

**LEMBAR  
HASIL PENILAIAN SEJAWAT SEBIDANG ATAU PEER REVIEW  
KARYA ILMIAH : JURNAL INTERNASIONAL**

Judul Artikel : Adoption of Innovative Mobile Payment Technology in Indonesia: The Roles of Attitude.  
 Jumlah Halaman : 12 halaman Halaman : 186 s/d. 197  
 Jumlah Penulis : 3 orang Nama Penulis : **Murpin Josua Sembiring**, Wahyudi  
 Wibowo, Grace Citra Dewi.  
 Status Pengusul : Penulis Utama  
 Identitas Jurnal : a. Nama Jurnal : Innovative Marketing  
 b. ISSN : p-ISSN: 1814-2427; e-ISSN: 1816-6326  
 c. Vol. No. Bln. Th. : Vol. 18, Issue 2, 23 Juni 2022  
 d. Penerbit : LLC CPC Business Perspectives  
 e. Indeks : Scopus; Q3; SJR (2021) = 0,23  
 f. Url web jurnal : <https://www.businessperspectives.org/index.php/journals/innovative-marketing/issue-406/adoption-of-innovative-mobile-payment-technologies-in-indonesia-the-role-of-attitude>

**I. Hasil Penilaian Validasi:**

No.	Aspek	Uraian/Komentar Penilaian
1.	Indikasi Plagiasi	Similarity indeks 12%, primary sources 6%
2.	Linieritas	Linier (Sesuai Bidang Ilmu)

**II. Hasil Penilaian Peer Review :**

Komponen yang dinilai	nilai maksimal			nilai akhir yang diperoleh
	bereputasi dan berfaktor dampak	terindeks pada database internasional bereputasi	terindeks pada database internasional di luar kategori 2	
a. Kelengkapan & kesesuaian unsur isi jurnal (10%)	4			3,8
b. Ruang lingkup dan kedalaman pembahasan (30%)	12			11,5
c. Kecukupan & kemutakhiran data/informasi dan metodologi (30%)	12			11,5
d. Kelengkapan unsur & kualitas penerbit (30%)	12			10,5
<b>Total = 100%</b>	<b>40</b>			
<b>Kontribusi Pengusul :</b>			37,3 x 60% =	<b>22,38</b>

**Komentar Peer Review:**

- Kelengkapan dan kesesuaian unsur isi jurnal :  
Memenuhi kaidah artikel ilmiah yang dilihat dari gap riset, Sota, dan Novelty. Terdapat kesesuaian dengan bidang ilmu.
- Ruang lingkup dan kedalaman :  
Pembahasan dijelaskan secara detil dengan metode yang sesuai.
- Kecukupan & kemutakhiran data/informasi dan metodologi :  
Novelty dari artikel ini dicerminkan dengan referensi dan literatur, sudah mewakili 5 tahun terakhir. Metodologi sesuai dengan kajian dan dijelaskan secara mendalam dengan hasil-hasil yang representatif.
- Kelengkapan unsur dan kualitas penerbit :  
Kelengkapan unsur memenuhi kaidah jurnal internasional bereputasi berbasis data dan berfaktor dampak, Q3 SJR 0,23, dengan kualitas penerbit yang dapat dipertanggungjawabkan, dengan doi [http://dx.doi.org/10.21511/im.18\(2\).2022.16](http://dx.doi.org/10.21511/im.18(2).2022.16)

Malang, 24 Juni 2022

Reviewer 1,



Prof. Dr. Dyah Sawitri, S.E., MM.  
NIDN. 0019046702

Unit kerja: Universitas Gajayana -  
Malang

Jabatan Fungsional: Profesor

Bidang Ilmu: Manajemen

**LEMBAR  
HASIL PENILAIAN SEJAWAT SEBIDANG ATAU PEER REVIEW  
KARYA ILMIAH : JURNAL INTERNASIONAL**

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 Status Pengusul : Penulis Utama  
 Identitas Jurnal : a. Nama Jurnal : Innovative Marketing  
 b. ISSN : p-ISSN: 1814-2427; e-ISSN: 1816-6326  
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 d. Penerbit : LLC CPC Business Perspectives  
 e. Indeks : Scopus; Q3; SJR (2021) = 0,23  
 f. Url web jurnal : <https://www.businessperspectives.org/index.php/journals/innovative-marketing/issue-406/adoption-of-innovative-mobile-payment-technologies-in-indonesia-the-role-of-attitude>

**I. Hasil Penilaian Validasi:**

No.	Aspek	Uraian/Komentar Penilaian
1.	Indikasi Plagiasi	Test Similarity 12%, primary sources nya 6% sangat bagus
2.	Linieritas	Sesuai dengan bidang ilmu penulis

**II. Hasil Penilaian Peer Review :**

Komponen yang dinilai	nilai maksimal			nilai akhir yang diperoleh
	bereputasi dan berfaktor dampak	terindeks pada database internasional bereputasi	terindeks pada database internasional di luar kategori 2	
a. Kelengkapan & kesesuaian unsur isi jurnal (10%)	4			3,9
b. Ruang lingkup dan kedalaman pembahasan (30%)	12			11,8
c. Kecukupan & kemutakhiran data/informasi dan metodologi (30%)	12			11,9
d. Kelengkapan unsur & kualitas penerbit (30%)	12			11,9
<b>Total = 100%</b>	<b>40</b>			
<b>Kontribusi Pengusul :</b>			39,5 x 60% =	23,7

**Komentar Peer Review:**

- Kelengkapan dan kesesuaian unsur isi jurnal :  
Sesuai dengan bidang ilmu dan memenuhi kaidah karya ilmiah yang tampak pada riset gap, kajian pustaka dan metodogi.
- Ruang lingkup dan kedalaman : Kedalaman pembahasan memadai, dan rinci melalui metode yang sesuai.
- Kecukupan & kemutakhiran data/informasi dan metodologi  
Referensi dan literatur telah mewakili 5 tahun terakhir. Kajian dan Metodologi yang digunakan sesuai dan mendalam dengan hasil yang representatif.
- Kelengkapan unsur dan kualitas penerbit :  
Telah memenuhi syarat jurnal Internasional clear and clean dengan penerbit berkualitas kaliber Internasional bereputasi terindeks Scopus Q3 status to be present , SJR 0,23 dengan doi [http://dx.doi.org/10.21511/im.18\(2\).2022.16](http://dx.doi.org/10.21511/im.18(2).2022.16).

Malang, 27 Juni 2022

Reviewer 2,

Prof. Dr. Ir. Sutanto Hidayat, MT.  
NIDK. 8953020021

Unit kerja: Institut Teknologi Nasional Malang

Jabatan Fungsional: Profesor

Bidang Ilmu: Manajemen

## MA5689: Your manuscript has been submitted

---

From: Manuscript Administration System (noreply@manuscript-adminsystem.com)

To: murphy\_josua@yahoo.com

Date: Saturday, 5 March 2022, 02:15 pm GMT+7

---

Dear Murpin Josua Sembiring,

Murpin Josua Sembiring has submitted the manuscript ADOPTION OF NEW MOBILE PAYMENT TECHNOLOGY IN INDONESIA: THE ROLES OF ATTITUDE to Innovative Marketing on 05.03.2022.

Submission form contains the following details:

Journal: Innovative Marketing

Manuscript title: ADOPTION OF NEW MOBILE PAYMENT TECHNOLOGY IN INDONESIA: THE ROLES OF ATTITUDE

### Authors Information

Author - Correspondent

First Name: Murpin Josua

Last Name: Sembiring

Position

Degree: Dr.

Faculty: Faculty of Economics and Business

Department: Management Department

University: Ma Chung University, Indonesia

Business Address

Postal university address

City: Malang, Country: ID

Personal university web page: <https://scholar.google.co.id/citations?user=wkGUbn8AAAAJ&hl=id>

Email: murpin\_josua@yahoo.com

IDs

ORCID: 0000-0001-7306-8063

Researcher ID: N/A

Co-authors

## MA5689: Notification on Submission

---

From: v.obravyt@manuscript-adminsystem.com

To: murphy\_josua@yahoo.com

Date: Monday, 7 March 2022, 06:50 pm GMT+7

---

Dear Murpin Josua Sembiring,

**Comments:**

Please, add more tags in the Table "Author Contributions" for each author in the Cover letter.

Must be a minimum of 4 contributions for each author.

*Contributors who meet fewer than all 4 of the above criteria for authorship should not be listed as authors, but they should be acknowledged"*

<https://businessperspectives.org/publishing-policies2/authorship-and-contributorship>

Also please indicate in the cover letter "Innovative Marketing" journal (see 2nd page of the Cover letter).

our Cover Letter form [https://businessperspectives.org/images/site/pdf/orderform/COVER\\_LETTER\\_FORM.docx](https://businessperspectives.org/images/site/pdf/orderform/COVER_LETTER_FORM.docx)

And send us back the Cover letter (VIA UPLOAD NEW FILE).

The deadline for revisions is 2022-03-12

Kind regards,

Viktoriiia Obravyt  
Managing Editor  
Journal Innovative Marketing

## Re: MA5689: Notification on Submission

---

From: murphy iii (murphy\_josua@yahoo.com)  
To: v.obravyt@manuscript-adminsystem.com  
Date: **Monday, 7 March 2022, 10:11 pm GMT+7**

---

Dear Dr. Viktoriia Obravyt  
Managing Editor  
Journal Innovative Marketing

I have uploaded the new cover letter as suggested. Thank for very much for giving me a chance to do revision.

Regards

Dr. Murpin Josua Sembiring

On Monday, 7 March 2022, 06:50:23 pm GMT+7, v.obravyt@manuscript-adminsystem.com <v.obravyt@manuscript-adminsystem.com> wrote:

Dear Murpin Josua Sembiring,

**Comments:**

Please, add more tags in the Table "Author Contributions" for each author in the Cover letter.

Must be a minimum of 4 contributions for each author.

*Contributors who meet fewer than all 4 of the above criteria for authorship should not be listed as authors, but they should be acknowledged"*

<https://businessperspectives.org/publishing-policies2/authorship-and-contributorship>

Also please indicate in the cover letter "Innovative Marketing" journal (see 2nd page of the Cover letter).

our Cover Letter form [https://businessperspectives.org/images/site/pdf/orderform/COVER\\_LETTER\\_FORM.docx](https://businessperspectives.org/images/site/pdf/orderform/COVER_LETTER_FORM.docx)

And send us back the Cover letter (VIA UPLOAD NEW FILE).

The deadline for revisions is 2022-03-12

Kind regards,

Viktoriia Obravyt  
Managing Editor

Journal Innovative Marketing



## Re: MA5689: Notification on Submission

---

From: murphy iii (murphy\_josua@yahoo.com)

To: v.obravyt@manuscript-adminsystem.com

Date: Tuesday, 15 March 2022, 02:41 pm GMT+7

---

Dear Dr. Viktoriia Obravyt  
Managing Editor  
Journal Innovative Marketing

I have uploaded the revised paper in the OJS platform. I did my best to submit it in time. Please inform me if there is anything else I can do with paper.

Again, I thank very much for giving me a chance to do revision.

Regards

Dr. Murpin Josua Sembiring

On Friday, 11 March 2022, 05:46:11 pm GMT+7, <v.obravyt@manuscript-adminsystem.com> wrote:

Dear Murpin Josua Sembiring,

the manuscript ADOPTION OF NEW MOBILE PAYMENT TECHNOLOGY IN INDONESIA: THE ROLES OF ATTITUDE, submitted to Innovative Marketing Journal, needs to be revised.

**Comments:**

The author(s) should arrange the manuscript in accordance with the requirements of the Journal <https://businessperspectives.org/journals/innovative-marketing#submission-guidelines-for-authors>

The following types of manuscripts can be submitted to the journal:

- research paper, which is a final report on the finished original experimental study (the structure is Abstract, Introduction, Literature review, Method, Results, Discussion, Conclusion);
- theoretical paper, which is devoted to theoretical study of the problem, which complies with the journal's scope (the structure is Abstract, Introduction, Theoretical Basis, Results, Discussion, Conclusion);
- review paper, which is a study of concrete scientific problem, which complies with the journal's scope and is conducted based on the materials of the scientific publications (the structure is Abstract, Introduction, Literature review, generalization of the main statements, Discussion, Conclusion);

You need to determine the type of article, and this will determine its structure and presentation style. Familiarize yourself with what should be in a particular section and correctly distribute the material into sections. You should not add any other sections. Do not divide sections into small sections.

The number of words in the paper may vary from 4000 to 6000 (the information about the authors, title, abstract and keywords, list of references and appendices should not be included). Appendices no more than 5 pages.

Specify the title of the article (it should correlate for the purpose of the study). Clearly state the purpose of the study - one sentence and one goal.

The volume of the Abstract is 150-250 words. The abstract should be written as follows: relevance, purpose, method, results, conclusion. This is exactly the sequence it should be. Most of the abstract should be devoted to the result. Provide quantitative indicators of the results of the study.

Keywords should reflect the main idea and content of the article. It is desirable that they do not repeat the words from the article's title and really were mostly words, not phrases. *The purpose of keywords is to provide the insight to the reader into the contents of the paper. They should reflect the area of the research. The number of keywords should be 5-10 in average. There should not be the sentences, but the words or word groups. If the object of the study is not mentioned in the title of the paper (including the country, the region), it should be added to the list of keywords. There is no need to replicate words from the title of the manuscript.*

It is necessary to add JEL Classification codes (they should reflect the content of the article and be ambiguous; they must have a letter and a two-digit number). *If earlier the author was not aware of this classification system, he/she should attentively look through it in order to have a common understanding of all the areas defined in it [http://www.aeaweb.org/jel/jel\\_class\\_system.php](http://www.aeaweb.org/jel/jel_class_system.php). The codes, indicated by the author should clearly reflect the research area. The author is welcome to use the codes from two or three areas, if they are covered in the research.*

The Introduction is devoted exclusively to the relevance of the research topic and the formulation of the problem in general (it should be reduced, it is 0,5-1 page of text). Do not turn it into a Literature review.

The literature review of the analyzed sources should be 40-50, and most should be relevant articles. The literary review also requires revision and logic of the material. This should be subordinated to the purpose of the study. After the Literary Review:

- 1) the aim of the study should be formulated (clearly and specifically),
- 2) then point out the hypotheses - if anticipate them -(all together and do not insert text between them)

Then go to the Methods section.

The Result section is the main section of the article. Then there should be a Discussion section. There should be a discussion of the study results, a comparison with previous ones, a discussion of why the authors have such results, the definition of prospects.

The conclusions are incorrect. There should be such a logic - indicate the purpose of the study, briefly demonstrate the result, indicate what conclusions should be drawn from it. The author(s) should not repeat sentences from conclusions in the abstract.

The deadline for revisions is 2022-03-17

To revise a manuscript please don't forget to log in to the system and to upload a revised manuscript!

Kind regards,

Viktorii Obravyt  
Managing Editor  
Journal Innovative Marketing



## MA5689: Notification on Submission

---

From: v.obravyt@manuscript-adminsystem.com

To: murphy\_josua@yahoo.com

Date: Monday, 28 March 2022, 09:52 pm GMT+7

---

Dear Murpin Josua Sembiring,

the manuscript ADOPTION OF NEW MOBILE PAYMENT TECHNOLOGY IN INDONESIA: THE ROLES OF ATTITUDE, submitted to Innovative Marketing Journal, needs to be revised.

### Comments:

- Once again, we kindly ask you to fulfill the previous comments and requirements for the manuscript.

This sentence should be deleted in the conclusions: "It is also recommended that researchers study the effects of other variables such as personal innovativeness, subjective norm, and self-efficacy, as suggested in the study of Shankar and Datta (2018)."

- Please download the document "[MA5689m4\\_MA5689m3\\_PLAGIARISM REPORT.pdf](#)" (see right column File).

Our journal strictly observes the principles of publication ethics, including when talking about citing the works of other scientists and the works they published earlier. Any loanwords, including text loans (even insignificant), are unacceptable without mentioning their author.

We kindly ask you to pay attention to the widespread problem of wrong citation when Author A somehow gives (mentions, retells) the text fragment from the work (published by Author B), which contains the reference to other work (published by Author C).

In this case there are two options of correct citation:

- 1 – cite the work of Author B and note that he/she, in turn, cited the work of Author C;
- 2 – directly mention the work of Author C as well and cite it.

Do not forget that you can also use direct citations, that is why please use the quotation marks and when citing the source please note the page from which this quotation was taken.

You should be absolutely sure that you did not violate the principles of publication ethics. If there are at least small doubts that there can be loanwords in your text, we kindly ask you to check the manuscript for plagiarism by yourself using the special instruments (plagiarism detection software).

The deadline for revisions is 2022-04-04

To revise a manuscript please don't forget to log in to the system and to upload a revised manuscript!

Kind regards,

Viktoriiia Obravyt  
Managing Editor  
Journal Innovative Marketing

## Re: MA5689: Notification on Submission

---

From: murphy iii (murphy\_josua@yahoo.com)

To: v.obravyt@manuscript-adminsystem.com

Date: Friday, 1 April 2022, 11:57 am GMT+7

---

Dear Dr. Viktoriia Obravyt  
Managing Editor  
Journal Innovative Marketing

I have uploaded the revised paper. I thank you very much for your attention.

Regards

Dr. Murpin Josua Sembiring

On Monday, 28 March 2022, 09:52:45 pm GMT+7, <v.obravyt@manuscript-adminsystem.com> wrote:

Dear Murpin Josua Sembiring,

the manuscript ADOPTION OF NEW MOBILE PAYMENT TECHNOLOGY IN INDONESIA: THE ROLES OF ATTITUDE, submitted to Innovative Marketing Journal, needs to be revised.

**Comments:**

- Once again, we kindly ask you to fulfill the previous comments and requirements for the manuscript.

This sentence should be deleted in the conclusions: "It is also recommended that researchers study the effects of other variables such as personal innovativeness, subjective norm, and self-efficacy, as suggested in the study of Shankar and Datta (2018)."

- Please download the document "[MA5689m4\\_MA5689m3\\_PLAGIARISM REPORT.pdf](#)" (see right column File).

Our journal strictly observes the principles of publication ethics, including when talking about citing the works of other scientists and the works they published earlier. Any loanwords, including text loans (even insignificant), are unacceptable without mentioning their author.

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Do not forget that you can also use direct citations, that is why please use the quotation marks and when citing the source please note the page from which this quotation was taken.

You should be absolutely sure that you did not violate the principles of publication ethics. If there are at least small doubts that there can be loanwords in your text, we kindly ask you to check the manuscript for plagiarism by yourself using the special instruments (plagiarism detection software).

The deadline for revisions is 2022-04-04

To revise a manuscript please don't forget to log in to the system and to upload a revised manuscript!

Kind regards,

Viktorija Obravyt  
Managing Editor  
Journal Innovative Marketing

## MA5689: Notification on Submission

---

From: v.obravyt@manuscript-adminsystem.com

To: murphy\_josua@yahoo.com

Date: Tuesday, 19 April 2022, 01:37 am GMT+7

---

Dear Murpin Josua Sembiring,

the manuscript ADOPTION OF NEW MOBILE PAYMENT TECHNOLOGY IN INDONESIA: THE ROLES OF ATTITUDE, submitted to Innovative Marketing Journal, needs to be revised.

**Comments:**

Our journal strictly observes the principles of publication ethics, including when talking about citing the works of other scientists and the works they published earlier.

The abstract and abstract in your manuscript are identical with <http://eprints.itn.ac.id/5149/>

The deadline for revisions is 2022-04-26

To revise a manuscript please don't forget to log in to the system and to upload a revised manuscript!

Kind regards,

Viktoriiia Obravyt  
Managing Editor  
Journal Innovative Marketing

## Re: MA5689: Notification on Submission

---

From: murphy iii (murphy\_josua@yahoo.com)

To: v.obravyt@manuscript-adminsystem.com

Date: **Wednesday, 20 April 2022, 03:47 pm GMT+7**

---

Dear Prof Viktoriia Obravyt,  
Managing Editor Journal Innovative Marketing

Thank you for informing us about the revision. We will do revise the paper ASAP.

Regards

Dr. Murpin Josua Sembiring

On Tuesday, 19 April 2022, 01:37:13 am GMT+7, <v.obravyt@manuscript-adminsystem.com> wrote:

Dear Murpin Josua Sembiring,

the manuscript ADOPTION OF NEW MOBILE PAYMENT TECHNOLOGY IN INDONESIA: THE ROLES OF ATTITUDE, submitted to Innovative Marketing Journal, needs to be revised.

**Comments:**

Our journal strictly observes the principles of publication ethics, including when talking about citing the works of other scientists and the works they published earlier.

The abstract and abstract in your manuscript are identical with <http://eprints.itn.ac.id/5149/>

The deadline for revisions is 2022-04-26

To revise a manuscript please don't forget to log in to the system and to upload a revised manuscript!

Kind regards,

Viktoriia Obravyt  
Managing Editor  
Journal Innovative Marketing

## Re: MA5689: Notification on Submission

---

From: murphy iii (murphy\_josua@yahoo.com)  
To: v.obravyt@manuscript-adminsystem.com  
Date: Thursday, 21 April 2022, 05:14 pm GMT+7

---

Dear Dr. Viktoriia Obravyt  
Managing Editor  
Journal Innovative Marketing

I have revised the paper as suggested. Hopefully, you find this information useful.

Best Regards

Dr. Murpin Josua Sembiring

On Wednesday, 20 April 2022, 03:47:39 pm GMT+7, murphy iii <murphy\_josua@yahoo.com> wrote:

Dear Prof Viktoriia Obravyt,  
Managing Editor Journal Innovative Marketing

Thank you for informing us about the revision. We will do revise the paper ASAP.

Regards

Dr. Murpin Josua Sembiring

On Tuesday, 19 April 2022, 01:37:13 am GMT+7, <v.obravyt@manuscript-adminsystem.com> wrote:

Dear Murpin Josua Sembiring,

the manuscript ADOPTION OF NEW MOBILE PAYMENT TECHNOLOGY IN INDONESIA: THE ROLES OF ATTITUDE, submitted to Innovative Marketing Journal, needs to be revised.

**Comments:**

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The abstract and abstract in your manuscript are identical with <http://eprints.itn.ac.id/5149/>

The deadline for revisions is 2022-04-26

To revise a manuscript please don't forget to log in to the system and to upload a revised manuscript!

Kind regards,

Viktoriia Obravyt  
Managing Editor  
Journal Innovative Marketing



## MA5689: Notification on Submission

---

From: v.obravyt@manuscript-adminsystem.com

To: murphy\_josua@yahoo.com

Date: Monday, 25 April 2022, 10:01 pm GMT+7

---

Dear Murpin Josua Sembiring,

the manuscript ADOPTION OF NEW MOBILE PAYMENT TECHNOLOGY IN INDONESIA: THE ROLES OF ATTITUDE, submitted to Innovative Marketing Journal, needs to be revised.

### Comments:

Our journal strictly observes the principles of publication ethics, including when talking about citing the works of other scientists and the works they published earlier.

**The abstract and keywords** and abstract in your manuscript are identical with <http://eprints.itn.ac.id/5149/>

Please explain this (see the picture [MA5689m7\\_plagiarism.PNG](#))

The deadline for revisions is 2022-05-03

To revise a manuscript please don't forget to log in to the system and to upload a revised manuscript!

Kind regards,

Viktoriiia Obravyt  
Managing Editor  
Journal Innovative Marketing

## Re: MA5689: Notification on Submission

---

From: murphy iii (murphy\_josua@yahoo.com)

To: v.obravyt@manuscript-adminsystem.com

Date: Wednesday, 27 April 2022, 03:26 pm GMT+7

---

Prof. Viktoriia Obravyt  
Managing Editor  
Journal Innovative Marketing

Thank you for the information. I will revise the paper soon.

Regards

Dr. Murpin Josua Sembiring

On Monday, 25 April 2022, 10:01:28 pm GMT+7, v.obravyt@manuscript-adminsystem.com <v.obravyt@manuscript-adminsystem.com> wrote:

Dear Murpin Josua Sembiring,

the manuscript ADOPTION OF NEW MOBILE PAYMENT TECHNOLOGY IN INDONESIA: THE ROLES OF ATTITUDE, submitted to Innovative Marketing Journal, needs to be revised.

**Comments:**

Our journal strictly observes the principles of publication ethics, including when talking about citing the works of other scientists and the works they published earlier.

**The abstract and keywords** and abstract in your manuscript are identical with <http://eprints.itn.ac.id/5149/>

Please explain this (see the picture [MA5689m7\\_plagiarism.PNG](#))

The deadline for revisions is 2022-05-03

To revise a manuscript please don't forget to log in to the system and to upload a revised manuscript!

Kind regards,

Viktoriia Obravyt  
Managing Editor  
Journal Innovative Marketing

## Re: MA5689: Notification on Submission

---

From: murphy iii (murphy\_josua@yahoo.com)  
To: v.obravyt@manuscript-adminsystem.com  
Date: Friday, 29 April 2022, 09:56 am GMT+7

---

Dear Prof. Viktoriia Obravyt  
Managing Editor  
Journal Innovative Marketing

I have paraphrased some texts in paper as suggested. Hopefully, you find this information useful.

Best Regards

Dr. Murpin Josua Sembiring

On Monday, 25 April 2022, 10:01:28 pm GMT+7, v.obravyt@manuscript-adminsystem.com <v.obravyt@manuscript-adminsystem.com> wrote:

Dear Murpin Josua Sembiring,

the manuscript ADOPTION OF NEW MOBILE PAYMENT TECHNOLOGY IN INDONESIA: THE ROLES OF ATTITUDE, submitted to Innovative Marketing Journal, needs to be revised.

**Comments:**

Our journal strictly observes the principles of publication ethics, including when talking about citing the works of other scientists and the works they published earlier.

**The abstract and keywords** and abstract in your manuscript are identical with <http://eprints.itn.ac.id/5149/>

Please explain this (see the picture [MA5689m7\\_plagiarism.PNG](#))

The deadline for revisions is 2022-05-03

To revise a manuscript please don't forget to log in to the system and to upload a revised manuscript!

Kind regards,

Viktoriia Obravyt  
Managing Editor  
Journal Innovative Marketing

## MA5689: Notification on Submission

---

From: v.obravyt@manuscript-adminsystem.com

To: murphy\_josua@yahoo.com

Date: Friday, 20 May 2022, 09:44 pm GMT+7

---

Dear Murpin Josua Sembiring,

The submitted manuscript ADOPTION OF NEW MOBILE PAYMENT TECHNOLOGY IN INDONESIA: THE ROLES OF ATTITUDE to Innovative Marketing Journal has passed the review process and is waiting for your decision regarding the publishing.

Please log in to the system to start or decline the publishing process.

Thanks.

Kind regards,

Viktoriiia Obravyt  
Managing Editor  
Journal Innovative Marketing

## Re: MA5689: Notification on Submission

---

From: murphy iii (murphy\_josua@yahoo.com)

To: v.obravyt@manuscript-adminsystem.com

Date: Friday, 20 May 2022, 11:04 pm GMT+7

---

Dear Prof.  
Viktorii Obravyt  
Managing Editor  
Journal Innovative Marketing

Thanks so much for all the process and notification. I have made decision: start publishing process.

Again thanks for all your kindness and attention.

Regards

Dr. Murpin Josua Sembiring

On Friday, 20 May 2022, 09:44:29 pm GMT+7, v.obravyt@manuscript-adminsystem.com <v.obravyt@manuscript-adminsystem.com> wrote:

Dear Murpin Josua Sembiring,

The submitted manuscript ADOPTION OF NEW MOBILE PAYMENT TECHNOLOGY IN INDONESIA: THE ROLES OF ATTITUDE to Innovative Marketing Journal has passed the review process and is waiting for your decision regarding the publishing.

Please log in to the system to start or decline the publishing process.

Thanks.

Kind regards,

Viktorii Obravyt  
Managing Editor  
Journal Innovative Marketing

MA5689: accepted for publication

---

From: obravyt (v.obravyt@manuscript-adminsystem.com)

To: murphy\_josua@yahoo.com

Date: Thursday, 26 May 2022, 07:54 pm GMT+7

---

Dear Murpin Josua Sembiring,

I would like to inform you that your manuscript titled "ADOPTION OF INNOVATIVE MOBILE PAYMENT TECHNOLOGY IN INDONESIA: THE ROLES OF ATTITUDE" has been accepted for publication, and will be published in Volume 18, 2022 of the journal "Innovative Marketing".

I send you a publication agreement and acceptance letter.

Please tick the box in points 1-8 of the agreement (in which Authors confirm that there is no conflict of interest to be declared), sign it and send me back.

Article processing charge (APC) for "Innovative Marketing" for the authors with affiliation in lower middle-income countries is **595 €**.

APC covers the costs of the publication process, including peer-review administrating, copy editing, hosting the files etc. Business Perspectives does not employ submission or reviewing charges.

<https://businessperspectives.org/journals/innovative-marketing#article-processing-charge>

As soon as the payment will be done, I'll provide you with APC confirmation letter to let you have the reimbursement from your institution (if you need).

Also we propose to order a hard copy of the journal for 250 euro per one copy.

Please follow this link <https://www.businessperspectives.org/index.php/journals/innovative-marketing#options> and pay 595 €.

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I look forward to hearing from you soon.

Kind regards,

Viktorii Obravyt

Managing Editor | International Research Journals | LLC "CPC "Business Perspectives"

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**Sent:** Friday, May 20, 2022 6:13 PM

**To:** [v.obravyt@manuscript-adminsystem.com](mailto:v.obravyt@manuscript-adminsystem.com)

**Subject:** MA5593: Author's response to final decision

The author has Agreed to publish the manuscript THE EFFECT OF INTRINSIC AND EXTRINSIC MOTIVATIONS ON CYBER- MARKET MAVENSIM AND THEIR ROLE ON INFORMATION SHARING BAHAVIOR in the Innovative Marketing Journal



Publication Agreement IM\_MA5689.pdf  
429.3kB



Acceptance letter\_MA5689.pdf  
330.1kB



26<sup>th</sup> of May, 2022

Murpin Josua Sembiring  
Dr.  
Faculty of Economics and Business  
Management Department  
Ma Chung University  
Indonesia

## ACCEPTANCE LETTER

Dear Murpin Josua Sembiring,

We are pleased to inform you that your manuscript «ADOPTION OF INNOVATIVE MOBILE PAYMENT TECHNOLOGY IN INDONESIA: THE ROLES OF ATTITUDE» co-authored with Wahyudi Wibowo , Grace Citra Dewi has been double blind peer-reviewed and accepted for publication in the international journal “Innovative Marketing”, which is scheduled to be published in Volume 18, 2022.

With cordial regards,  
Viktoriiia Obravyt

Managing Editor  
International research journal  
“Innovative Marketing”

E-mail: [v.obravyt@businessperspectives.org](mailto:v.obravyt@businessperspectives.org)



## PUBLICATION AGREEMENT

LLC “CPC “Business Perspectives”, hereinafter – “Publisher” and Murpin Josua Sembiring (Dr., Faculty of Economics and Business, Management Department, Ma Chung University, Indonesia), Wahyudi Wibowo (Dr., Faculty of Business, Management Department, Widya Mandala Catholic University Surabaya, Indonesia), Grace Citra Dewi (Dr., Faculty of Business, Management Department, Widya Mandala Catholic University Surabaya, Indonesia), hereafter- "Author" agree on the following:

The Publisher agrees to publish the manuscript “ADOPTION OF INNOVATIVE MOBILE PAYMENT TECHNOLOGY IN INDONESIA: THE ROLES OF ATTITUDE” in Volume 18, 2022 by the Author(s) as an open-access article (the article will be available to all users immediately upon publication without registration on the site and embargo period) in the journal “Innovative Marketing” (ISSN 1814-2427 (print), 1816-6326 (online)), hereinafter – “Journal”.

*Please provide funding data:*

1. Funding organization name: \_\_\_\_\_
2. Funder ID: \_\_\_\_\_
3. Award number: \_\_\_\_\_

Please check the consents:

1. The Author(s) confirms that there is no conflict of interest to be declared. Please check the box if you agree with this statement.

If you disagree with this, it should be stated in the box below.

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3. The Author(s) gives a permission to access to read data available to trusted parties in their records automatically whenever a new work associated with your ORCID is found in Crossref system – from the Publisher (after your work is published, please check your ORCID inbox notifications from Crossref).
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- 
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7. The Author(s) confirms to have read [Editorial Policies](#) and [Publishing policies](#) sections and comply with these policies.
8. The Author(s) agrees to adhere to the following self-archiving permissions for the different versions of the paper.
- 8.1. The Author(s) may deposit *pre-print* version of the paper (manuscript by the Author, submitted to the Journal, before peer-review and without any editorial amendments) to any platform anytime with acknowledgement to the Publisher and the Journal (acknowledgement should be made as follows: *"This is a pre-peer-reviewed version of the paper submitted for publication to [name of the Journal] published by LLC "CPC "Business Perspectives"*).
- 8.2. The Author(s) may deposit *post-print* version of the paper (accepted version of the manuscript after peer-review and content amendments, but before copyediting, typesetting and proof correction) to the author's personal website (provided that it is non-commercial) and to the repository of the author's institution (provided that it will not be made publicly available until publication by the Publisher) with acknowledgement to the Publisher and the Journal (acknowledgement should be made as follows: *"This is an accepted peer-reviewed version of the paper. The published version of the paper is available at LLC "CPC "Business Perspectives" at [http://dx.doi.org/\[DOI of the article\]](http://dx.doi.org/[DOI of the article])"*).
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The Author \_\_\_\_\_  
(sign here)

Date:

Murpin Josua Sembiring  
Dr.  
Faculty of Economics and Business  
Management Department  
Ma Chung University  
Indonesia

Re: MA5689: accepted for publication

---

From: murphy iii (murphy\_josua@yahoo.com)

To: v.obravyt@manuscript-adminsystem.com

Date: Friday, 27 May 2022, 03:18 pm GMT+7

---

Dear Prof. Viktoriia Obravyt,

I write to inform you that I have transferred **595 €**. to business perspectives.

The order number is 2473. Kindly find the transfer receipts and the order number in the email. I transferred the APC using my son's banking account Gareth Pindonta Sembiring. Right after transferring the APC, I got the notification from my email.

I look forward to receiving the update information from you soon. Thanks

My Best Regards

Dr. Murpin Josua Sembiring

On Thursday, 26 May 2022, 07:54:07 pm GMT+7, obravyt <v.obravyt@manuscript-adminsystem.com> wrote:

Dear Murpin Josua Sembiring,

I would like to inform you that your manuscript titled "ADOPTION OF INNOVATIVE MOBILE PAYMENT TECHNOLOGY IN INDONESIA: THE ROLES OF ATTITUDE" has been accepted for publication, and will be published in Volume 18, 2022 of the journal "Innovative Marketing".

I send you a publication agreement and acceptance letter.

Please tick the box in points 1-8 of the agreement (in which Authors confirm that there is no conflict of interest to be declared), sign it and send me back.

Article processing charge (APC) for "Innovative Marketing" for the authors with affiliation in lower middle-income countries is **595 €**.

APC covers the costs of the publication process, including peer-review administrating, copy editing, hosting the files etc. Business Perspectives does not employ submission or reviewing charges.

<https://businessperspectives.org/journals/innovative-marketing#article-processing-charge>

As soon as the payment will be done, I'll provide you with APC confirmation letter to let you have the reimbursement from your institution (if you need).

Also we propose to order a hard copy of the journal for 250 euro per one copy.

Please follow this link <https://www.businessperspectives.org/index.php/journals/innovative-marketing#options> and pay 595 €.


After you made the payment, please send me the ORDER number.


I look forward to hearing from you soon.

Kind regards,  
Viktoria Obravyt  
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[\[mailto:noreply=manuscript-adminsystem.com@mg.manuscript-adminsystem.com\]](mailto:noreply=manuscript-adminsystem.com@mg.manuscript-adminsystem.com) **On Behalf Of** Manuscript  
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**Sent:** Friday, May 20, 2022 6:13 PM  
**To:** [v.obravyt@manuscript-adminsystem.com](mailto:v.obravyt@manuscript-adminsystem.com)  
**Subject:** MA5593: Author's response to final decision

The author has Agreed to publish the manuscript THE EFFECT OF INTRINSIC AND EXTRINSIC MOTIVATIONS ON CYBER- MARKET MAVENSIM AND THEIR ROLE ON INFORMATION SHARING BAHAVIOR in the Innovative Marketing Journal

 order.jpeg  
104.6kB

 transfer.jpg  
58.3kB



Re: MA5689: accepted for publication

---

From: murphy iii (murphy\_josua@yahoo.com)  
To: v.obravyt@manuscript-adminsystem.com  
Date: Friday, 27 May 2022, 06:21 pm GMT+7

---

Dear Prof. Viktoriia Obravyt,

I have included the publication agreement in this email. Please find the file in the attachment. Thank you very much for your attention and help.

Regards

Dr. Murpin Josua Sembiring

On Friday, 27 May 2022, 06:17:06 pm GMT+7, murphy iii <murphy\_josua@yahoo.com> wrote:

On Friday, 27 May 2022, 03:18:02 pm GMT+7, murphy iii <murphy\_josua@yahoo.com> wrote:

Dear Prof. Viktoriia Obravyt,

I write to inform you that I have transferred **595 €**. to business perspectives.

The order number is 2473. Kindly find the transfer receipts and the order number in the email. I transferred the APC using my son's banking account Gareth Pindonta Sembiring. Right after transferring the APC, I got the notification from my email.

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The Publisher agrees to publish the manuscript “ADOPTION OF INNOVATIVE MOBILE PAYMENT TECHNOLOGY IN INDONESIA: THE ROLES OF ATTITUDE” in Volume 18, 2022 by the Author(s) as an open-access article (the article will be available to all users immediately upon publication without registration on the site and embargo period) in the journal “Innovative Marketing” (ISSN 1814-2427 (print), 1816-6326 (online)), hereinafter – “Journal”.

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2. Funder ID: -
3. Award number: -

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The Author

  
(sign here)

Date: May 27, 2022

Murpin Josua Sembiring  
Dr.  
Faculty of Economics and Business  
Management Department  
Ma Chung University  
Indonesia

## MA5689: Confirmation letter

---

From: obravyt (v.obravyt@manuscript-adminsystem.com)

To: murphy\_josua@yahoo.com

Date: Monday, 30 May 2022, 11:56 am GMT+7

---

Dear Murpin Josua Sembiring,

Thanks, we have received the payment.

Please find attached the Confirmation letter.

Soon I'll send you a paper for proofreading.

Kind regards,

Viktoriiia

---

**From:** murphy iii [mailto:murphy\_josua@yahoo.com]

**Sent:** Friday, May 27, 2022 11:18 AM

**To:** obravyt <v.obravyt@manuscript-adminsystem.com>

**Subject:** Re: MA5689: accepted for publication

Dear Prof. Viktoriiia Obravyt,

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My Best Regards

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## Re: MA5689: Confirmation letter

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From: murphy iii (murphy\_josua@yahoo.com)  
To: v.obravyt@manuscript-adminsystem.com  
Date: **Monday, 30 May 2022, 08:54 pm GMT+7**

---

Dear Prof. Viktoriia Obravyt,

I am thrilled to read this happy news. Thanks so much, Professor. By the way, I still cannot find the confirmation letter as you have mentioned in the previous email. Could you help me with this, please?

By the way, when will my paper be published in the journal, Professor Obravyt? Sorry for asking.

Once again thank you very much for your attention and kind help. I look forward to hearing from you soon.

My Best Regards

Dr. Murpin Josua Sembiring

On Monday, 30 May 2022, 11:56:22 am GMT+7, obravyt <v.obravyt@manuscript-adminsystem.com> wrote:

Dear Murpin Josua Sembiring,  
Thanks, we have received the payment.  
Please find attached the Confirmation letter.  
Soon I'll send you a paper for proofreading.

Kind regards,  
Viktoriia

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**From:** murphy iii [mailto:murphy\_josua@yahoo.com]  
**Sent:** Friday, May 27, 2022 11:18 AM  
**To:** obravyt <v.obravyt@manuscript-adminsystem.com>  
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I look forward to receiving the update information from you soon. Thanks

My Best Regards

## Re: MA5689: Confirmation letter

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From: murphy iii (murphy\_josua@yahoo.com)  
To: v.obravyt@manuscript-adminsystem.com  
Date: **Tuesday, 31 May 2022, 12:38 pm GMT+7**

---

Dear Prof. Viktoriia Obravyt,

I have received the confirmation letter. Thanks a lot

Regards

Dr. Murpin Josua Sembiring

On Monday, 30 May 2022, 11:56:22 am GMT+7, obravyt <v.obravyt@manuscript-adminsystem.com> wrote:

Dear Murpin Josua Sembiring,  
Thanks, we have received the payment.  
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Dear Murpin Josua Sembiring,

RE: MA5689: Confirmation letter

---

From: obravyt (v.obravyt@manuscript-adminsystem.com)

To: murphy\_josua@yahoo.com

Date: Tuesday, 31 May 2022, 12:42 pm GMT+7

---

Dear Murpin Josua Sembiring,

Have a nice day!

Kind regards,

Viktoriia

---

**From:** murphy iii [mailto:murphy\_josua@yahoo.com]  
**Sent:** Tuesday, May 31, 2022 8:38 AM  
**To:** obravyt <v.obravyt@manuscript-adminsystem.com>  
**Subject:** Re: MA5689: Confirmation letter

Dear Prof. Viktoriia Obravyt,

I have received the confirmation letter. Thanks a lot

Regards

Dr. Murpin Josua Sembiring

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Please find attached the Confirmation letter.

Soon I'll send you a paper for proofreading.

Kind regards,

Viktoriia

MA5689

---

From: obravyt (v.obravyt@manuscript-adminsystem.com)  
To: murphy\_josua@yahoo.com  
Date: Friday, 3 June 2022, 08:33 pm GMT+7

---

Dear Murpin Josua Sembiring,

Please send us **Table 1. Summary of Descriptive Statistics** and **Figure 3. Path Diagram T-Values** in the original.

They must be in editable format.

We need to edit the font and size of the letters (numbers). But now we can't do that in Word.

Kind regards,

Viktoriia

---

**From:** murphy iii [mailto:murphy\_josua@yahoo.com]  
**Sent:** Tuesday, May 31, 2022 8:38 AM  
**To:** obravyt <v.obravyt@manuscript-adminsystem.com>  
**Subject:** Re: MA5689: Confirmation letter

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Regards

Dr. Murpin Josua Sembiring

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MA5689

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From: obravyt (v.obravyt@manuscript-adminsystem.com)

To: murphy\_josua@yahoo.com

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We need to edit the font and size of the letters (numbers). But now we can't do that in Word.

Kind regards,

Viktoriia

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**Sent:** Tuesday, May 31, 2022 8:38 AM

**To:** obravyt <v.obravyt@manuscript-adminsystem.com>

**Subject:** Re: MA5689: Confirmation letter

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Thanks, we have received the payment.

Please find attached the Confirmation letter.

Soon I'll send you a paper for proofreading.

Kind regards,

## RE: MA5689\_additional comments of a proof-reader in the text of a paper

---

From: obravyt (v.obravyt@manuscript-adminsystem.com)

To: murphy\_josua@yahoo.com

Date: Tuesday, 7 June 2022, 05:35 pm GMT+7

---

Dear Murpin Josua Sembiring,

Attached you will find the additional comments of a proof-reader in the text of a paper.

Pay attention to the marked words and check these corrections and revise if required.

Please do ONLY the required changes in the attached file and highlight all changes that you make.

We will prepare this manuscript for publication.

Kind regards,

Viktoriia

---

**From:** murphy iii [mailto:murphy\_josua@yahoo.com]

**Sent:** Monday, June 06, 2022 11:48 AM

**To:** obravyt <v.obravyt@manuscript-adminsystem.com>

**Subject:** Re: MA5689

Dear Prof. Viktoriia Obravyt

You're welcome.

I'm sorry to ask, what month was my article published in? thank you for your support

Kind regards,

Dr. Murpin Josua Sembiring.

Pada Senin, 6 Juni 2022 12.00.44 WIB, obravyt <[v.obravyt@manuscript-adminsystem.com](mailto:v.obravyt@manuscript-adminsystem.com)> menulis:

Dear Murpin Josua Sembiring,

## RE: MA5689\_published

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From: obravyt (v.obravyt@manuscript-adminsystem.com)

To: murphy\_josua@yahoo.com

Date: Thursday, 23 June 2022, 07:31 pm GMT+7

---

Dear Murpin Josua Sembiring,

Your article "Adoption of innovative mobile payment technologies in Indonesia: The role of attitude" has been published on the 23rd of June , 2022. ( in Issue 2, 2022 of IM journal)

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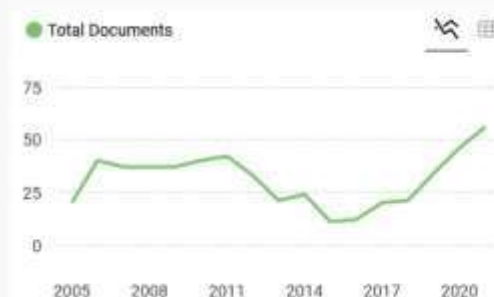
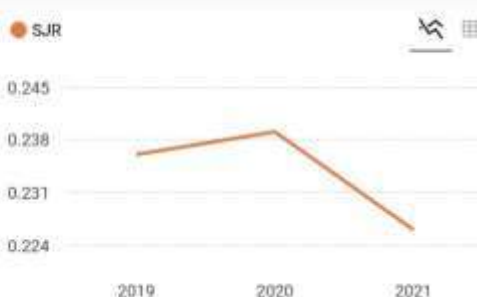
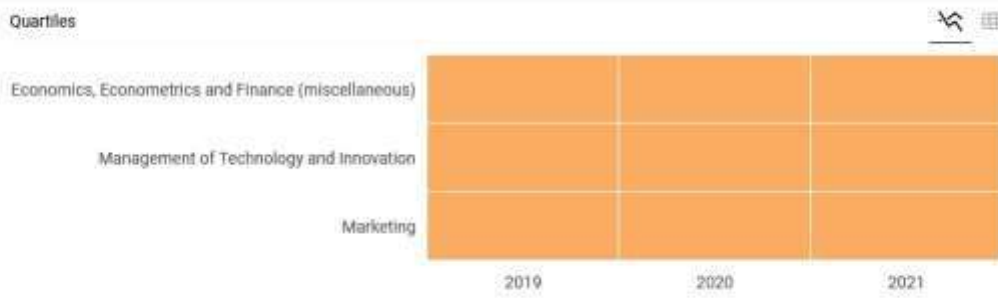
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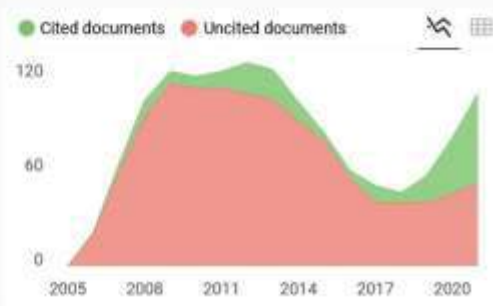
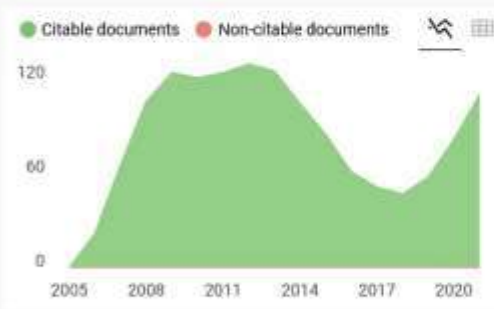
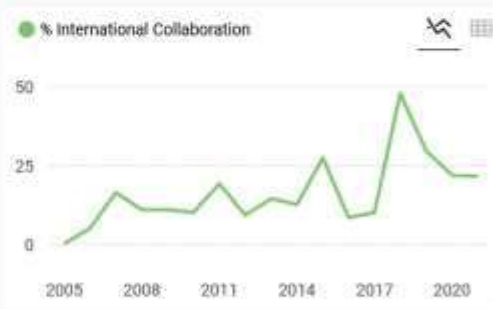
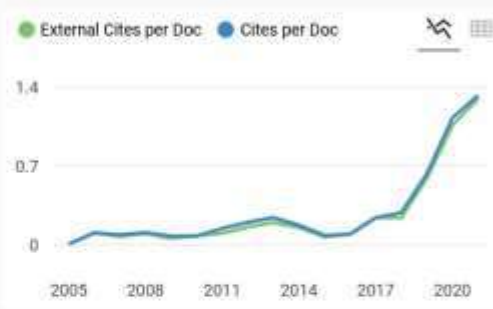
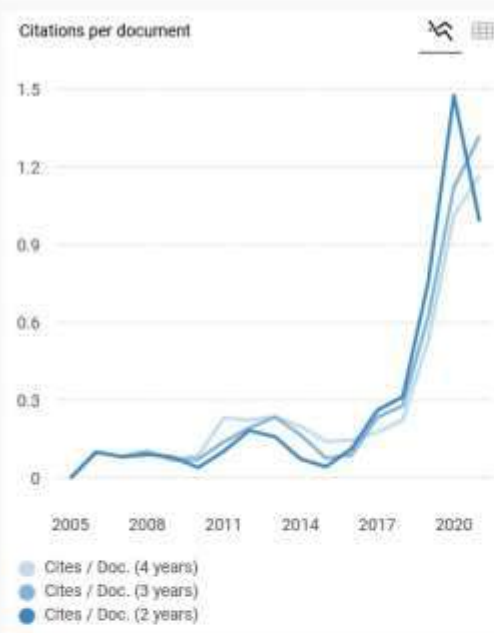
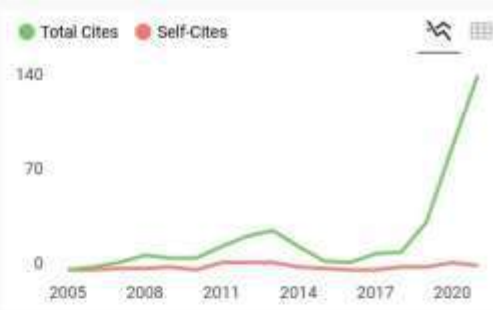
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