

## Bukti Korespondensi Jurnal Akuntansi dan Auditing Indonesia (JAAI)

Judul: An investigation on factors influencing the intention to use e-money: A case study in Pontianak, Indonesia

Volume 24, Nomor 2 Tahun 2020

[Nustini, Y., & Zhafiri, F. \(2020\). An investigation on factors influencing the intention to use e-money: A case study in Pontianak, Indonesia. \*Jurnal Akuntansi dan Auditing Indonesia\*, 24\(2\), 109-118.](#)

The screenshot shows an email interface with the following content:

**UNIVERSITAS ISLAM INDONESIA** Yuni Nustini Dra MAFIS Ak CA PhD <903120102@uii.ac.id>

---

**[JAAI] Editor Decision**  
3 messages

**Dr. Rifqi Muhammad** <journal@uii.ac.id>  
To: Mrs Yuni - Nustini <903120102@uii.ac.id> Thu, Dec 3, 2020 at 1:16 AM

Dear,  
Yuni Nustini:

We have reached a decision regarding your submission to *Jurnal Akuntansi dan Auditing Indonesia*, "The Intention to Use Electronic Money: The Case of Developing State".

Our decision is to: Revision Required

Please note the following:  
Revise your script based on reviewer comments at the bottom of this letter.  
Your revision text must follow the JAAI guidelines. Please upload the revised script to your account no later than 12 December 2020 and notify us via email to [editor.jaaai@uii.ac.id](mailto:editor.jaaai@uii.ac.id)  
Thank you.

**Dr. Rifqi Muhammad**  
Editor in Chief

---

**Reviewer Comments:**

**Title:** need to be improved... for instance: by replacing The Case of Developing State by Empirical study in an Indonesian Province, or investigation factors influencing the intention to use e-Money: An Indonesian Province Case.

**Abstract:**

- Don't state the theory (TAM) for investigating the research on this part.
- Don't need to say when the research was done. If the author would like to say, it can be done on the methodology part.
- The sentences need to be rearranged in order to quite easier to read.

**Introduction**

- Too short.
- On this part should discuss why the research would like to use TAM? What is difference this study with the prior studies?

**Literature Review**

- The title of this part should be better to replace by "Theoretical Frameworks and Hypotheses Development"
- Should describe more about e-Money

- Should describe more about TAM

- Be careful regarding to hypothesis development. For instance: The author state on the third hypothesis. However, the prior study that was used to develop this hypothesis is weak. Priambodo and Prabawani (2016) found that perceived risks had a negative influence on the use of e-Money. The author need to provide more reasons in order to can support the third hypothesis.
- As well as on the fifth hypothesis development, it is better to use TAM not Jogiyanto as a theoretical background to develop the fifth hypothesis.

**Research Methodology**

- The author need to describe how the research was conducted such as research approach by using survey.
- When the research was conducted can be stated on this part not in the abstract.
- The author need to be transparent by providing the items that are used to measure each constructs not just said the number of items.

**Results**

- The findings confirm that loading of each item were well above the threshold 0.70 (Ghozali&Latan, 2015) - (except for 2 items). For this matter, so what? The author should be better to show a table that illustrates loading value of each item to make it clear which items that

#### Research Methodology

- The author need to describe how the research was conducted such as research approach by using survey.
- When the research was conducted can be stated on this part not in the abstract.
- The author need to be transparent by providing the items that are used to measure each constructs not just said the number of items.

#### Results

- The findings confirm that loading of each item were well above the threshold 0.70 (Ghozali&Latan, 2015) - (except for 2 items). For this matter, so what? The author should be better to show a table that illustrates loading value of each item to make it clear which items that doesn't meet the threshold.
- In the outer model analysis, the research model, variables and items were assessed by examining the reliability, convergent validity, and discriminant validity. The author doesn't describe the discriminant validity yet.
- The author also needs to explain the table 1. What does the table mean?
- What is different between table 2 and table 3?
- What does the table 4 mean? What is the meaning of the number in the table 4? Which number that the author would like to describe with the table 4?

#### Discussion

- The author has already written a discussion of each findings. However, it is better to propose an illustration what is the impact of findings to the stakeholders of the e-Money implementation.

#### Conclusions

- On this part, the paper should rewrite the objective of the research based on the findings.
- It is better to say the contribution (theory) of this study as well as the implication (practice).

#### General comments:

- Author should avoid a quotation reference in reference, such as Pavlou in Priambodo and Prabawani (2016) as well as try to learn for removing the reference from a thesis by replacing with an article from a journal.
- The paper will be better to update by using the current references (last 5 years). There are available, but it just only a few reference (such as 2016).
- The paper actually is interesting, however it need to rewrite in order to have better quality of a paper.

Jurnal Akuntansi & Auditing Indonesia  
<http://journal.uil.ac.id/index.php/JAAI>

Yuni Nustini Dra. MAFIS., Ak. <yuni@uil.ac.id>  
To: "Dr. Rifqi Muhammad" <journal@uil.ac.id>

Thu, Dec 3, 2020 at 6:44 AM

Dear Dr. Rifqi  
Editor in Chief of JAAI  
Thank you so much for the respond.  
I will work on it, and will send it back to JAAI.  
very best regards,  
Yuni Nustini

[Quoted text hidden]

Journal UUI <journal@uil.ac.id>  
To: 903120102@uil.ac.id

Thu, Dec 3, 2020 at 6:44 AM

Kepada Pengguna Layanan Jurnal UUI,

Email [journal@uil.ac.id](mailto:journal@uil.ac.id) adalah email otomatis Portal Jurnal Universitas Islam Indonesia (UUI), untuk melakukan konfirmasi pemrosesan artikel pada Jurnal di Lingkungan UUI. Mohon kesediaan Bapak/Ibu untuk menghubungi kontak email masing-masing Jurnal yang tertera pada website jurnal. Demikian yang dapat kami sampaikan. Terima kasih.

Salam,  
**Portal Jurnal UUI**  
<https://journal.uil.ac.id/>

**[JAAI] Editor Decision (Final)**

3 messages

**Dr. Rifqi Muhammad** <journal@uii.ac.id>  
To: Mrs Yuni - Nustini <903120102@uii.ac.id>

Tue, Dec 15, 2020 at 12:45 PM

Dear Authors,  
Yuni Nustini, Fariz Zhafiri:

Congratulation! We are pleased to inform you that your Manuscript entitled:  
"An Investigation on Factors Influencing the Intention to Use E-Money: A  
Case in an Indonesian Province" based on our review has been accepted by the  
Jurnal Akuntansi dan Auditing Indonesia for publication in the "Volume 24  
Number 2".

Dr. Rifqi Muhammad  
Editor in Chief

Jurnal Akuntansi & Auditing Indonesia  
<http://journal.uui.ac.id/index.php/JAAI>

**Yuni Nustini Dra. MAFIS., Ak.** <yuni@uii.ac.id>  
To: "Dr. Rifqi Muhammad" <journal@uii.ac.id>

Tue, Dec 15, 2020 at 8:06 PM

thank you so much Pak.  
alhamdulillah

[Quoted text hidden]

**Journal UII** <journal@uii.ac.id>  
To: 903120102@uii.ac.id

Tue, Dec 15, 2020 at 8:06 PM

Kepada Pengguna Layanan Jurnal UII,

Email [Journal@uii.ac.id](mailto:Journal@uii.ac.id) adalah email otomatis Portal Jurnal Universitas Islam Indonesia (UII), untuk melakukan konfirmasi pemrosesan artikel pada Jurnal di Lingkungan UII. Mohon kesediaan Bapak/Ibu untuk

**[JAAI] Editor Decision (Final)** Inbox x



**Dr. Rifqi Muhammad** <journal@uii.ac.id>  
to me ▾

Tue, Dec 15, 2020, 12:45 PM ☆ ↶

Dear Authors,  
Yuni Nustini, Fariz Zhafiri:

Congratulation! We are pleased to inform you that your Manuscript entitled:  
"An Investigation on Factors Influencing the Intention to Use E-Money: A  
Case in an Indonesian Province" based on our review has been accepted by the  
Jurnal Akuntansi dan Auditing Indonesia for publication in the "Volume 24  
Number 2".

Dr. Rifqi Muhammad  
Editor in Chief

Jurnal Akuntansi & Auditing Indonesia  
<http://journal.uui.ac.id/index.php/JAAI>



**Yuni Nustini Dra. MAFIS., Ak.**  
thank you so much Pak. alhamdulillah

Tue, Dec 15, 2020, 8:06 PM