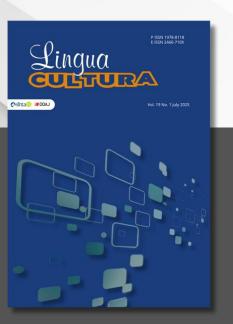


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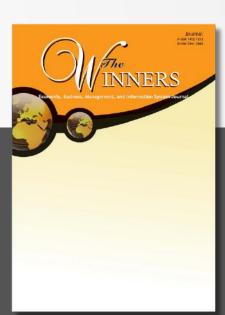














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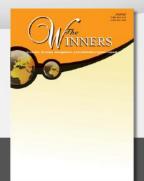
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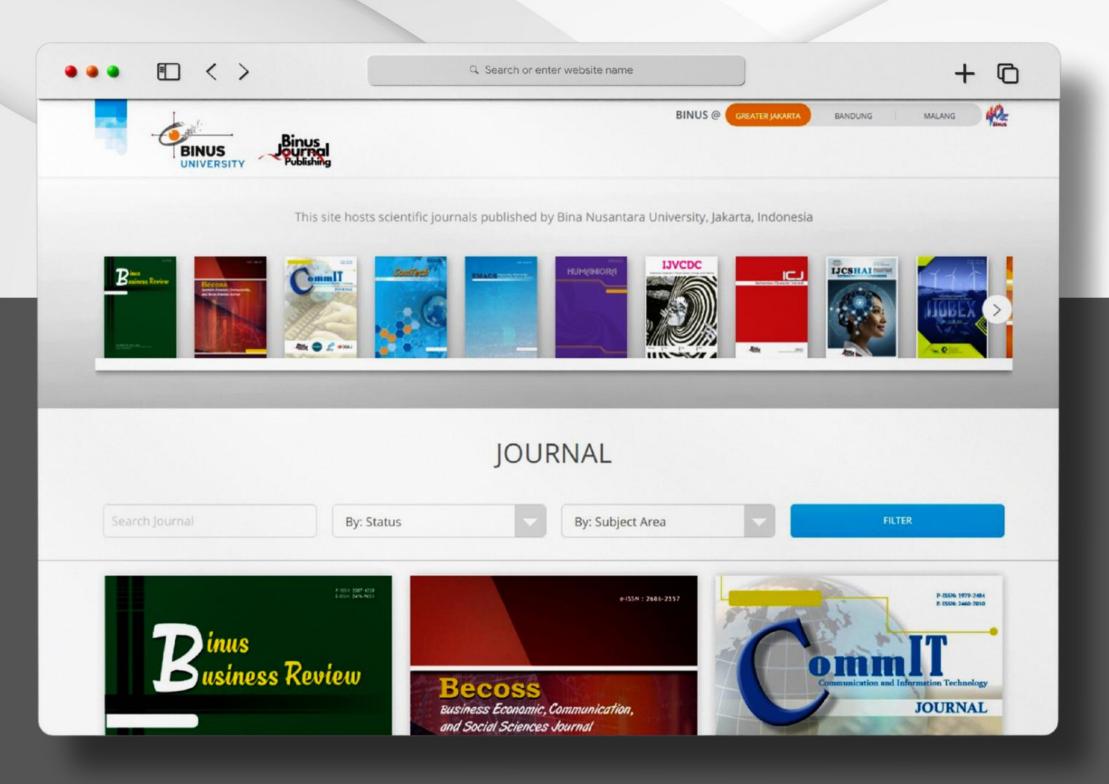




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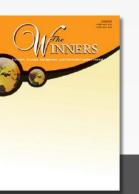














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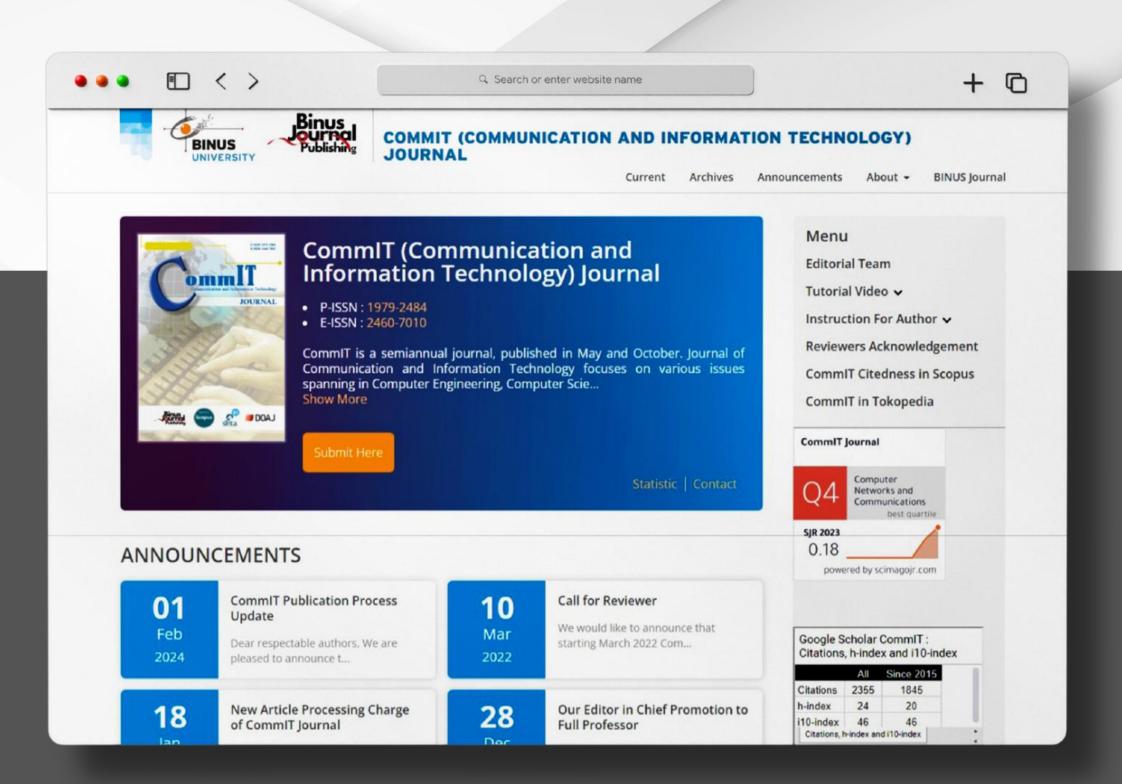
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(Communication CommIT Information and Technology) Journal is a peer-reviewed, semiannual publication issued in May and October. It covers a broad range of topics in Computer Engineering, Computer Science, and Information Systems. The journal is indexed in Scopus, SINTA 1, DOAJ, Garuda, Google Scholar, and Neliti.





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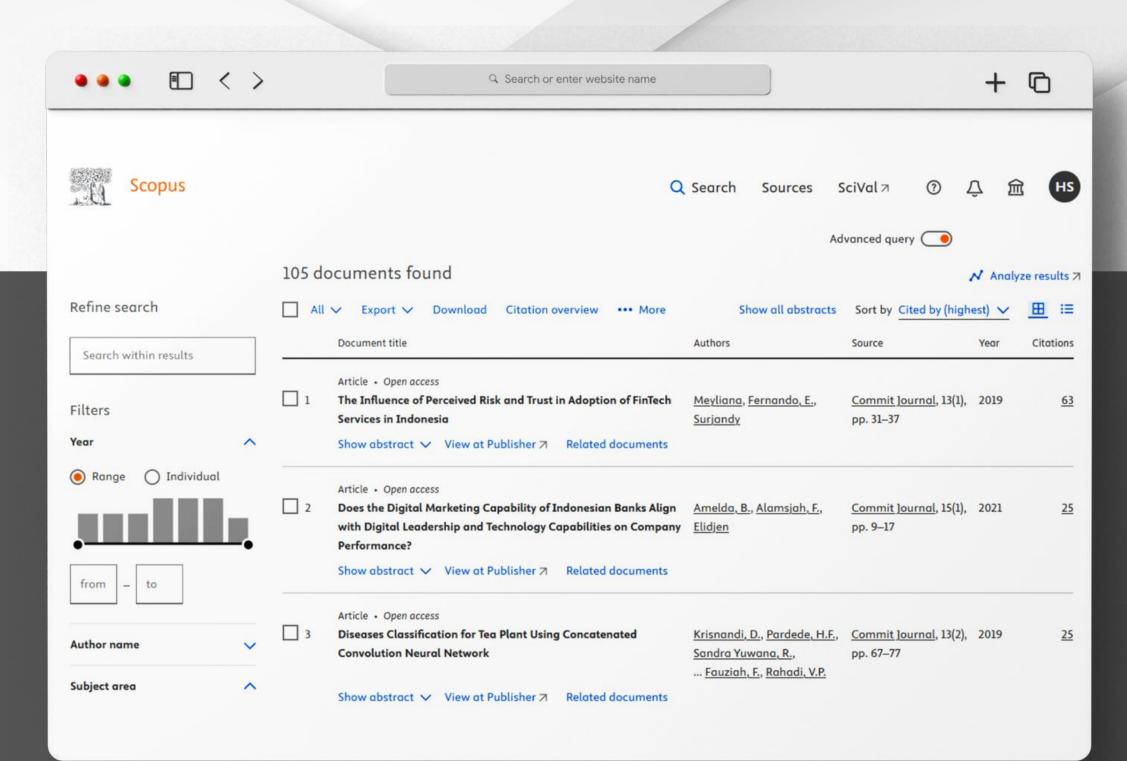








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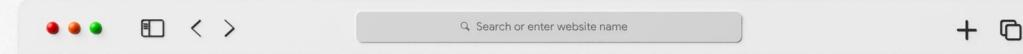




The Influence of Perceived Risk and Trust in Adoption of FinTech Services in Indonesia[']

Meyliana, Erick Fernando, Surjandy School of Information Systems Bina Nusantara University

Scopus 163 Citations



CommIT (Communication & Information Technology) Journal 13(1), 31–37, 2019

The Influence of Perceived Risk and Trust in Adoption of FinTech Services in Indonesia

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Abstract—The service level in community must be considered if it wants to continue to be used by the users. This research studies the adoption of Financial Technology (FinTech) services in the terms of trust and risk. The work employs the Technology Acceptance Model (TAM) theory as the theoretical basis combined with trust and perceived risk. The research method is quantitative. The data are analyzed by the Structural Equation Model (SEM) using Smart PLS V2.0. The researchers use a questionnaire in Google Form to collect the data. It is distributed online with the snowball data collection technique. As a result, 548 respondents are successfully

that can revolutionize the attitude or way someone pays [8, 11].

FinTech dramatically influences the development of business industry. The use of FinTech is seen from changes in the process of financial transactions [7, 10]. In the business world, the application of FinTech will provide the ability to compete [12] because Fin-Tech provides speed and flexibility [3, 13, 14]. In Indonesia, the development of FinTech appears on various parties who compete to provide these services.

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Prof. Dr. Eng. Fergyanto E. Gunawan is a Professor of System Modeling and Simulation at BINUS University. With a doctorate from Toyohashi University of Technology, Japan, and academic experience across Asia and Europe, his research focuses on computational intelligence, structural health monitoring, and decision science. He has published over 180 papers and received multiple national and international awards for research excellence, contributing significantly to the advancement of computer science and information technology.

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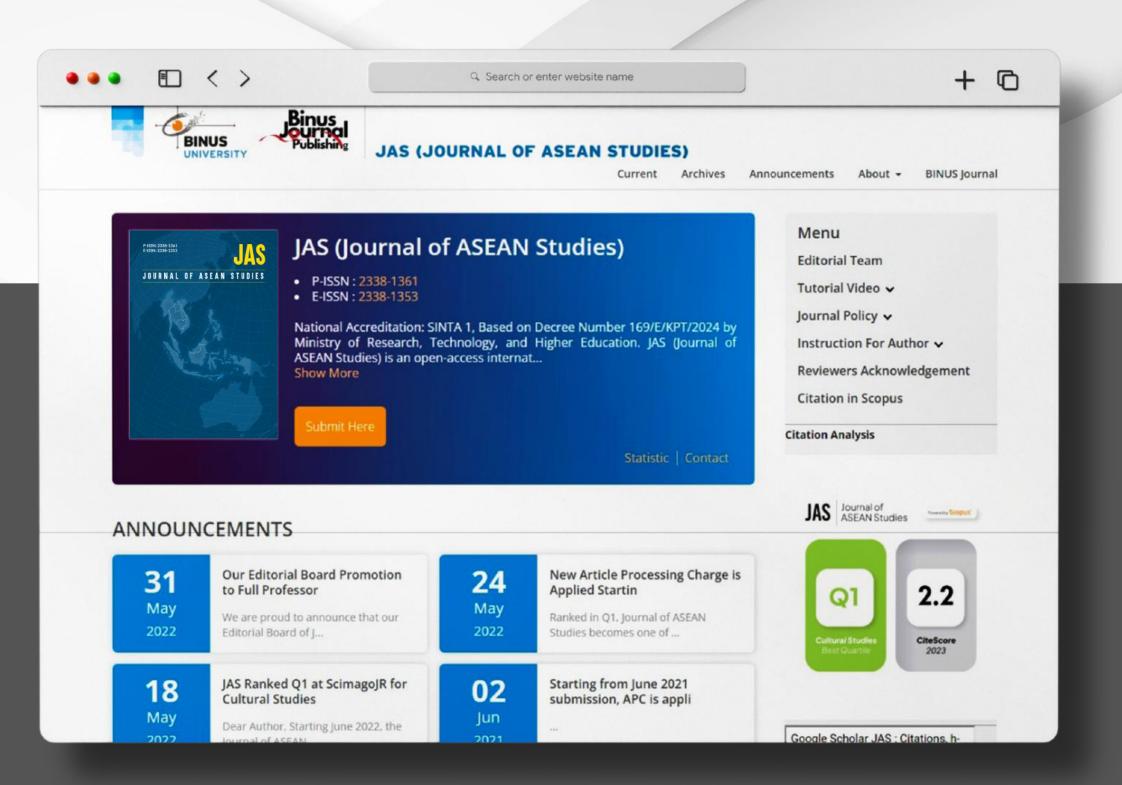








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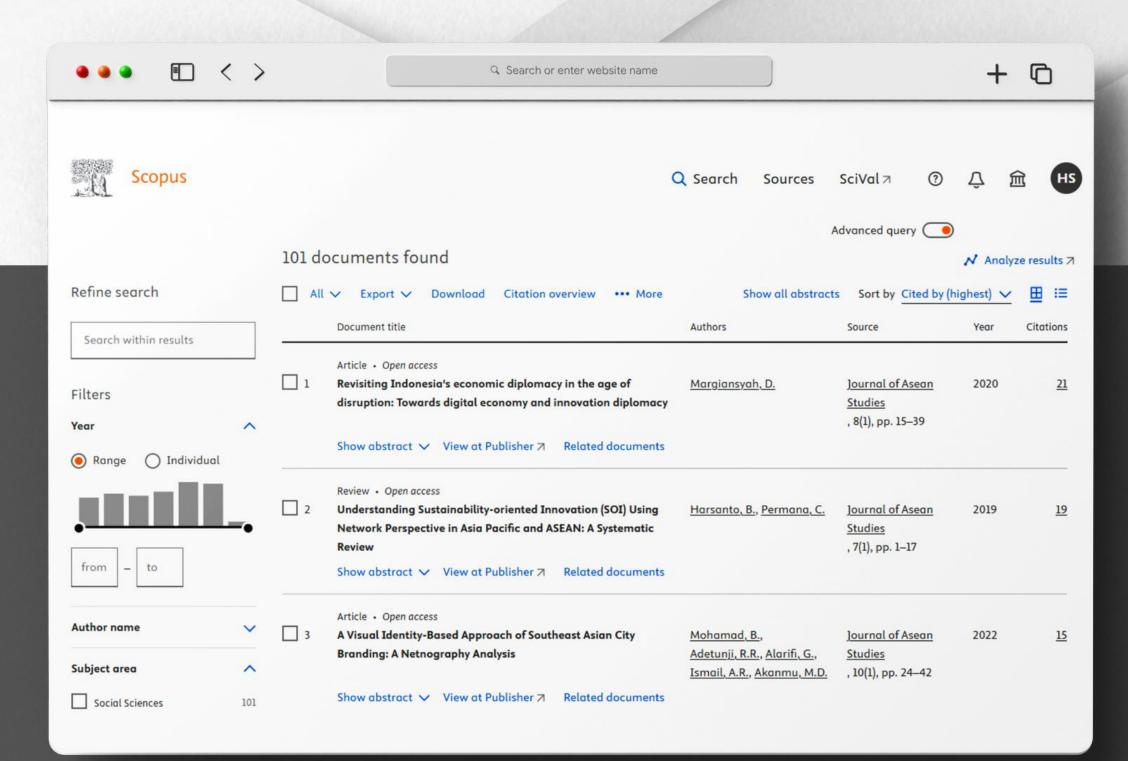








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Revisiting Indonesia's economic diplomacy in the age of disruption: Towards digital economy and innovation diplomacy

Defbry Margiansyah Research Center for Politics Indonesian Institute of Sciences

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REVISITING INDONESIA'S ECONOMIC DIPLOMACY IN THE AGE OF DISRUPTION: TOWARDS DIGITAL ECONOMY AND INNOVATION DIPLOMACY

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ABSTRACT

With the rise of digital technologies and innovation disrupting the economy, the global phenomenon challenged the current concept and strategies of "conventional" economic diplomacy that have increasingly gained importance in









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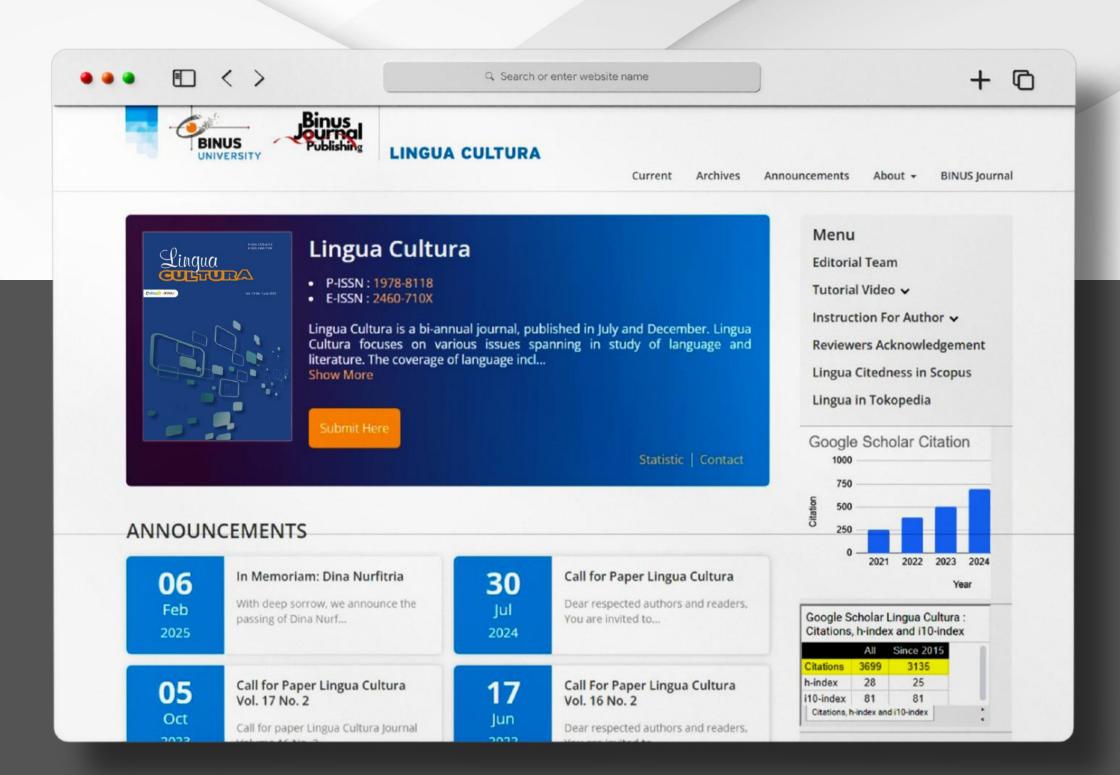
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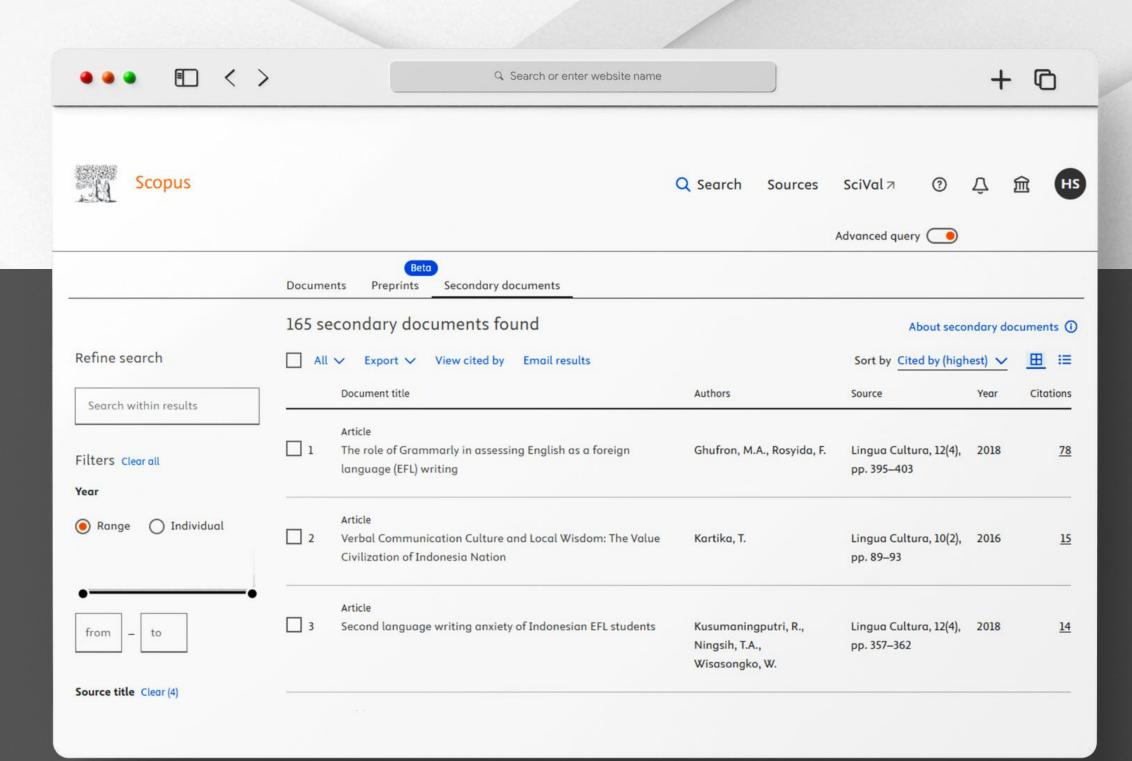








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The Role of Grammarly in Assessing English as a Foreign Language (EFL) Writing

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THE ROLE OF GRAMMARLY IN ASSESSING ENGLISH AS A FOREIGN LANGUAGE (EFL) WRITING

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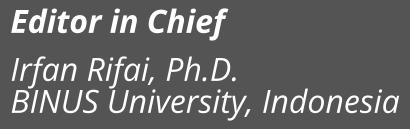
ABSTRACT

This research aimed at investigating the use of Grammarly software and in what terms it was more effective in reducing students' errors in EFL writing compared to teacher corrective feedback (indirect corrective feedback). This research used the quantitative approach with a quasi-experimental design. There were 40 university students from English Education Study Program of a private university in Indonesia who were selected and randomized clustered into two; experimental and control groups. The students were tested at the beginning and the end of the research. The quantitative data were analyzed by using t-test formula. The results of the research confirm that the students whose work is evaluated by using Grammarly have a significant reduction in their errors compared to those whose work is evaluated by the teacher (indirect corrective feedback). The software is shown to be more effective to reduce the errors in terms of vocabulary usages (diction), language











Irfan Rifai, Ph.D. is Head of English Literature Study Program at BINUS University. His research focuses on teacher development, literacy instruction, classroom discourse, and arts-based language education. A recipient of BINUS's Best Teaching Award, he holds a Ph.D. in Reading and Literacy from The Ohio State University and actively publishes on language learning through literary and performative approaches.







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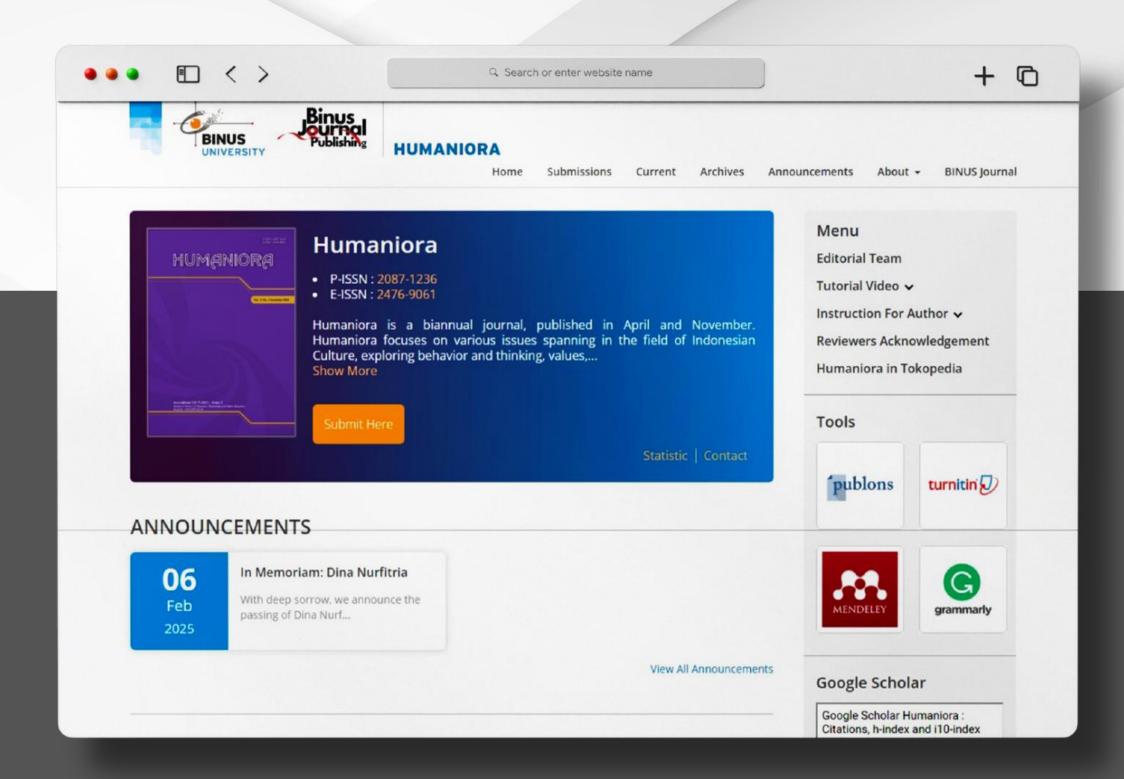
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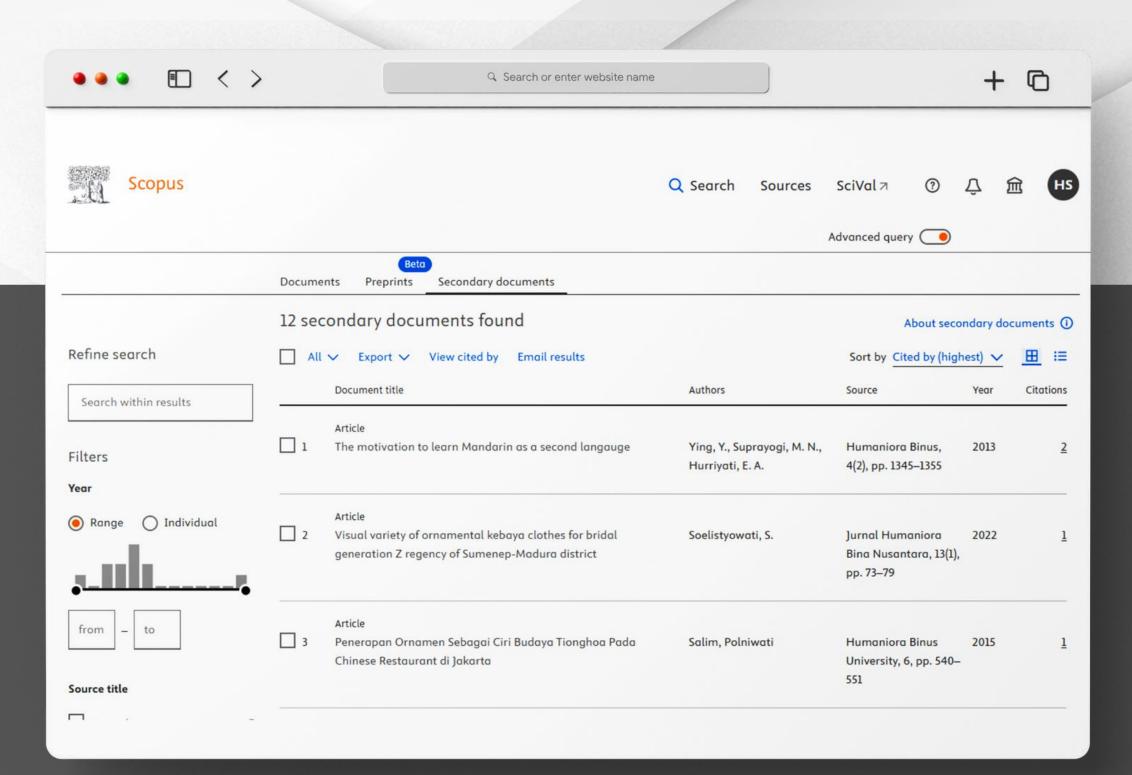








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The motivation to learn Mandarin as a second language

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MOTIVASI BELAJAR BAHASA MANDARIN SEBAGAI BAHASA KEDUA

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ABSTRACT

The goals of article was to explore students' main motivation in learning Mandarin as second language acquisition and the difference motivation between Chinese-descending and non-chinese students. There were 276 respondents chosen by purposive sampling from three universities. They were students from Mandarin Department of Bina Nusantara University, Jakarta, Darma Persada University, Jakarta, and North Sumatera University, Medan. A cooperation on deciding research instruments was collaborated with Faculty of Tionghoa Language and Literature of Huaqiau University, China. Descriptive analysis was done to explore students' main motivation in learning Mandarin, continued by different tests to know the different motivation between native and descending students. Research results indicated that the motivation in learning language is low; there is no significant difference between integrative and instrumental motivation. Also, there was no motivation significant different between chinese-descending dan non-chinese students in learning Mandarin. Lecturers should develop their methods of teaching to develop students' learning motivation in learning Mandarin.







Ekky Imanjaya, Ph.D. is a faculty member in the Film Department at BINUS University. He holds a Ph.D. in Film Studies from the University of East Anglia and specializes in Indonesian cinema. A noted film critic and author, he has published widely on film, pop culture, and Islamic culture, and serves on the Jakarta Arts Council Film Committee.

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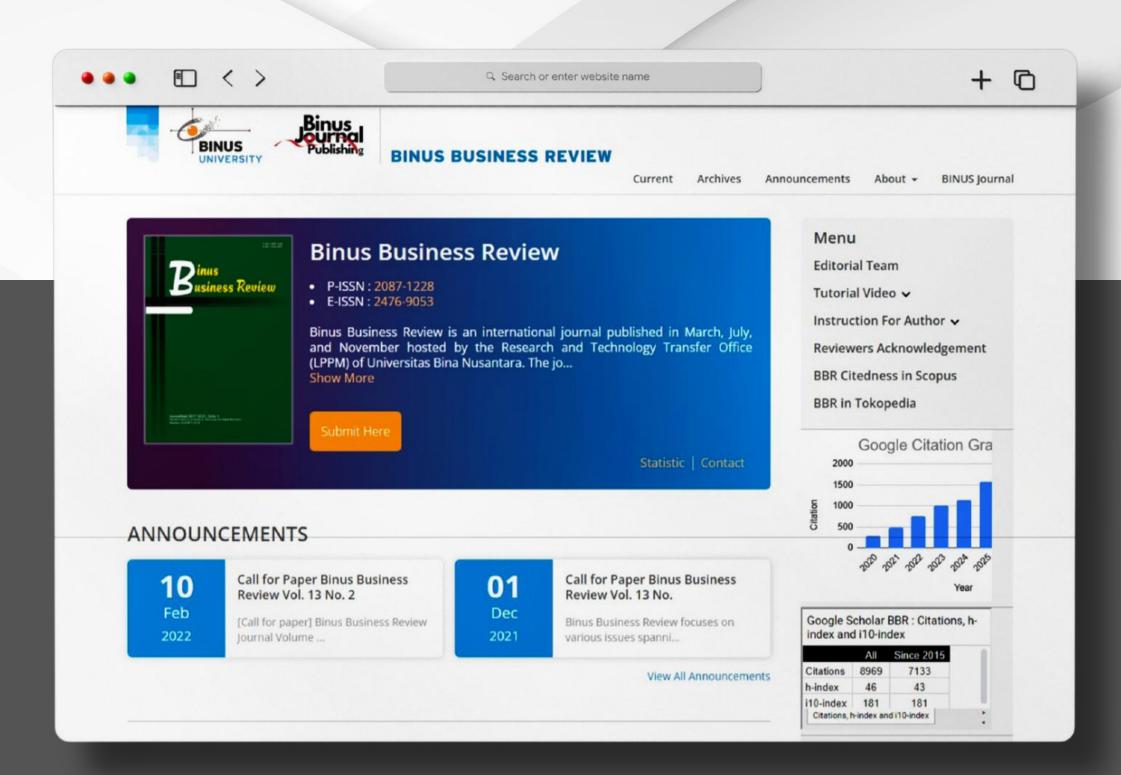
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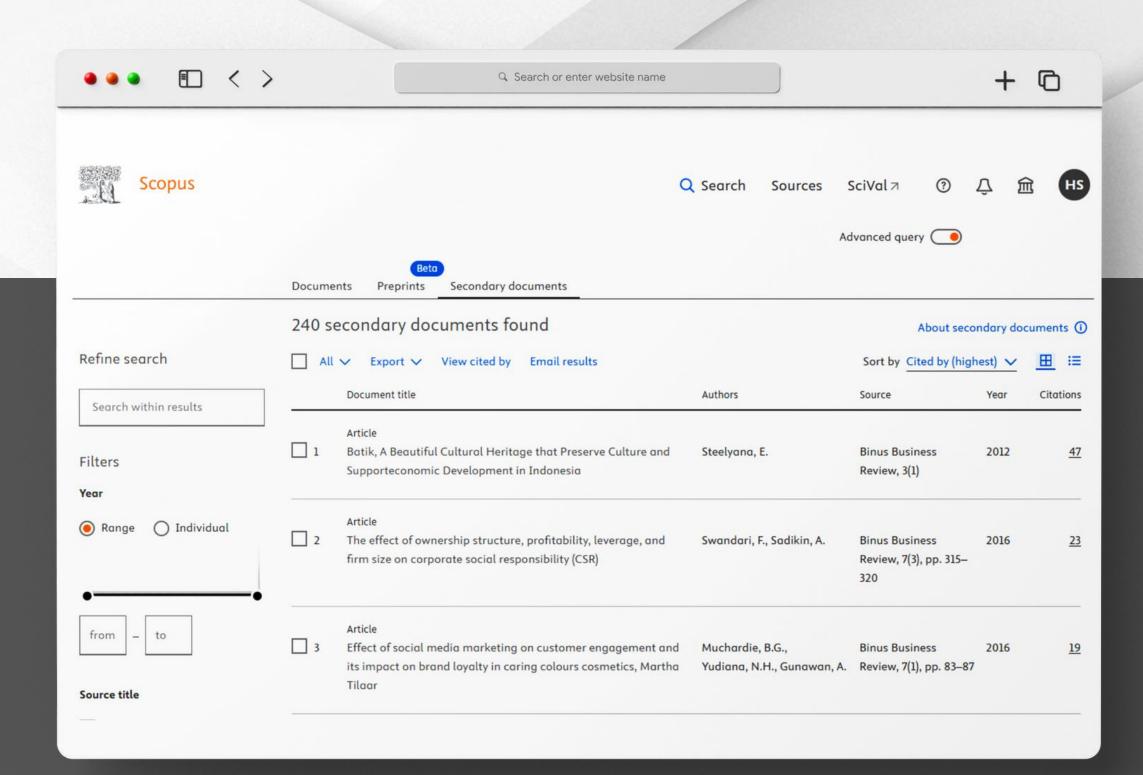








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Batik, A Beautiful Cultural Heritage that Preserve Culture and Supporteconomic Development in Indonesia

Evi Steelyana Bina Nusantara University

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"BATIK, A BEAUTIFUL CULTURAL HERITAGE THAT PRESERVE CULTURE AND SUPPORT ECONOMIC DEVELOPMENT IN INDONESIA"

Evi Steelyana

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ABSTRACT

Batik is an icon nation for Indonesia. Batik has awarded as cultural heritage from UNESCO on October 2nd, 2009and it is significantly affected to batik industry afterward. The raising of batik industry caused some multiplier effects to economics and socio cultural in Indonesia. In many areas of industry, banking role has always beenthe man behind the scene. Banking role in Indonesia also gives some encouragement and be part of batik industry development. Many national event has been created by some banks to encourage SME in batik industry to market their product internationally. This paper will give a simple explanation how banking industry and batik industry get along together in Indonesia, especially in financial sector to enhance economics development and to preserve a nation culture. Research methodology in this paper is quantitative method. This paper will give a simple analysis through comparative analysis based on export value from batik industry, domestic use of batik, batik industry development and microcredit or loan from banking industry to SME in batik industry. Many people wearing batik to show how they do appreciate and belong to a culture. Batik also gives other spirit of nationalism which represent in Batik Nationalis. The role of batik in international diplomacy and









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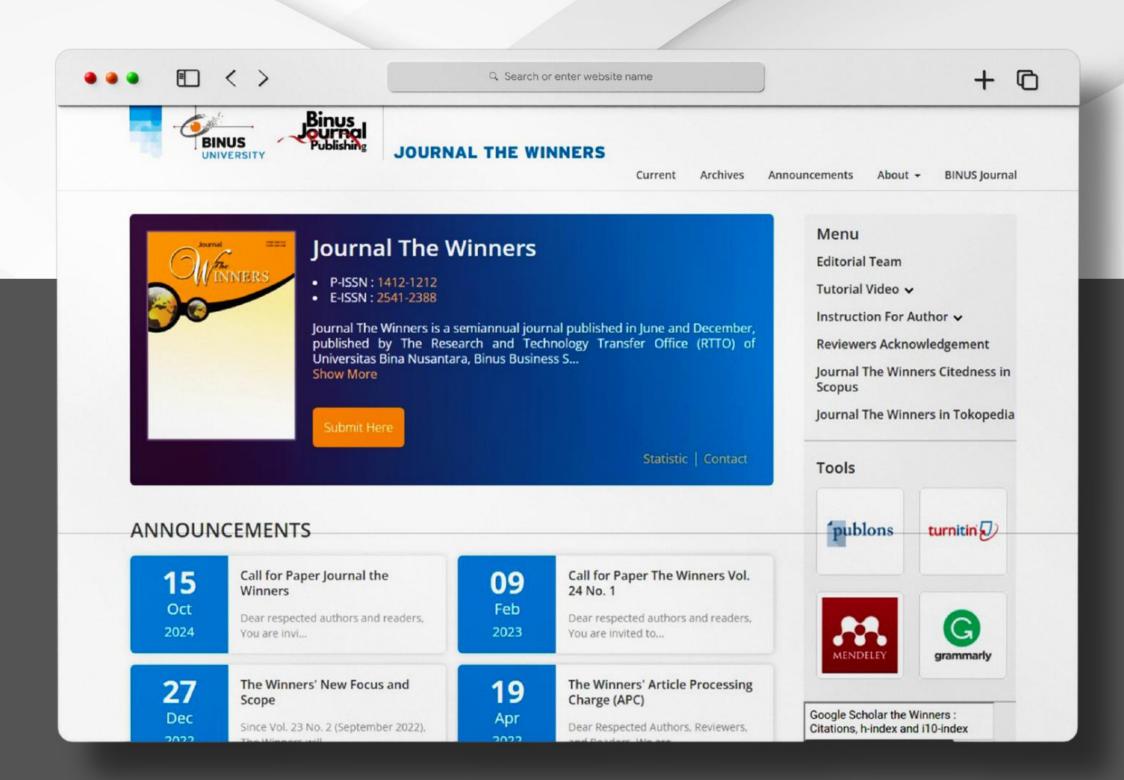
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Journal The Winners is a peer-reviewed semiannual journal published in June and December, in collaboration with BINUS Business School Master and Doctoral Programs and Forum Manajemen Indonesia (FMI). The journal focuses on digital transformation in developing countries, exploring strategic, leadership, organizational, marketing, entrepreneurship, innovation, supply chain, and operations perspectives. The journal is indexed in SINTA 2, DOAJ, Garuda, Google Scholar, and Neliti.



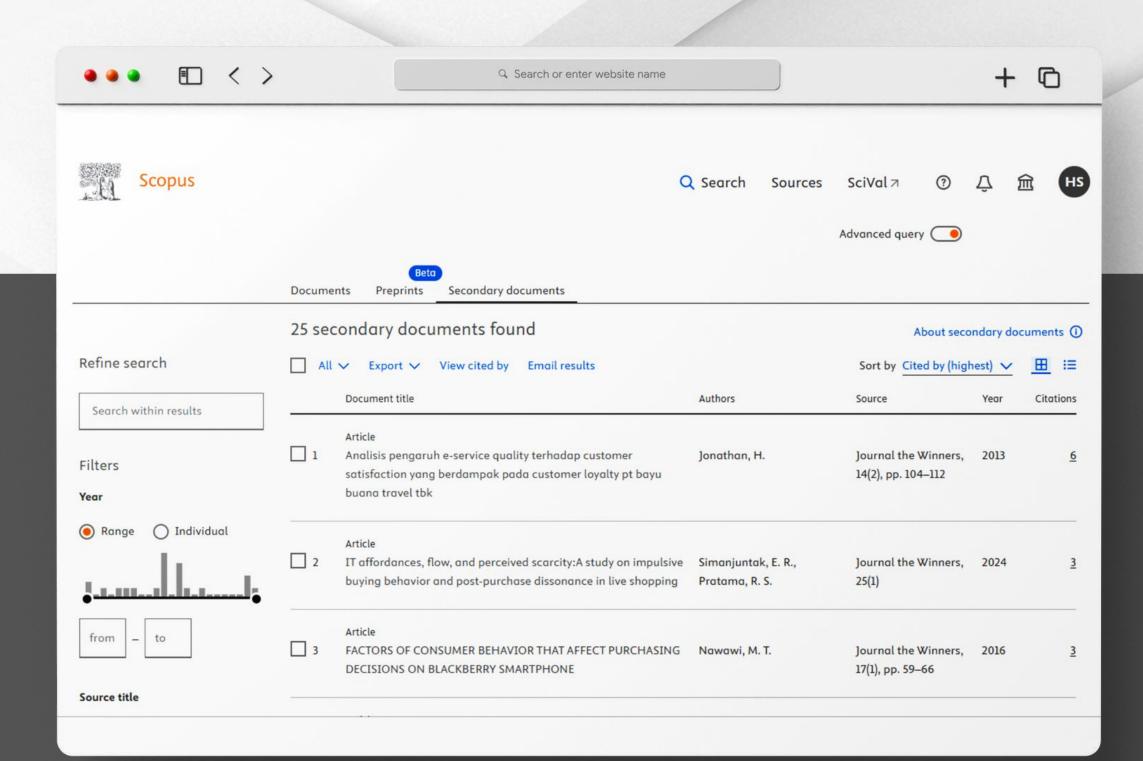








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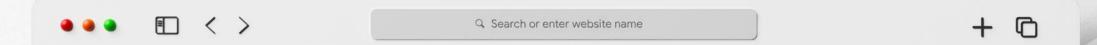


IT Affordances, Flow, and Perceived Scarcity: A Study on Impulsive Buying Behavior and Post-Purchase Dissonance in Live Shopping

Evi Rinawati Simanjuntak; Rendy Setya Pratama

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IT Affordances, Flow, and Perceived Scarcity: A Study on Impulsive Buying Behavior and Post-Purchase Dissonance in Live Shopping

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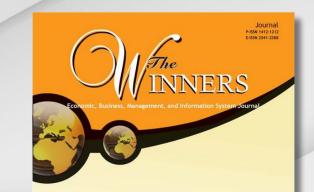
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> Received: 19th April 2024/ Revised: 27th June 2024 Accepted: 28th June 2024/ Published Online: 3rd July 2024

Abstract - Live shopping has evolved significantly as extensive publications have explored this phenomenon from the perspective of streamers and consumers. However, there is limited analysis from the human-computer interaction perspective, particularly concerning IT affordances. Therefore, the research simed to enhance the understanding

with caution only when necessary to accelerate the call to action.

Keywords: IT affordances, flow, perceived scarcity, impulsive buying behavior, post-purchase dissonance, live shopping









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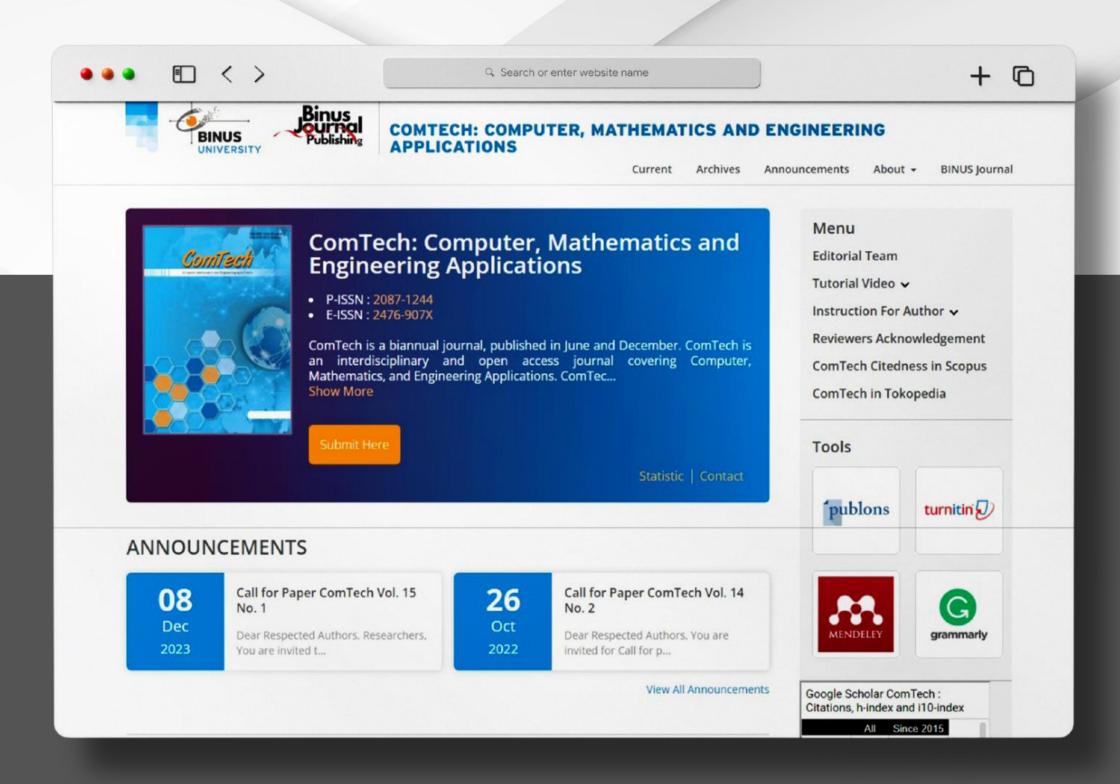
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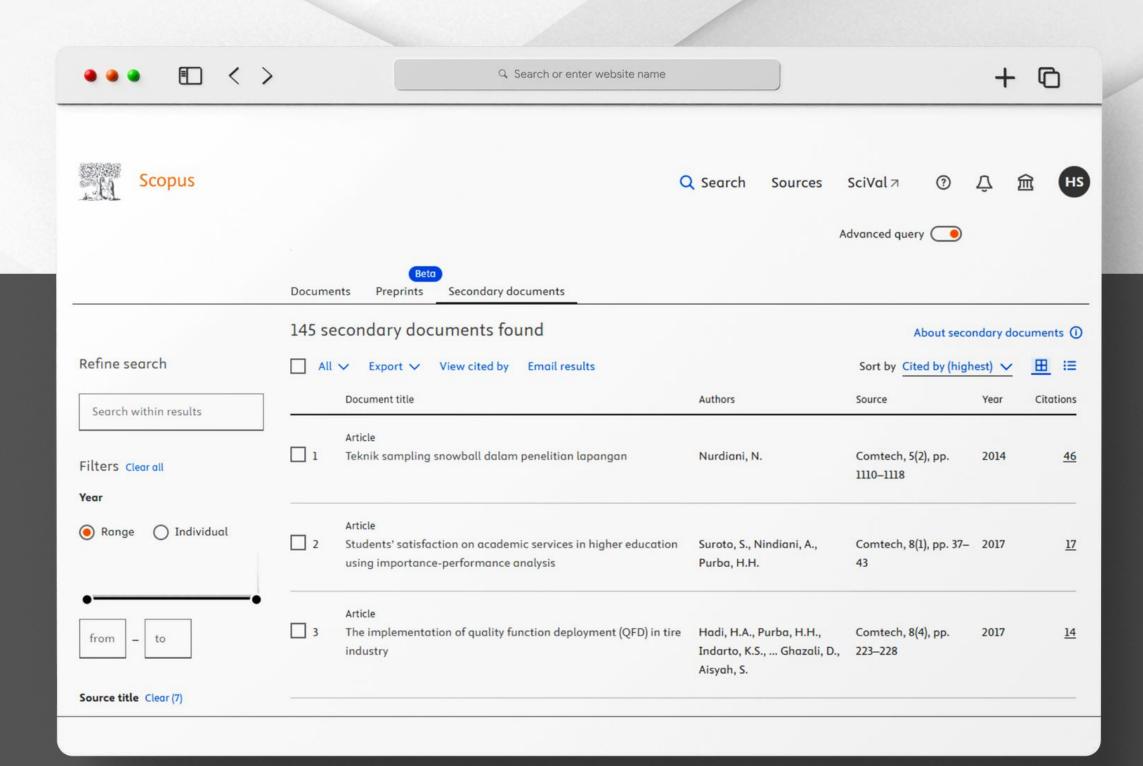








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Teknik Sampling Snowball dalam Penelitian Lapangan

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TEKNIK SAMPLING SNOWBALL DALAM PENELITIAN LAPANGAN

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ABSTRACT

Field research can be associated with both qualitative and quantitative research methods, depending on the problems faced and the goals to be achieved. The success of data collection in the field research depends on the determination of the appropriate sampling technique, to obtain accurate data, and reliably. In studies that have problems related to specific issues, requiring a non-probability sampling techniques one of which is the snowball sampling technique. This technique is useful for finding, identifying, selecting and taking samples in a network or chain of relationships. Phased implementation procedures performed through interviews and questionnaires. Snowball sampling technique has strengths and weaknesses in its application. Field research housing sector become the case study to explain this sampling technique.

Keywords: field research, snowball sampling technique









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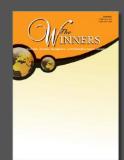














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