



The Influence of Trust, Convenience and Risk on Decisions to Purchase Beauty Products Online Via E-Commerce (Case Study of UIN Raden Fatah Palembang Student)

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ABSTRACT

The purpose of this study was to analyze the influence of trust, convenience and risk on online beauty product purchasing decisions through e-commerce of UIN Raden Fatah Palembang students. This study uses a quantitative research design aimed at consumers or users of e-commerce shopee, tiktok shop and facebook on UIN Raden Fatah students. with a data collection method using a questionnaire. for sampling in this study in the form of probability sampling with a sampling technique using a simple random sampling technique of 100 people with the help of IBM SPSS 26 program analysis. The results of this study indicate that trust has a positive and significant effect on the decision to purchase beauty products through e-commerce. Convenience has a positive and significant effect on the decision to purchase beauty products through e-commerce. Risk has a positive and significant effect on the decision to purchase beauty products through e-commerce. Simultaneously, trust, convenience and risk together have a positive and significant effect on the decision to purchase beauty products online through e-commerce on UIN Raden Fatah Palembang students.

Keywords: *Convenience, Risk, Trust*

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INTRODUCTION

In this era of globalization, the development of technology and information in the world, especially the internet, has experienced very rapid growth. This brings changes in the form of updating the physical marketing system to digital marketing. Nowadays, people like to shop practically and efficiently through e-commerce, which indicates that the period when the use of technology is starting to be recognized. The existence of

information technology can help overcome problems, obstacles or our inability to do something.

On the other hand, companies are competing to create quality online services and various products to meet the needs of the community. One of them is beauty products, the need for cosmetics for women is to support their self-confidence with makeup cosmetics used to beautify the face, or skincare cosmetics to help the skin look healthier and more well-groomed because having healthy skin is everyone's dream to appear confident.

The increasing competition in the beauty product business in Indonesia can be seen from the increasing increase in people's purchasing power. Basically, purchasing decisions are consumer actions that determine whether or not a purchase decision is made, whether the company's goals are achieved or set. The many types of beauty products circulating in society, it makes consumers need to consider before deciding consumers tend to choose products from well-known companies and have a reputation because a good reputation provides a sense of security, where the product has been tested and is of good quality. Consumers need to do this before deciding to buy beauty products online on e-commerce.

Trust also influences purchasing decisions, trust involves a person's willingness to have certain behavior, so that the belief that his partner will give what is desired with a person's desire that the promises, words or statements of others can be trusted. Confidence from both parties, between the buyer and the seller, where neither party takes advantage of the other party's weaknesses. Another factor of the ease of an e-commerce system is an initial consideration. Some consumers want a shorter shopping process and save time or energy which makes many consumers switch to online shopping. Risk also triggers consumers before making a purchasing decision. Risk is interpreted as a subject by someone to the possibility of the desired goods not being suitable and how worried the individual is with the consequences or impacts caused by the online transaction.

Among students today are very close to gadgets that are very fast following the development of technology and the internet, they are also sensitive to information about various new things such as e-commerce applications. Related to female students who are busy with college activities, so they have less time to shop directly. The existence of e-commerce technology makes it easier for consumers to meet their needs without going directly to the place where the product is sold.

Based on the background description presented above, the author is interested in raising this problem to further conduct research with the title "The Influence of Trust, Convenience and Risk on Online Beauty Product Purchase Decisions Through E-Commerce (Case Study of Uin Raden Fatah Palembang Students)".

THEORETICAL BASIS

a. Technology acceptance model (TAM) theory

Technology Acceptance Model (TAM) was first introduced by Fred Davis in 1986. In the sense of this theory is one of the models created to analyze and understand the factors that influence the acceptance of the use of computer technology. The TAM model has been validated and empirically tested in explaining

the use of a system in terms of usefulness and ease of use. The main goal of TAM is to explain the processes that support technology acceptance, to predict behavior and to provide theoretical explanations for the successful adoption of technology.

b. E-commerce

According to Kotler, Electronic Commerce is a general term used to describe the process of selling and buying supported by electronic means. Electronic Commercial or E-Commerce is a platform used by manufacturers to market products in the form of beauty products, fashion, household appliances, electronics and food.

c. Buying decision

Purchasing decisions according to Kotler & Keller are decisions where consumers actually decide to buy and enjoy goods or services among various alternative choices. A purchasing decision occurs when a consumer makes a transaction via the internet to purchase a product or service, starting with various consumer considerations based on information about the product.

d. Trust

Trust is the willingness of consumers to trust products and services with all their risks because of the existence of a promised hope that can provide positive results for consumers. Trust begins with the belief that both parties believe that they each have integrity, consistency, fairness, competence, responsibility and other positive qualities.

e. Convenience

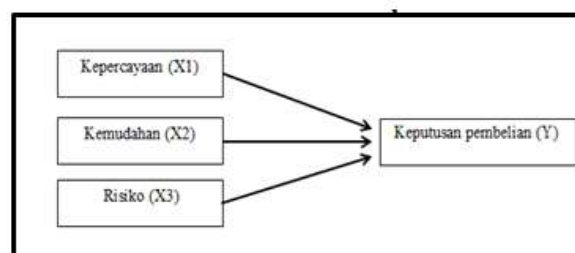
Ease of use is one of the things that online buyers consider, perceived ease of use is defined as how much computer technology is perceived as relatively easy to understand and use. Ease of use is defined as user satisfaction with the convenience or comfort of using a system such as data entry processes, data processing, and searching for the information needed.

f. Risk

According to Norken Inggardini and Maheni, risk is a factor that has a negative influence and must be handled to achieve completion of work that is limited by time, cost and quality. The risk occurs because of the limitations of consumers not being able to touch and try the product, causing a person's perception of the subject which has a negative impact and will cause concerns with the risks that must be accepted.

g. Framework

Figure 2.1 Framework of Thinking



Source: developed by researchers 2023

RESEARCH METHODOLOGY

This study uses quantitative research. Quantitative research is research with research data in the form of numbers and its analysis uses statistics. This study aims to test the influence of trust, convenience and risk variables on online beauty product purchasing decisions through e-commerce. This study is aimed at consumers or users of e-commerce shopee, tiktok shop and facebook on UIN Raden Fatah students, so the data collection method uses a questionnaire. The population of this study was all UIN Raden Fatah Palembang students with an estimated number of 14,862 people collected from 5 batches, namely 2019, 2020, 2021, 2022 and 2023. The sample determined based on the slovin formula calculation was 100 respondents. The sampling method was probability sampling with a simple random sampling technique.

RESEARCH RESULTS AND DISCUSSION

a. Instrument test

1. Validity test

To test the validity of the research data, a validity test is carried out on the questionnaire using the Pearson correlation method. The validity test criteria in the study $r_{count} > r_{table} (0.05)$ then the data obtained is valid, but conversely if $r_{count} < r_{table}$ then it is declared invalid. r_{table} in this study was sought based on $N = 100$ at alpha 5% obtained $r_{table} 0.195$ testing of this research instrument was carried out on 100 respondents. There are 8 items of trust variables, 10 items of convenience, 6 items of risk and 8 items of statement purchase decisions. After the validity test is carried out with the provision that if $r_{count} > r_{table}$ then the item is said to be valid then all items of trust, convenience, risk and purchase decision variables are correct.

2. Reliability Test

Reliability test is an index that shows the extent to which a measurement result is relatively consistent when the measurement is repeated twice or more. In testing the reliability of all items or statements in this study, the Cronbach alpha coefficient formula is used, which is a method that calculates the reliability of a test that measures attitudes or behavior. If the data instrument criteria have a Cronbach alpha value > 0.60 , it is declared reliable. The results of the reliability test concluded that the reliability coefficient of the trust variable was 0.768, ease of 0.778, risk of 0.756 and the coefficient of the purchasing decision variable was 0.762, so the research data was proven to be reliable.

b. Classical assumptions

1. Normality test

This normality test is used to determine the distribution of the data produced whether the data being tested is normally distributed or not. The normality test in this study used the Kolmogorow Smirnow method. The results of

the normality test in the study using the Kolmogorov-Smirnov method obtained a value of $0.200 > 0.05$. The provision if the sig value > 0.05 is stated to be normally distributed, then this research test is said to be normally distributed.

2. Multicollinearity test

This test aims to determine whether the regression model created has a relationship between dependent variables. It means that the multicollinearity test is a condition in which the independent variables are correlated with one or more other independent variables. Which has a benchmark for variance inflation factor (VIF) values if the tolerance value is <0.10 then the level of collinearity can be tolerated. Based on the multicollinearity test, the VIF value of trust is 2.448, ease is 1.615 and risk is 1.778. Based on the VIF value above, it can be concluded that the variable value > 0.10 means there is no multicollinearity problem between the variables of this study.

3. Heteroscedasticity test

The heteroscedasticity test is used to test if the regression model has a mismatch between one observation and another. To see the case of heteroscedasticity, namely using the glejser test method with the criteria if the significant value is > 0.05 then there is no problem. Based on the glajser test, it shows that the trust variable reaches a significance value of $0.091 > 0.05$, the convenience variable has a significance value of $0.024 > 0.05$ and the risk variable has a significance value of $0.354 > 0.05$. So it can be concluded that the regression model of this study does not show any heteroscedasticity.

c. Hypothesis testing

1. Partial effect test (t)

The purpose of the t-test is to determine how each independent variable affects the dependent variable separately. The criteria for testing the t-test are If the calculated t value $> t$ table then the hypothesis is rejected, meaning that the variable affects the dependent variable. And If the calculated t value $< t$ table then the hypothesis is accepted, meaning that the variable does not affect the dependent variable. There is a Ttable with the formula $df = nk$. with n = number of respondents as many as 100 and k = number of independent and dependent variables as many as 4. The Ttable value is processed with the formula $(df = nk - 1)$ obtained $df = 100 - 3 - 1$. Then $Ttable = 1.661$. The table below displays the findings of the t-test as follows:

Table 4.10
Partial test results (t)

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		

1	(Constant)	3.813	1,698		2.246	.027
	Trust	.219	.082	.231	2,670	.009
	Convenience	.408	.049	.587	8,356	.000
	Risk	.205	.097	.156	2.111	.037
a. Dependent Variable: Purchase Decision						

Source: primary data processed by SPSS 26, 2024

Based on the results shown in the constant B value of 3.183, it means that if the value of the trust, convenience and risk variables is none or equal to 0, then the value of the purchasing decision is 3.183. While the influence of the trust variable on purchasing decisions shows that the t-count value is 2.670 > t-table 1.661 and the significance value is 0.009 < 0.05, it is concluded that H_0 is accepted and H_a is rejected, meaning that trust has a positive and significant effect on purchasing decisions. Then, the convenience variable shows that the t-count value is 8.356 > 1.661 and the significance value is 0.000 < 0.05, it can be concluded that H_0 is accepted and H_a is rejected, meaning that convenience has a positive and significant effect on purchasing decisions. And the risk variable concludes the t-count value is 2.111 > 1.661 and the significance value is 0.037 > 0.05, it is concluded that H_0 is rejected and H_a is rejected, meaning that the risk variable has a positive and significant effect on purchasing decisions.

2. Simultaneous effect test (F)

The f test is used to test whether or not there is a significant influence between the independent variables on the dependent variables together or simultaneously. This test compares the calculated F value with F with the decision-making criteria, namely If f count > f table with a significance value < 0.05 then it is said to have an effect. The following is the simultaneous test formula on F table, namely the formula $df = (nk)$ or $100-4$ and $(K-1)$ or $(4-1)$, $df + (100-4 = 96)$ and $4-1 = 3$. Then the f table value is 2.69.

Table 4.11
Simultaneous F test

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1596.114	3	532,038	77,054	.000b
	Residual	662,851	96	6.905		
	Total	2258.965	99			
a. Dependent Variable: Purchase Decision						
b. Predictors: (Constant), Risk, Ease, Trust						

Source: primary data processed by SPSS 26, 2024

Based on table 4.12 shows that the result of the f count value is 77.054 > 2.69 and the significant value is 0.000 < 0.05. So it is obtained that the variables of

trust, ease and risk together have a significant effect on the decision to purchase beauty products online through e-commerce for female students of UIN Raden Fatah Palembang.

3. Test the coefficient of determination (R^2)

In this test, the coefficient of determination will be determined to assess whether the model can explain the variation of the dependent variable well or not.

Table 4.12

Test the coefficient of determination (R^2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.841a	.707	.697	2.62768
a. Predictors: (Constant), Risk, Ease, Trust				

Source: primary data processed by SPSS 26, 2024

Based on the data in table 4.13, it shows that the results of the determinant coefficient test on r square are 0.707, which means that the influence of trust, ease and risk on purchasing decisions is 70.7% and other factors not examined in this study are 29.3%.

4. Discussion of Research Results

1. The Influence of Trust on Purchasing Decisions

Based on the results of the study, it shows that trust has a positive and significant effect on the decision to purchase beauty products online through e-commerce. Proving that this is accepted, the results of this study indicate that high trust can influence consumers to make purchases through e-commerce. With the increasingly good features of the use of technology that are able to meet needs, it can be said that someone's trust in the usefulness of technology will increase its use. This means that consumers already trust and know the website well, indicating the intention and belief in deciding on e-commerce purchasing decisions.

This study is in line with the TAM theory regarding the type of behavioral information system model that aims to explain how individual interests of technology users in accepting technology. This theory provides a basis for knowing the influence of external factors on the beliefs, attitudes, and goals of its users.

Measuring technology acceptance through the behavior of using and accepting new technology is an action taken by someone who is strongly connected to trust, based on the interests and intentions that arise in individuals to make transactions. In the form of consumers believing that the e-commerce platform is safe and reliable, consumers are more likely to use the platform as useful and easy.

From an Islamic economic perspective, trust in transactions is emphasized in QS An-Nahl verse 91, which states that trust is built well, for example, the

nature of trustworthiness in buying and selling transactions is based on the pillars of the contract that must be carried out at the time of buying and selling, so that the transaction is considered valid.

This study is in accordance with previous research by Rya Yulia Sari et al. (2022) which stated that trust has a positive and significant influence on online purchasing decisions. It is concluded that consumer trust will provide a value for consumers to make online purchasing decisions. The level of trust is assessed in the form of facilities provided online providing support for using the site, among which is providing security facilities to consumers in making online purchasing transactions, so the risk level is lower.

2. The Effect of Convenience on Purchasing Decisions

Based on the results of the study, it shows that convenience has a positive and significant effect on the decision to purchase beauty products online through e-commerce. This indicates that the higher the convenience felt on the platform, the higher the level of decision to use it. The benchmark for the convenience of a technology is not seen from the attractiveness of the features but is seen from the ease of a system to be easily accessed, easy to understand and easy to learn is an achievement of all applications.

Ease of technology can provide user satisfaction with the convenience or comfort in using systems such as data entry processes, data processing, and searching for the information needed. The more someone feels comfortable using an e-commerce application, the more it influences the user's attitude towards confidence in determining purchasing decisions on the e-commerce. Ease of accessing the internet to carry out online shopping activities makes consumers decide to purchase online. A website is not seen as having to be attractive but seen from the technical use that is used to provide positive encouragement to consumers who make transactions on e-commerce.

This is in accordance with the theory of technology acceptance model (TAM), where in theory it says that the perception of usefulness and ease of use influences the user's intention to use technology. Good system reliability is very important in influencing user perceptions of the benefits and ease of use of the system. So the need for an e-commerce application to create application features that are easy for everyone to understand. With a reliable system, e-commerce users feel more confident and comfortable using the system. If a good system can increase the user's intention to use the technology and also increase the level of users that are finally achieved. the use of technology that is not troublesome and does not use a lot of energy to do it.

From an Islamic economic perspective, ease of transactions can be understood as the level of ease of using shopping applications to meet the needs stated in HR. Tirmidhi: 1853, which states that when we ease the difficulties of others in the world, Allah will also ease our difficulties in the hereafter.

The results of this study are in line with the results of research conducted by Septia Yuvira Fitri et al. (2023) who found that convenience has a significant influence on purchasing decisions.

3. The Influence of Risk on Purchasing Decisions

Based on the results of the study, it shows that risk has a positive and significant effect on the decision to purchase beauty products online through e-commerce. This indicates that there is no risk felt by consumers when shopping on e-commerce that affects purchasing decisions as long as consumers never accept risks and losses when shopping, it does not reduce consumer interest in buying products on e-commerce.

When shopping online, consumer limitations cannot touch and try the product directly so that consumers find it difficult to guess the quality of the product, however, limitations are not a barrier for consumers who have strong beliefs and are able to accept the consequences of shopping online so that consumers still make repeated transactions. There are various e-commerce features that provide each product with a product assessment column, before determining a purchasing decision, you can evaluate the quality of the product based on the product description and consumer assessment.

This is in accordance with the technology acceptance model (TAM) theory, which shows that risk cannot be measured due to an impact or possibility that is not expected by the user when using a system. Risk perception arises based on consumer responses to the belief that the goods or services used are risky or not. The use of e-commerce is formed by individual perceptions and attitudes that ultimately shape a person's behavior in using a technology in e-commerce. If consumers feel that there is a high risk in online transactions, then they will consider the use of e-commerce platforms less useful or difficult. This can reduce their intention to shop online.

In the perspective of Islamic economics, the risk before making a decision or action, needs to emphasize careful and in-depth evaluation. As emphasized in QS Al-Anfal verse 58 states that Allah commands us to avoid risk or wrong action.

This is in accordance with research presented by Essen Atwandira Putra et al. (2023) which states that risk has a positive and significant effect on the decision to purchase beauty products online via e-commerce. This means that if the consumer's perception of risk is high, the consumer has two choices, namely avoiding the purchase or minimizing the risk by evaluating the product.

4. The Influence of Trust, Convenience and Risk on Purchasing Decisions

Purchasing decisions are the result of solving problems faced by firmly producing definite answers to a question. Based on the results of the study, it shows that trust, convenience and risk together have a positive and significant effect on the decision to purchase beauty products online through e-commerce on UIN Raden Fatah Palembang students. The presence of e-commerce

provides an opportunity for someone who has minimal time to obtain products that support daily life more practically and efficiently.

This is in accordance with the Theory Technology Acceptance Model (TAM) where this theory assumes that related to perceived usefulness or perception of the benefits of technology is the main key that influences the intention and behavior of users in using technology. So the greater the individual's perception of the benefits of a technology, the greater the possibility that individuals will have the intention and willingness to use the technology. developing technology that is clear and according to the needs and preferences of users if the technology is clear it will be more likely to be accepted by the community.

The development of e-commerce business has changed some behaviors of UIN Raden Fatah Palembang students, whose shopping habits have shifted to online purchases. Some consumers want a shorter shopping process and save time or energy, which makes them interested in switching to online shopping. The greater the individual's perception of the benefits of a technology, the greater the likelihood that the individual will have the intention and willingness to use the technology. This means that if an e-commerce honestly reviews products and transactions, someone will not hesitate to make a purchase.

From an Islamic economic perspective, it is emphasized that buying and selling must be based on agreement between the seller and the buyer without any element of coercion. What is explained in QS an-nisa verse 29 which states that Islam prohibits taking other people's property by haram means in buying and selling, (not also) by usury, gambling, plundering and fraud. However, it is permissible in trading methods that are born from the pleasure and sincerity of the day between two parties in the corridor of sharia.

The results of this study are in line with research by Inggardini et al. (2021) which stated that trust, convenience and risk simultaneously have a significant influence on purchasing decisions.

CONCLUSION

Based on the results of the analysis and discussion in the previous chapter, the following conclusions can be drawn:

1. Partially, the trust variable has a positive and significant effect on the decision to purchase beauty products via e-commerce.
 2. Partially, the convenience variable has a positive and significant effect on the decision to purchase beauty products via e-commerce.
 3. Partially, the risk variable has a positive and significant effect on the decision to purchase beauty products via e-commerce.
 4. Simultaneously, the variables of trust, convenience and risk together have a positive and significant influence on the decision to purchase beauty products
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online through e-commerce among female students at UIN Raden Fatah Palembang.

Based on the findings of this study on "the influence of trust, convenience and risk on the decision to purchase beauty products online through e-commerce (Case Study of UIN Raden Fatah Palembang Students)", the suggestions that researchers can provide are as follows:

1. It is expected that e-commerce shopee, tiktok shop and facebook will add security features to a product. Regarding beauty products, so that consumers feel safe making e-commerce trusted and consistent in serving consumers well and friendly.
2. For further researchers, it is expected to add several other observed variables. For example, by adding e-commerce service variables, beauty product quality, consumer satisfaction and so on. With the hope that the results of further research can be better and can add references and expand the scope of research to obtain relevant results.

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