

Perception Ease of Use and Fintech Adoption: The Mediating Role of Trust and the Moderating Role of Security

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Abstract

This study examines how perceived ease of use contributes to the intention to use Financial Technology services, considering trust as a mediating variable and security as a moderating variable. The aim of this research is to analyze the influence of perceived ease of use on the intention to use Financial Technology, with trust as a mediator and security as a moderator. The method employed is quantitative, using a survey approach by distributing questionnaires to 89 respondents, the majority of whom are students aged 18–24. The analysis was conducted using Partial Least Squares (PLS). The results indicate that perceived ease of use contributes to the intention to use financial technology and positively influences trust. However, trust does not contribute to the intention to use and does not mediate the relationship between perceived ease of use and the intention to use financial technology. Furthermore, security does not moderate the relationship between perceived ease of use and trust. These findings suggest that ease of use is more dominant in influencing the intention to use financial technology compared to trust and security. Theoretically, this study refines the Technology Acceptance Model (TAM) by affirming the primacy of perceived ease of use while revealing that trust and security play a diminished role among younger users. This finding underscores the contextual nature of TAM, suggesting that usability factors may outweigh relational and safety considerations in shaping financial technology adoption. The practical implication is that financial technology service providers should prioritize ease of access and user experience. The limitation of this study lies in the homogeneity of the respondents' demographics; therefore, further research with a broader scope is recommended to obtain a more representative understanding.

Keywords: Perceived Ease of Use, Financial Technology Adoption, Trust and Security, User Intention

Introduction

The development of Financial Technology in Indonesia is growing rapidly in line with the high expansion of the internet and the need for practical digital transactions. The number of uses of Financial Technology has increased significantly in recent years (Megawandanu, 2016). The increase in the use of Financial Technology is one of the reasons for the rapid development of technology in the field of payments/transactions. With all its advantages, fintech is now able to reach various aspects of financial services that used to only be accessible through traditional financial institutions. Starting from digital payments that facilitate daily transactions, investment services that can now be done only through mobile

phones, to insurance protection that is easier to reach by the public. In fact, fintech also provides fast and convenient access to online loans, helping many people get funds without a convoluted process. These innovations make financial services more inclusive, efficient, and in line with the needs of the all-digital era.

A survey conducted by DataIndonesia.id shows that as many as 81.75% of people in Indonesia have understood the use of fintech (Putri & Amin, 2024b). The results of a survey by the Indonesian Fintech Association (AFTECH) stated that the majority of fintech users come from the middle-income group (41.5%), still many of them feel hesitant to use fintech in the long term. But there are some obstacles in fintech beneficiaries (Rahma, 2018). One of them is the public interest which is still relatively low due to the level of public trust in the convenience offered by Financial technology and the low level of Financial Digital literacy (Marsally et al., 2024).. Many groups of people, especially Micro, Small, and Medium Enterprises (MSMEs), have not fully recognized the advantages and functions of Fintech, so they are hesitant to integrate it into business activities (Marsally et al., 2024).

The perspective of data security and privacy is also a factor that arises as an obstacle to the acceptance of Financial Technology. Anxiety about the possibility of personal data leakage to fraud that often arises in the use of Financial Technology services (Wardana et al., 2024). According to a report from the State Cyber and Cryptography Agency, Indonesia is the second highest target at 4% for advanced cyberattacks in Asia Pacific with the financial sector being one of the main targets (Full, 2025). Research shows that risk perception has a negative influence on interest in fintech use.

The existence of trust can play an important role in shaping an individual's interest in using financial technology (fintech) services. According to Mauliza et al., (2022) Trust is one of the external factors that affect the perception of the convenience and benefits of a technological innovation. Trust serves as a psychological foundation that makes a person willing to rely on technology or service providers, even if there are elements of uncertainty or potential risks, such as personal data protection, system stability, or commitment from service providers. When users feel that fintech providers can be trusted, have integrity, are able to protect user information, and provide services that meet expectations, then that trust will grow. So this trust will encourage individuals to not only try but also continue to use fintech services, because they are confident in the commitment and capabilities of the service provider. In addition to psychological aspects, the demographic and economic background of users also play a role in forming interest and trust in fintech services. One of the indicators that is important to pay attention to is the level of income, which indirectly affects the access, needs, and readiness of individuals to utilize digital financial services. The following data illustrates the distribution of fintech usage by user income category:

Table 1. Distribution of Fintech Use

Total revenue	Percentage of fintech usage
IDR 2.5 million to IDR 5 million	20%
IDR 5 million to IDR 10 million	41,5%
IDR 10 million to IDR 25 million	20%
>25 million	18,5%

Source : Databoks (2023)

Based on table 1, it is explained that the use of Financial Technology in Indonesia is also dominated by middle-income groups. According to a survey conducted by the Indonesian Fintech Association (AFTECH), 41.5% of fintech users have an income of IDR 5 million to IDR 10 million per month. Meanwhile, the income group of IDR 2.5 million to IDR 5 million and IDR 10 million to IDR 25 million each only provide 20% of the total fintech users. And 18.5% of users have a total income of more than IDR 25 million (Muhammad, 2023).

Considering the role of trust mediation and security moderation, it is important to further examine how these two variables affect the relationship between the perception of ease and interest in fintech use. Efforts to improve financial literacy and reduce risk perception through effective education and socialization can assist fintech service providers in designing effective strategies to increase their role among the community (Sholehah et al., 2022). In addition, fintech service providers also need to ensure data security and user privacy, in the hope of building public trust in the services offered (Sholehah et al., 2022).

Several previous studies have examined the relationship between the perception of ease and interest in using fintech, but few have highlighted the mediating role of trust levels as well as moderation of security perceptions simultaneously. Research by Banutama et al., (2023) It found that ease of use has a significant influence on the intention of using fintech, but the effect becomes stronger when users have a high level of trust. Meanwhile, another study by Nelvina & Prima, (2025) suggests that safety moderates the relationship between convenience and interest indirectly, but the results are inconclusive. Thus, there is a research gap in understanding how the perception of ease affects interest in fintech use by considering the level of trust as a mediating variable and security as a simultaneous moderation variable. This novelty lies in the simultaneous testing of mediation and moderation effects within one framework, which has rarely been addressed in the Indonesian context. Moreover, this study explicitly positions itself as an extension of the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT), thereby strengthening theoretical integration while providing empirical evidence specific to fintech adoption in Indonesia. The relationship between these variables is important to be researched in order to make a theoretical and practical contribution to the strategy of developing fintech services that are sustainable and oriented to user needs.

Method

This study adopts a quantitative explanatory research design aimed at testing the causal relationships between perceived ease of use, trust, security, and intention to use financial technology (fintech). Specifically, trust was modeled as a mediating variable, while security was introduced as a moderating variable. Such an approach was considered appropriate given the objective to simultaneously examine both psychological and contextual factors influencing technology adoption, thereby extending the Technology Acceptance Model (TAM) within the Indonesian context.

The data source was primary, collected directly through structured questionnaires distributed online to respondents who met the established criteria. Purposive sampling was employed to ensure that only individuals who were relevant to the study objectives were included. The eligibility criteria specified that respondents must be at least 18 years of age

and active users of financial technology services within the last three months. These requirements were applied to ensure that participants possessed recent and relevant experiences with fintech usage, thereby reducing recall bias and enhancing the validity of responses. A total of 89 valid responses were obtained, comprising participants from diverse backgrounds, including students, employees, and entrepreneurs. However, it should be noted that the majority of respondents were students, which constitutes a methodological limitation. Their consumption behavior and risk perceptions may not be fully representative of the broader population, thereby constraining the generalizability of the findings.

The determination of the sample size followed the guideline proposed by Hair, which is frequently applied in structural equation modeling. According to this rule of thumb, when the total population is unknown, the minimum sample size should be derived from the number of indicators multiplied by a factor ranging from 5 to 10. In this study, 10 indicators were identified and multiplied by 8, resulting in a minimum requirement of 80 respondents. The chosen multiplier of 8 was intended to strengthen the statistical reliability of the analysis, while remaining feasible within the constraints of time and resources. Although the sample size of 89 respondents meets this requirement, it remains relatively small, and this limitation must be considered when interpreting the results. Future studies with larger and more heterogeneous samples are recommended to enhance external validity and ensure broader applicability of the findings.

The data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with the aid of SmartPLS 3.0 software. SEM-PLS was selected as it is particularly suitable for complex models and small to medium sample sizes, offering flexibility in estimating both reflective and formative constructs. The analysis procedure consisted of two main stages. The first stage involved assessing the measurement model (outer model), which included tests of convergent validity, discriminant validity, and construct reliability, using criteria such as factor loadings (>0.7), composite reliability (>0.7), and average variance extracted (AVE >0.5). The second stage assessed the structural model (inner model) through the evaluation of R-square values, path coefficients, and effect sizes to determine the strength and significance of relationships among constructs. Hypothesis testing was conducted using the bootstrapping technique with 5,000 resamples, allowing for robust significance testing of mediation and moderation effects. Overall, the use of SEM-PLS provided a rigorous and comprehensive framework for testing the hypothesized relationships

Results and Discussion

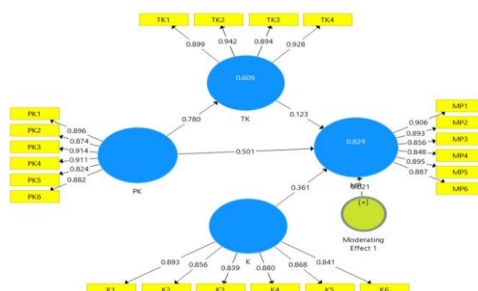


Figure 1. Bootstrapping Test Results
Source: Smart-PLS

Respondent Profile

Table 2. Respondent Profile

Items	Type	Respondents	Percentage
Gender	Woman	66	74%
	Male Male	23	26%
Age	<18 Years	8	9%
	18 - 24 Years	71	80%
	24 - 34 Years	8	9%
	35 - 44 Years	2	2%
	>44 Years	0	0%
Work	Student/Student	58	65%
	Workers (private/public)	24	27%
	Entrepreneurial	7	8%

Source: Data Processing by Researchers

The demographic data of the respondents shows an interesting and balanced composition. The majority of respondents came from women (74%), with the dominant productive age being 18-24 years old (80%). This profile is further complete with the fact that 65% of respondents are students, showing that this survey has succeeded in reaching the younger generation who are studying. Groups of workers accounted for 27%, while entrepreneurs contributed 8%, completing the picture of respondents' backgrounds holistically.

Outer Model

Table 3. Outer Model Results

Variable	Outer Loading	Composite reliability	AVE
Perception of Ease	0.824 - 0.914	0.955	0.782
User Interest	0.848 - 0.904	0.954	0.776
Confidence Level	0.894- 0.942	0.954	0.839
Security	0.839 - 0.893	0.946	0.745

Source: Smart-PLS

Each research variable showed excellent measurement quality, as seen from the outer loading which in total exceeded 0.8, showing the consistency of the indicator in measuring the construct. The composite reliability value which ranges from 0.946-0.955 indicates very strong internal reliability. Meanwhile, an AVE above 0.7 for all variables proves a very satisfactory convergent validity, confirming that each construct manages to capture the variance of its indicators well.

R Square

Table 4. R Square Results

	R Square	R Square Adjusted
MP	0.829	0.821
TK	0.609	0.604

Source: Smart-PLS

This model shows very impressive predictive power, especially for the User Interest (MP) variable with an R Square of 0.829 (adjusted 0.821), which means that 82.9% of the MP variance can be explained by the model. For the Confidence Level (TK) variable, the model was able to explain 60.9% variance, showing a fairly significant influence of the predictor variable.

Path Coefficient

Table 5. Path Coefficient Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
K -> MP	0.361	0.353	0.119	3.047	0.002
Moderating Effect 1 -> MP	0.021	0.021	0.031	0.668	0.504
PK -> MP	0.501	0.498	0.115	4.353	0.000
PK -> TK	0.780	0.780	0.063	12.355	0.000
TK-> MP	0.123	0.134	0.091	1.351	0.177

Source: Smart-PLS

Path analysis revealed a very significant relationship between Perception of Ease (PK) to User Interest (MP) with a coefficient of 0.501 ($p=0.000$), showing a strong influence. The relationship between PK and kindergarten was also very significant (0.780, $p=0.000$). Nevertheless, the effect of TK on MP (0.123, $p=0.177$) and the moderation effect (0.021, $p=0.504$) was not statistically significant, providing interesting insights into the dynamics of relationships between variables.

Specific Indirect

Table 6. Specific Indirect Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
PK -> TK -> MP	0.096	0.106	0.075	1.273	0.204

Source: Smart-PLS

The mediation effect of PK → TK → MP showed a coefficient of 0.096 with a p-value of 0.204, indicating that this mediation was not statistically significant. These findings provide an in-depth understanding of the mechanisms of influence between variables in the research model.

The Relationship Between Ease Perception And Financial Technology User Interest

The results of the study show that the perception of ease contributes to the interest of financial technology users. The ease felt by users when accessing or using a platform directly encourages their interest in continuing to use it. This research is in line with research Banutama et al., (2023) and (A'la, 2021) which states that the perception Ease of use contributes to the interest in using financial technology. This research is in line with the main theory of Jogiyanto (2007) in the journal R. W. Asri, (2016) Technology acceptance model (TAM) which explains the acceptance model of the information technology system that will be used by users. This theoretical approach can also help explain how parts of a digital system contribute to each other to shape the overall interest of users. In the Indonesian context, particularly among student users, convenience is often prioritized over trust or security considerations because of limited financial risk exposure and the expectation that digital platforms should be simple and fast. This demographic tendency reinforces TAM's emphasis on ease of use as a direct driver of adoption. The implications of the research are quite significant, they need to ensure that the system offered is not only trustworthy and secure, but also easy to use. This research has several limitations, the majority of respondents come from students and college students, so other age groups or professions still need to be further researched.

The Relationship of Perceived Ease to Trust Level

The results showed that the perception of ease contributed to the level of trust. Financial technology users trust technology that is considered easy to use, thus contributing to the level of trust of financial technology users. This research is in line with research Rahmawati (2021) and Hikmah & Nurlinda (2023) which states that usage perception contributes to the level of trust. This research is in line with the main theory of Jogiyanto (2007) in the journal R. W. Asri, (2016) Technology acceptance model (TAM) which explains the acceptance model of the information technology system that will be used by users. This theoretical approach can also help explain how parts of a digital system contribute to each other to shape the overall interest of users. Service providers should make ease of use part of their strategy to build trust. The limitation of this study lies in the relatively homogeneous character of the respondents, which may not yet reflect the needs and expectations of users with different technological backgrounds.

The Relationship of Trust Level to Interest in Using Financial Technology

The results of this study show that trust does not contribute to driving user interest. This shows that even though users have confidence in financial technology services, they do not necessarily encourage interest in using financial technology. This research is not in line with the research Asri et al., (2022) and Princess & Amin (2024) which states that the level of

trust contributes to the interest in using financial technology. This research is in accordance with the Expectation-Confirmation Theory, which is a theory that explains that a person will be interested in continuing to use a technology if the experience they feel is in accordance with their initial expectations (Shiau et al., 2011).

So, even if users already believe in financial technology services, if their experience when using it is not as expected, then the desire to use it can still be low. A contextual interpretation suggests that the predominance of student respondents in this study plays an important role in explaining this finding. For many students, convenience, accessibility, and transaction speed are prioritized over security considerations, which may reduce the relative importance of trust in shaping usage interest. Security features tend to be perceived as background assurances, while practical benefits such as ease of payment or quick processing become the primary drivers of adoption.

The implication of this study is that fintech industry players need to reconsider strategies to build trust, because trust alone may not be enough to drive usage if it is not accompanied by a good user experience. This indicates that improving usability and aligning services with user expectations could be more influential for certain demographic groups than emphasizing security features alone. However, further research with a qualitative approach is needed to understand the deep reasons behind this lack of influence.

The Relationship of Trust Level Mediates the Influence of Perception of Convenience on Interest in Using Financial Technology

The results of this study show that the mediating effect of trust level does not contribute to the relationship between the perception of ease and interest in the use of financial technology. This shows the perception of ease of increasing trust, that trust does not effectively pass on its influence on the interests of financial technology users. This research is not in line with the research Syahrina & Christiana (2023) and Gusmeri & Huseno (2024) which states that the level of trust contributes to the relationship between the perception of ease and interest in using financial technology. This research is also in line with the Technology Acceptance Model (TAM) theory which emphasizes that the perception of convenience directly affects the interest of use without having to go through trust first. In addition, theories such as the Theory of Planned Behavior (TPB) and the Unified Theory of Acceptance and Use of Technology (UTAUT) also support that factors such as attitudes and ease of use have a direct influence on intention, without necessarily the role of trust mediation.

Security Relationships Moderate the Influence of Perception of Ease on Trust Levels

The results of this study show that the effect of security moderation does not contribute to the relationship between the perception of convenience and trust level. This shows that security does not strengthen or weaken the influence of the perception of convenience on user trust. This research is not in line with the research Handayani & Anggrainie (2024) and Aditya & Mahyuni (2022) which states that security contributes to the relationship between the perception of ease and the level of trust. This research is in line with the theory of psychology developed by R.W. Rogers in 1975. This theory explains how individuals are motivated to protect themselves from threats through certain cognitive

processes. PMT is widely used in the context of behavior change, especially in the field of safety, and the environment (Indra Sakti et al., 2023). However, in this context, the absence of significant moderation may reflect the demographic composition of respondents mostly students who typically prioritize speed and accessibility over security concerns, especially when financial stakes are relatively small. This implies that security salience may emerge only in segments with higher exposure to financial risks, such as older users or business owners. The implication in this study is that digital service providers cannot only rely on improving security to build trust, but must remain focused on convenience and the overall user experience. Demographic limitations and the context of fintech use that is not yet critical among respondents can be the reason for this weak moderation effect.

Conclusion

This research shows that the ease of using Financial Technology greatly contributes to a person's interest in using it, and also directly increases user trust. However, this trust is not strong enough to bridge the relationship between the ease and interest in using financial technology. The same goes for the security factor, which does not strengthen the relationship between ease of use and user trust. These findings emphasize that convenience is the main determinant driving adoption among younger users, while trust and security appear less decisive in shaping their behavior.

Theoretically, this study refines the Technology Acceptance Model by demonstrating that perceived ease of use can stand as a dominant factor of adoption in the younger generation, thereby challenging conventional assumptions that prioritize trust and security. This contribution extends TAM by highlighting a demographic-specific adoption pathway in the Indonesian context, where efficiency and simplicity override traditional concerns. Practically, these results suggest that fintech providers should focus on designing platforms that are simple, intuitive, and comfortable to use. While trust and security remain relevant, their effectiveness lies in being integrated into the overall user experience rather than positioned as the primary appeal.

The limitations of this study include the relatively small sample size and the predominance of student respondents aged 18–24 years, which restricts the generalizability of the findings across different demographic groups. Future research is recommended to involve more diverse respondents from varied age groups and professional backgrounds, employ longitudinal methods to capture changes in perception over time, and conduct comparative studies across demographic clusters to test whether the dominance of convenience is unique to younger users or applies more broadly.

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