



The Effect of Perceived Ease of Use on Perceived Usefulness with Perceived Enjoyment as a Mediation Variable in Peer to Peer Lending Application [Times New Roman, Bold, 16 ft, Justify]

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ARTICLE INFORMATION	ABSTRACT
<i>Section</i> Research Results Articles	The abstract is written briefly, clearly, and concisely. Write briefly about the phenomenon or issue being raised. After that, write the next abstract components which include the research objectives, research methods, research results and conclusions. The abstract is written in one paragraph, the length of the abstract ranges from 100 - 135 words. Avoid references and the use of uncommon abbreviations. Times New Roman 12 font, with a line spacing of one (1) space.
<i>History of Article</i> Submitted: Accepted: Available online:	
<i>Keywords</i> Please write relevant keywords here [Times New Roman, 10 ft, Justify]	
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INTRODUCTION [Subtitle level 1, Times New Roman, 12ft, justified, bold, UPPERCASE]

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LITERATURE REVIEW & HYPOTHESIS DEVELOPMENT (If Any)

Technology Acceptance Model (TAM)

Write an explanation of the theoretical basis complete with previous research results proportionally, concisely, and truly relevant to the purpose of writing a scientific article.

H₁: Write the hypothesis clearly and completely (if any).

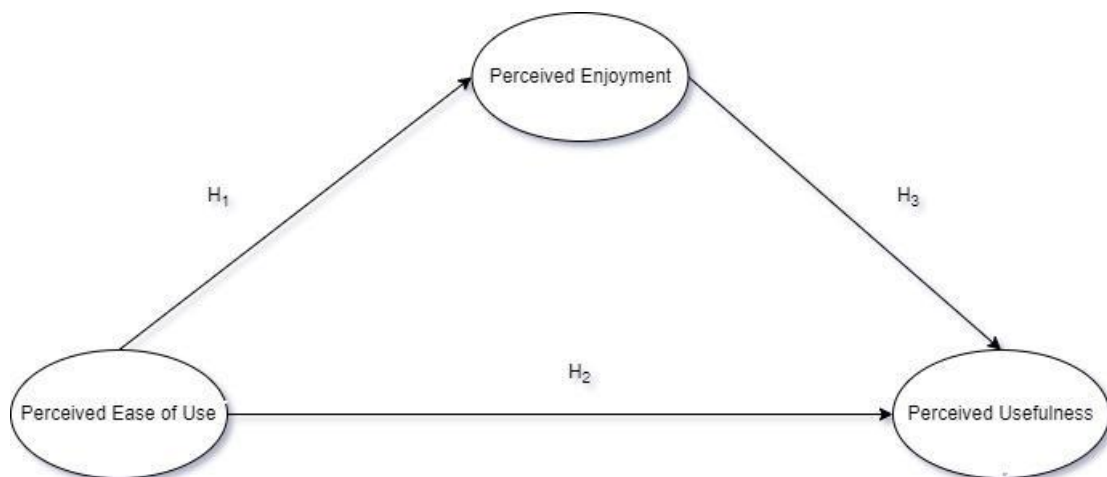


Figure 1. Research Framework

Source: Processed by Author (2025)

RESEARCH METHODS

Write the research method clearly, provide brief information about the research object, population and sample determination, data type, data collection method, research location, description of research variables and their operational definitions, and data analysis methods and statistical models used. It is necessary to include a description and level 2 sub-headings to discuss specific respondent profiles, quantitative research using surveys.

Table 1. Descriptive Analysis of Demographic Variables

Demographic Variables	N	%
<i>Gender</i>		
Male	43	28,67

Demographic Variables	N	%
Female	107	71,33
<i>Domicile</i>		
Sumatra	12	8
Java	78	52
Bali and Nusa Tenggara	35	23,3
Borneo	10	6,67
Celebes	5	3,33
Maluku	5	3,33
Papua	5	3,33
<i>Application Usage Time</i>		
< 1 Year	59	39,33
1 s/d 5 Year	78	52
> 5 Year	13	8,67

Source: Processed Primary Data (2025)

(Table borders are created only on headings. When the table is long and appears on different pages, the heading is repeated on the next page. The method in MS Word is to use the “repeat header row” feature).

DATA ANALYSIS RESULTS & DISCUSSION

The research results can be presented using tables, graphs, or images that are appropriate for the purpose of clarifying the presentation verbally. Table and figure titles and figure descriptions are arranged concisely in the form of phrases (not sentences).

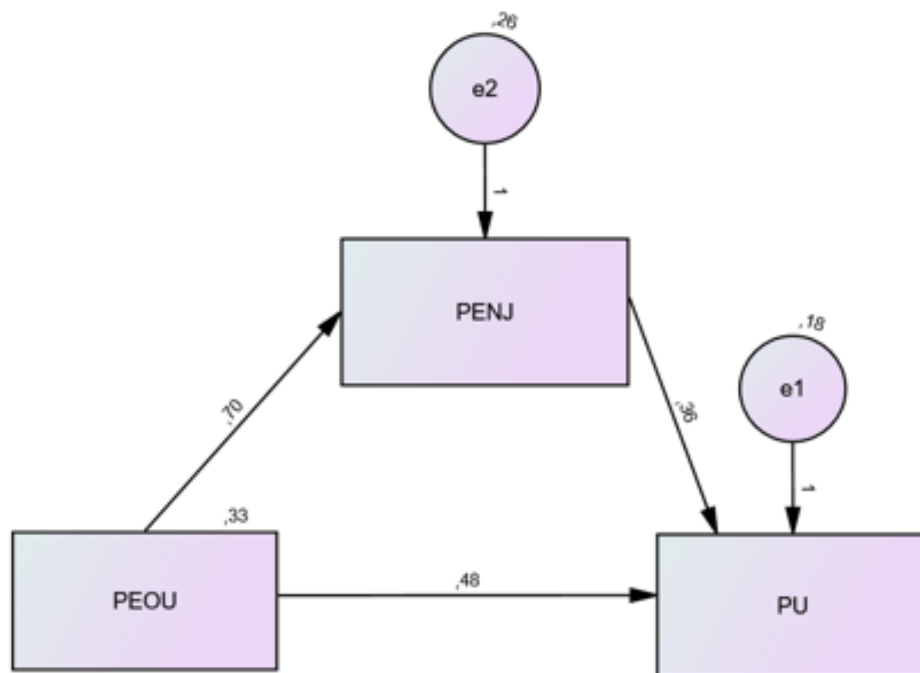


Figure 2. Path Analysis Test Results

Source: Processed Primary Data (2025)

Table 2. Hypothesis Test Results

			Estimate	S.E.	C.R.	P	Label
PENJ	<---	PEO	,703	,063	11,07	**	
		U			1	*	
PU	<---	PEO	,478	,066	7,207	**	
		U				*	
PU	<---	PENJ	,364	,058	6,255	**	
						*	

Source: Processed Primary Data (2025)

$$\left[PEOU_t^1 PU_t^2 PENJ_t^3 \right] = \left[PEOU_t^1 PU_t^2 PENJ_t^3 \right] \begin{bmatrix} 0 & b_1 & b_2 & 0 & 0 & 0 & 0 & b_3 & 0 \end{bmatrix} + \varepsilon_t$$

The description of the image/graph is placed below the image/graph and the table title is placed above it. Each first letter in the phrase image, graph and table begins with a capital letter.

Discussion

In the discussion section, authors should present arguments, focusing on considering whether the results obtained are consistent with the hypothesis or not. Relevant literature should be considered when discussing the results relative to results from previous studies (recent literature is recommended).

CONCLUSION

The conclusion should be the answer to the formulation of the research problem, and is described in narrative form, not in points or statistical sentences. Methodological limitations that are considered important are also clearly stated. Theoretical and practical contributions, as well as explanations of research limitations and suggestions, can also be described in this section.

REFERENCE

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Example of Bibliography:

Adebayo, A.D. dan Butcher, J. (2022) “Community Empowerment in Nigeria’s Tourism Industry: An Analysis of Stakeholders’ Perceptions,” *Tourism Planning & Development*, hal. 1–21. Tersedia pada: <https://doi.org/10.1080/21568316.2022.2127865>.

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Shaid, N.J. (2022) *Pengertian Strategi Pemasaran dan Contoh-contohnya*, *KOMPAS.com*. Tersedia pada: <https://money.kompas.com/read/2022/08/05/223655626/pengertian-strategi-pemasaran-dan-contoh-contohnya?page=all> (Diakses: 10 Oktober 2022).

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