation of local services and international manufacturing integration. Besides international trade, e-commerce is also related to domestic policies in telecommunications, financial services, and distribution, which connect domestic trade with global trade.

From the statements above, it can be concluded that digital marketing and e-commerce support each other in online business. Digital marketing utilizes online channels such as search engines, social media, and email to promote products, reach a wider audience, and optimize strategies through analytics. E-commerce includes buying and selling transactions of products and services through the internet, involving distribution, marketing, and services using electronic systems. Both collaborate, with digital marketing attracting consumers to e-commerce platforms to conduct transactions, expanding reach, and increasing sales as well as brand awareness.

Definition of Electronic Payment (E-Payment)

An e-payment system refers to a payment or transfer method conducted electronically. Electronic Payment (E-payment) is defined as the electronic transfer of payment value from the payer to the payment recipient through certain mechanisms. Generally, an institution or company collaborates with banking institutions to implement an e-payment system (Changsu Kim et al., 2010). By utilizing electronic banking services, payment transactions, interbank transfers, and purchases can be carried out

anywhere and anytime, thereby increasing efficiency in terms of both cost and time.

Electronic payments are equipped with protection mechanisms, such as data encryption, which make online transactions more secure and increase consumer trust in conducting transactions in the digital world. Transactions on the internet can only occur if customers trust e-commerce and are willing to bear the risks (Simatupang et al., 2024). In addition, online payment systems provide extra protection through policies in which providers also bear part of the risks in the transactions that occur.

Types of Electronic Payment Methods (E-Payment)

Electronic payment methods, or e-payments, are systems that allow users to conduct digital transactions through the internet. E-payments provide convenience in making payments for various types of services and products, both online and offline. Several types of electronic payment methods commonly used in digital marketing (Wijaya et al., 2023) include:

- a. Bank Transfer: Companies can use payment methods through transfers. This can be done through ATM machines, mobile banking, or internet banking.
- b. Credit Cards: Payments can be made using various types of credit cards, where consumers need to fill in certain required information.
- c. E-wallets: This method is becoming increasingly popular in Indonesia. E-wallets are used to store money digitally and can be used for online transactions, such as Go-Pay, OVO, or T-Cash.
- d. Payment Systems through QR Codes: Users can make payments by scanning QR codes provided by sellers, which will direct them to the appropriate payment process.

According to a study conducted by Costa and Grauwe in (Ramadhani et al., 2022, p. 113), the widespread use of non-cash payment instruments can reduce the demand for money issued by central banks, which ultimately affects the implementation of central bank duties in monetary policy, particularly in monetary control.

Concept of Electronic Payment Security

Information and data security refers to measures taken through regulations and technology to ensure that information remains protected from the risks of loss, alteration, and unwanted data dissemination (Akbar & Nasution, 2023). In the context of online transactions, data protection is very important to build consumer trust, reduce concerns about misuse of personal data, and prevent fraud. Adequate security makes consumers more comfortable sharing personal information and conducting transactions safely. Therefore, security systems must be reliable in protecting data in all electronic or internet-based activities.

There are several security technologies commonly used in electronic payments (Silalahi et al., 2022), including:

1. Data Encryption

Data encryption is the process of converting transmitted information into secret code that can only be read by authorized parties. In the context of electronic payments, encryption protects users' sensitive information, such as credit card numbers, passwords, or other personal details, from unauthorized parties. For example, Gramedia.com implements SSL/TLS (Secure Sockets Layer/Transport Layer Security) encryption on its website, which encrypts data transmitted between users and servers. This prevents data interception by hackers, ensuring that payment information remains secure during the transaction process.

2. Security Certification

Security certification is a license granted to systems or platforms that have met certain security standards, such as PCI-DSS (Payment Card Industry Data Security Standard) for credit card payments. This certification indicates that the payment platform complies with best security procedures and aims to protect user data from misuse. Gramedia.com, for example, may have security certification to ensure that their electronic transactions comply with strict regulations and are safe from the risk of data breaches.

3. Two-Factor Authentication (2FA)

Two-Factor Authentication (2FA) is an additional security method that requires two verification steps to access an account or complete a payment. Besides entering a password or PIN, users must also perform additional verification, such as entering a unique code sent via SMS, email, or an authentication application. In electronic payments, 2FA helps ensure that only the account owner can complete transactions. For example, after users enter their password on Gramedia.com, they may also have to enter a code sent to their mobile phone, reducing the risk of unauthorized access.

With the combination of data encryption, security certification, and two-factor authentication, electronic payment systems offer layered security designed to protect user data and ensure secure transactions from start to finish.

RESEARCH METHODOLOGY

This study uses a descriptive qualitative method, with the aim of describing in detail the phenomenon being studied. The research method used is a qualitative approach with data collection techniques through literature studies and content analysis from the Gramedia.com website. According to Bogdan and Taylor in (Abdussamad, 2021, p. 30), qualitative research is a research process that produces data in the form of descriptions, either through written or spoken words from people, as well as from observable behavior.

RESULTS AND DISCUSSION

Overview of Gramedia.com

Gramedia.com is the official e-commerce platform of Gramedia that provides a variety of books and learning-related products. This site is known as one of the largest online bookstores in Indonesia, offering thousands of book titles ranging from fiction, nonfiction, children's books, to textbooks, both in printed and digital formats. The website can be accessed at <https://www.gramedia.com/>.

In addition to books, Gramedia.com also provides stationery, office supplies, educational toys, school necessities, and lifestyle products. Through this platform, users can access various offers, special discounts, and curated book recommendations. With a user-friendly interface and diverse payment methods, Gramedia.com makes it easy for users to obtain books and learning supplies from various categories without having to visit a physical store.

Electronic Payment Systems on Gramedia.com

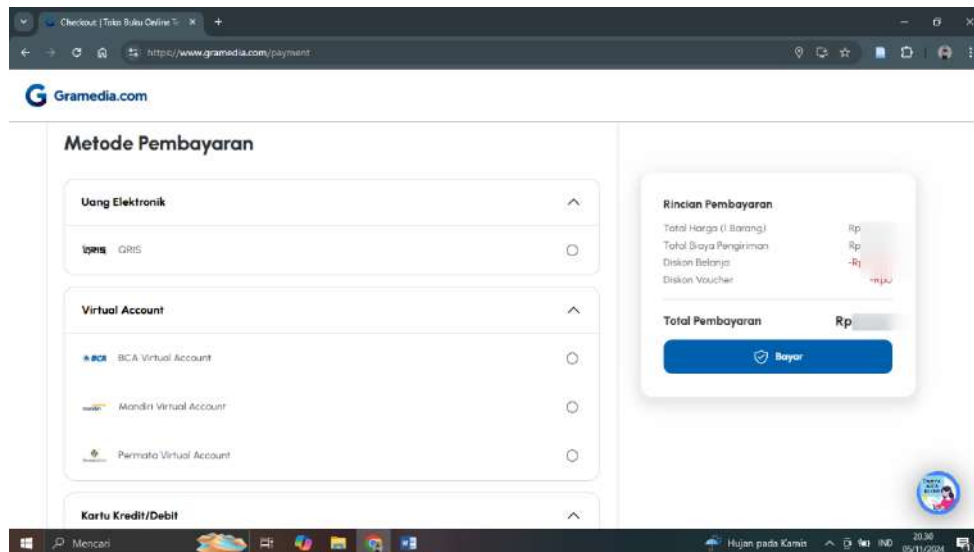


Figure 1. Various payment methods on Gramedia.com

Gramedia.com provides several electronic payment methods that make it easier for users to conduct online transactions. Below is an explanation of the available payment methods:

- a. Electronic Money (e-Wallet) – QRIS, which is electronic money based on QRIS (Quick Response Code Indonesian Standard), allows users to make payments by scanning a single type of QR code integrated with various e-wallet service providers. Examples include GoPay, OVO, Dana, and LinkAja. Users simply open an e-wallet application connected to QRIS, scan the QR code available on Gramedia.com, then enter the required payment amount. This method is fast, secure, and popular because many e-wallets support QRIS.
- b. Virtual Account, which is a temporary account used for specific transactions, where each transaction has a unique virtual account number. With a virtual account, users can transfer money through a bank to the virtual account number provided by Gramedia. Some banks that support virtual accounts on Gramedia.com include:
 1. BCA Virtual Account: Uses a virtual account from Bank BCA for quick transactions, either through ATM, mobile banking, or internet banking.
 2. Mandiri Virtual Account: A payment method from Bank Mandiri that also supports transfers through various channels such as ATMs and mobile banking.
 3. Permata Virtual Account: Uses a virtual account from Bank Permata, providing flexibility for users who have access to this bank's network.
- c. Virtual accounts offer convenience and efficiency because transactions are automatically confirmed once payment is completed without the need to send proof of payment.
- d. Credit/Debit Cards: Payment by credit or debit card is a method that allows users to pay directly using their cards. Users can enter valid card information (card number, expiration date, and CVV code) to make payments. Gramedia.com accepts various credit and debit cards from major networks such as Visa and Mastercard. This method is secure and widely used because it is practical, especially for users who want to manage payments directly without intermediaries.

The diversity of these payment methods provides convenience for consumers, as they can choose the method that best suits their preferences and available facilities.

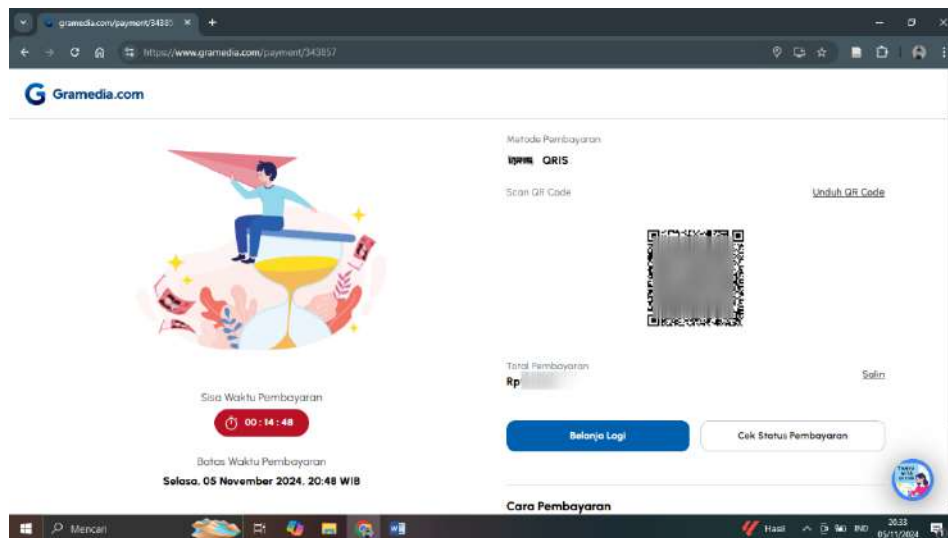


Figure 2. QRIS scan payment method

The following are the steps for making payments using an Electronic Wallet or QRIS Mobile Banking on Gamedia.com:

1. Complete payment within 15 minutes: After selecting the QRIS payment method, complete the transaction within 15 minutes. This is to avoid automatic cancellation if the payment time expires.
2. Ensure the payment application supports QRIS: Make sure you already have an electronic wallet or mobile banking application that supports QRIS payments, such as GoPay, OVO, Dana, or LinkAja, as well as several mobile banking applications capable of QRIS payments.
3. Check the transaction amount and scan the QR Code: Make sure the payment amount is correct. After that, open the e-wallet or mobile banking application you use and scan the QR Code displayed on the screen to complete the payment.
4. Take a screenshot if using a mobile phone for the transaction: If you are using a mobile phone to view the QR Code, you can take a screenshot of the code. Then, open the payment application that supports QRIS, select the upload option or “upload QR Code,” and insert the screenshot image of the QR code.
5. Keep the QR Code confidential: For security purposes, never share or provide your transaction QR Code to others. This is to prevent potential misuse of the code by irresponsible parties.

With these steps, payments can be completed securely and conveniently using QRIS. One important aspect of QRIS security is authentication, which ensures that every QRIS transaction is valid and legitimate. QRIS uses multi-factor authentication, which requires additional verification before a transaction is approved. Some examples include sending an OTP (One-Time Password) code to the user’s device or using biometrics such as fingerprints and facial recognition (Kristanty, 2024).

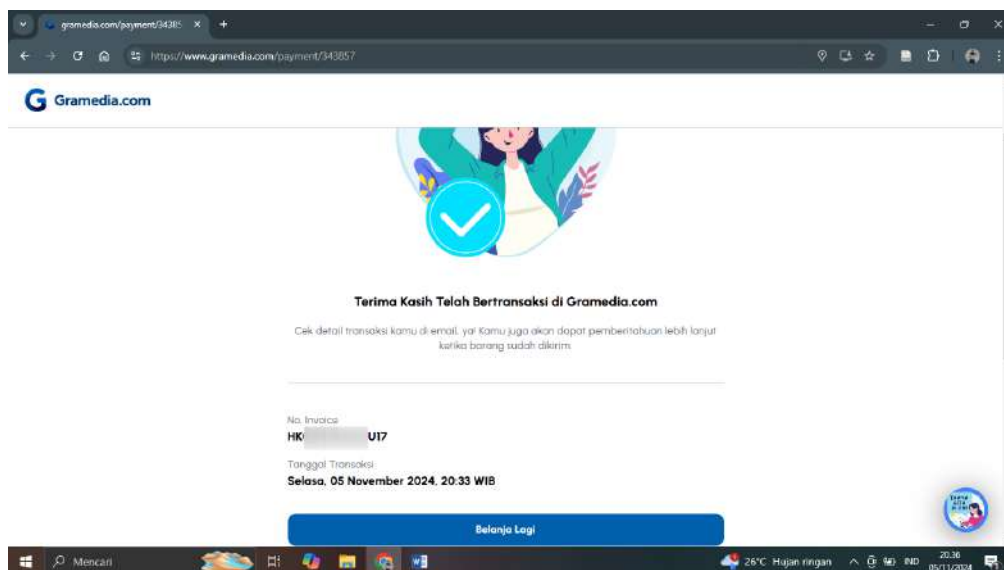


Figure 3. Display of successful QRIS payment proof

After successfully making a payment using QRIS on Gamedia.com, the webpage will automatically display the message “Thank you for transacting on Gamedia.com.” Below this message, the invoice number will also appear as proof that the transaction was successful and to track the order if needed. This message indicates that the payment has been received, and users can immediately view the details of the order that was just placed. On this page, all information related to the order can be checked, such as the purchased items, payment amount, and order status.

Transaction Security on Gamedia.com

Transaction security on Gamedia.com is a very important aspect considering the large amount of sensitive data involved.

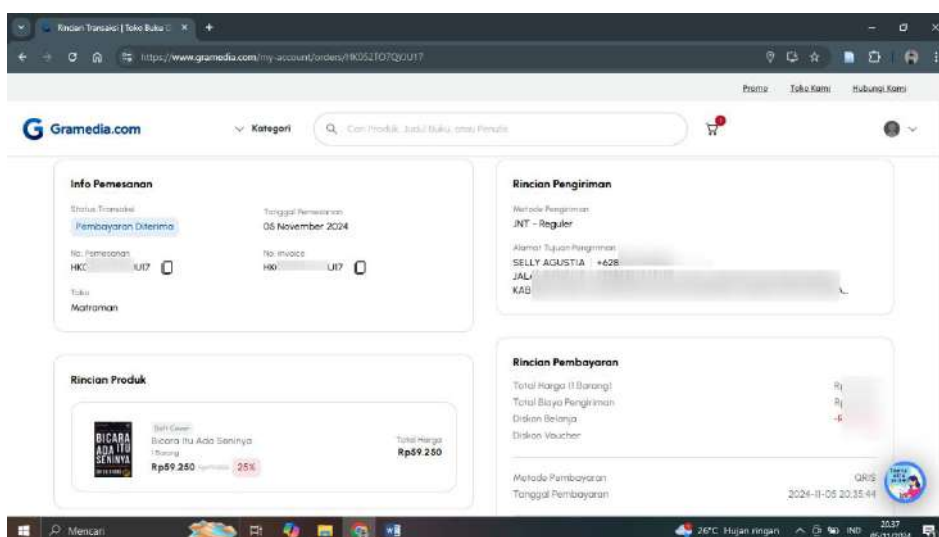


Figure 4. Order detail display on the Gamedia.com website

The payment transaction security system is designed to optimally protect user data and transactions. Below are some security measures implemented by Gamedia.com in the payment process:

- a. Verified and encrypted payment methods: Gramedia.com only provides payment methods that have been verified and equipped with high-level data encryption, such as QRIS, virtual accounts, and credit/debit cards. This encryption ensures that users' personal information and transaction data remain secure and inaccessible to unauthorized parties.
- b. Authentication through trusted third-party applications: For QRIS payments, users must use e-wallet or mobile banking applications approved by Bank Indonesia. These applications have additional security features such as PIN codes, fingerprints, or facial recognition, which help ensure that only the account owner can complete transactions.
- c. Payment time limits to prevent fraud: Gramedia.com provides a time limit (15 minutes) to complete payment after selecting the QRIS method. If this time limit is exceeded, the transaction will be automatically canceled to reduce the risk of fake or unauthorized transactions.
- d. Use of Invoice Numbers and Transaction Notifications: After a successful transaction, the system immediately provides an invoice number and payment confirmation message. This invoice number not only serves as transaction proof but also as a tool to verify user orders if problems occur. In addition, Gramedia.com often sends additional notifications (for example, via email) to inform users about payment and order status.
- e. Protection of User Data and QR Codes: Gramedia.com reminds users not to share their transaction QR Codes with anyone to maintain data security. QR Codes are unique to each transaction, and keeping them confidential is important to prevent misuse by irresponsible parties.
- f. Website Security with HTTPS Protocol: Gramedia.com uses the HTTPS (Transfer Protocol Secure) protocol on its website, which protects user data during the transfer process. HTTPS ensures that sensitive information, such as payment details and user data, remains encrypted throughout the payment process.

With all these layers of security, Gramedia.com helps ensure that payment transactions are conducted securely and user privacy is maintained throughout the transaction process.

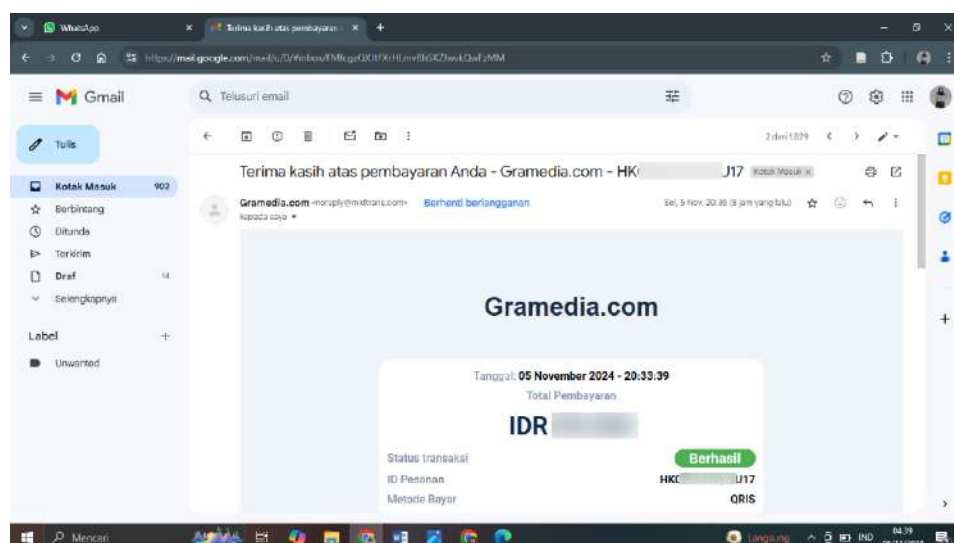


Figure 5. Payment confirmation by Gramedia.com via email

In addition to the electronic transaction security system implemented on Gramedia.com, users also receive a confirmation email after completing payment. This email is sent to the email address used as the account on Gramedia.com and serves as additional proof and a verification tool to ensure all transaction details are clearly recorded. Below are the details of the information contained in the confirmation email:

- a. Transaction Status: This email informs users that the transaction has been successful, providing assurance that the payment has been securely received.
- b. Order ID: Each transaction is equipped with a unique order ID, which can be used to track status and verify the order if needed.
- c. Payment Method: The confirmation email includes the payment method used (for example, QRIS, virtual account, credit card), allowing users to verify the method they selected.
- d. Total Payment and Payment Time: This information includes the total amount paid and the time the payment was made. This helps users review and archive their payment records.
- e. Order Details: A list of purchased items, including book titles and quantities, will be included in this email. These details help users easily recheck their orders.
- f. Shipping Fee: If the order requires delivery, the shipping fee will be included in the email, providing clarity regarding the details of the total payment.
- g. Total Shopping Amount: The overall total paid, including product prices and shipping costs, is displayed to make it easier for users to review.

Benefits of this confirmation email include not only serving as valid proof of payment but also enhancing security by allowing users to immediately confirm transaction details. If there are discrepancies or issues, users can promptly contact customer service with accurate proof. In addition, this email helps users electronically archive all important transaction-related information.

With this additional layer, Gramedia.com provides transparency and assurance to users that every transaction takes place securely and is well documented.

CONCLUSION

Based on the research results, it can be concluded that Gramedia.com, as Gramedia's official e-commerce platform, has provided an electronic payment system that makes it easier for users to conduct online transactions. Various payment methods such as QRIS, virtual accounts, and credit/debit cards offer convenience, speed, and flexibility in the payment process. In addition, Gramedia.com also implements a good transaction security system through encrypted payment methods, third-party application authentication, the use of invoice numbers, payment deadlines, user data protection, and HTTPS protocols. The presence of transaction confirmation emails after purchases further provides certainty and a sense of security for users. Overall, this system demonstrates Gramedia.com's commitment to creating a safe, comfortable, and trustworthy online shopping experience for consumers.

The implications of this research indicate that the implementation of a comprehensive electronic payment system along with good transaction security can increase user trust and comfort in online shopping. However, this research still has limitations because it only focuses on the electronic payment system and transaction security on Gramedia.com, and therefore has not discussed other factors that may influence user experience. Therefore, future research is recommended to examine other

aspects such as service quality, customer satisfaction, user loyalty, as well as the influence of digital promotions on consumer purchase interest. In addition, the use of more diverse research methods and a broader number of respondents can also be carried out so that the research results become more in-depth and comprehensive.

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