

## Financial Literacy and Perceived Ease of Use on Interest in Using E-Wallet at PT Tanjung Timberindo Industry

Jenny Novita Sari<sup>1</sup>, Susan Grace Veranita Nainggolan<sup>2</sup>, Tri Wulandari<sup>3</sup>

<sup>1,2,3</sup> Sekolah Tinggi Ilmu Ekonomi Eka Prasetya  
Merapi Street No.8, Pusat Ps., Kec. Medan City, Medan City,  
North Sumatra, 20212, Indonesia  
811jennylin@gmail.com

### ABSTRACT

In the digital economy, many people use E-Wallet as a means of payment. This study aims to determine the impact of financial literacy and perceived ease of use on interest in using E-Wallet as a means of payment used by employees of PT Tanjung Timberindo Industry. This study uses quantitative research data methods with primary data sources that use questionnaires as data collection instruments. The population in this study were all employees who worked at PT Tanjung Timberindo Industry as many as 101 employees. The sample in this study was calculated using the slovin formula obtained as many as 50 employees and the sampling technique used was Purposive Sampling. Data analysis and testing consists of validity test, reliability test, descriptive statistics, classical assumption test, multiple regression analysis, partial hypothesis testing (t test), simultaneous (F test), and coefficient of determination test. The results of this study indicate that Financial Literacy has a partially significant effect on Interest in Using E-Wallet with a t value of  $7,169 > t \text{ table } 1,667$ . Perceived Ease of Use has no significant effect partially on Interest in Using E-Wallet with a t value of  $0,789 < t \text{ table } 1,667$ . Financial Literacy and Perceived Ease of Use simultaneously have a significant effect on Interest in Using E-Wallet with an F Value of  $41,404 > F \text{ table } 2,42$  and a coefficient of determination of 63,8%.

**Keywords:** E-Wallet, Financial Literacy, Financial Technology, Interest in Use, Perceived Ease of Use.

### INTRODUCTION

With the development of increasingly advanced times, people must be able to accept and adapt quickly. Indonesia has entered the era of Industrial Revolution 4.0 and may soon enter the era of Industrial Revolution 5.0, which means that there have been massive changes in the industrial sector, which can be seen from the development of increasingly sophisticated technology and the internet that makes everything easier. Industry 4.0 trends have a significant impact on the acceleration of technology in Indonesia. The development of financial technology has shifted conventional transactions to electronic money as a means of payment with a digital system. Industry revolution 4.0 also provides a new breakthrough in the financial sector, with the existence of financial technology or better known as FinTech. The financial technology available today consists of digital money records (E-Money), digital wallets (E-Wallet), and E-Lending.

This research will focus on financial technology of the digital wallet (E-Wallet). Digital wallet (E-Wallet) is an electronic application that has a function as a storage and becomes an alternative payment system made to facilitate its use in making transactions (BI, 2023). Currently there are many E-Wallet applications, including ShoppePay,

Gopay, DANA, OVO, LinkAja, and others. Based on East Ventures (2023), the payment method with the largest percentage in 2023 is E-Wallet with a percentage of 81% followed by virtual accounts with 60%, bank transfer and cash on delivery methods each reach 55% then followed by paylater and QR / QRIS (Quick Response Code Indonesian Standard) with proportions of 32% and 31% respectively, retail outlets and instan debit and credit cards reach 22%, 12% and 9% respectively.

Based on East Ventures data (2023) shows the high interest in using E-Wallet. This high interest will also have an impact on user behavior, as it assumes that E-Wallet is an application that needs to be owned in order to perform and facilitate transactional activities. Interest in use is certainly influenced by several factors, namely perceived ease of use and financial literacy.

Ease of use is a belief about the effectiveness of the decision-making process, if someone believes that the system is easy to use then individuals will try to use it (Handiman, 2022:182). In this case, E-Wallet provides a lot of convenience in terms of use for users who present various features such as checking balance and history, transfers, top ups, online transactions, paying bills, buying credit to investment.

Financial literacy is knowledge of financial management in terms of making decisions related to finance. Knowledge of good financial literacy can change people's behavior in managing finances wisely and appropriately. This study aims to determine the impact of financial literacy and perceived ease of use on interest in using E-Wallet as a means of payment used by employees of PT Tanjung Timberindo Industry.

## **LITERATURE REVIEW**

### **Financial Literacy**

According to Choerudin (2023:5), financial literacy is an ability in knowledge and skills to manage financial problems. This awareness has a long-term impact on maintaining financial conditions to remain normal, stable, safe, peaceful and prosperous. According to OECD (2013:14), indicators of financial literacy include: Financial knowledge; Financial behavior; Financial attitude.

### **Perceived Ease to Use**

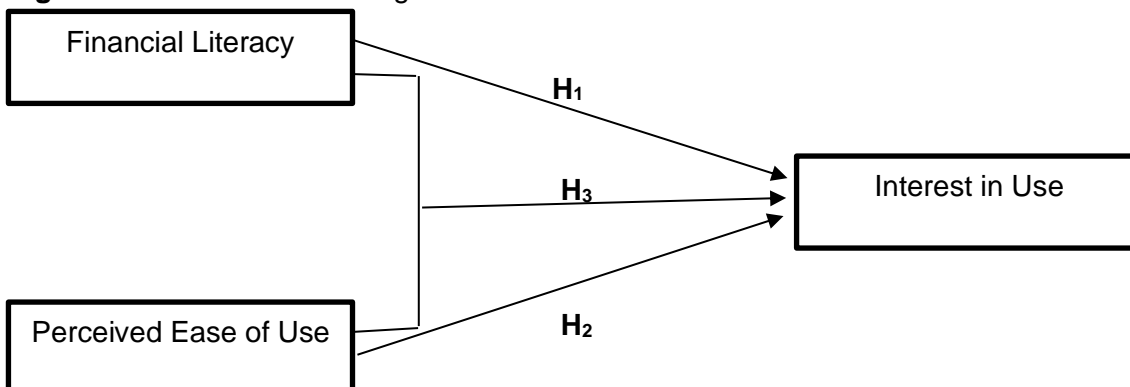
According to Silalahi (2023:113), perceived ease is a measure by which a person believes that technology can be easily understood and used. According to Silalahi (2023:113) indicators of perceived ease include: Technology is easy to learn; Technology completes the user's work with ease; Technology is easy to use.

### **Interest in Use**

According to Hwui and Fah (2020:5), interest in use is a self instruction to perform a particular behavior or to obtain a certain outcome. According to Venkatesh (2012:157-178), the interest in use indicator include: Intention to use in the future; Intention to always use a system in daily life; Plan to use a system, as often as possible.

Based on the description above and the results of previous research, the variables in this study can be seen in the research framework image, namely:

**Figure 1.** Framework of Thought



The hypotheses in this study are:

- H<sub>1</sub> : Financial Literacy has a significant effect on Interest in Using E-Wallets on employees of PT Tanjung Timberindo Industry
- H<sub>2</sub> : Perceived Ease of Use has a significant effect on Interest in Using E-Wallets on employees of PT Tanjung Timberindo Industry
- H<sub>3</sub> : Financial Literacy and Perceived Ease of Use have a significant effect on Interest in Using E-Wallets on employees of PT Tanjung Timberindo Industry

## RESEARCH METHOD

This research will be conducted at PT Tanjung Timberindo Industry located at Jl Utama No. 108, Dagang Kelambir, Kec. Tanjung Morawa, Deli Serdang, North Sumatra, 20362 from July 2023 to October 2023. This research was conducted using quantitative methods by distributing questionnaires directly to employees of PT Tanjung Timberindo Industry. The questionnaire contained statements related to research variables measured on a Likert scale from 1 to 5, by using SPSS 25.

The data source of this research uses primary data. According to Rinaldi (2022:14), primary data is data obtained directly from the field through experiments, surveys, and observational data. The population in this study were all employees who worked at PT Tanjung Timberindo Industry as many as 101 employees. According to Rinaldi (2022:39), population is the total number of units or individuals whose characteristics are to be studied. Based on calculations made using the Slovin formula and an error tolerance level of 10%, the sample size is 50,24 which is rounded up to 50 employees who will be respondents, and the sampling technique used is purposive sampling. According to Rinaldi (2022:42), purposive sampling is a way of drawing samples by selecting subjects based on specific criteria set by the researcher.

**Figure 2.** Slovin's Formula

$$n = \frac{N}{1 + N(e)^2}$$

Description:

n = Number of samples

N = Total population

e = Maximum tolerable margin of error in the sample

Data analysis and testing consisted of:

#### **Validity Test**

According to Pane (2022:591), the validity test is used to measure whether a questionnaire is valid or not. According to Priyatno (2018:21), the significance test is carried out with the r table criterion at a significance level of 0,05 with a 2-sided test. If the value is positive and r count > r table, the item can be declared valid. If the value of r count < r table, the article is declared invalid.

#### **Reliability Test**

According to Priyatno (2018:25), the reliability test is used to determine the reliability or consistency of measuring instruments which usually use a questionnaire. According to Sugiyono (2017:130), states that the criteria for a study are said to be realible using the Cronbach's alpha technique > 0.6.

#### **Descriptive Statistics**

According to Pane (2022:592), descriptive statistical analysis aims to provide an overview or description of data in terms of mean (average) value, standard deviation, variance, maximum, minimum, sum, range, kurtosis, and skewness.

#### **Classical Assumption Test**

##### **Normality Test**

According to Priyatno (2018:130), the normality test with statistics can use the one Kolmogorov-Smirnov method, the test criteria are if the significance value is > 0,05, then the data is normally distributed. Conversely, if the significance value < 0,05, then the data is not normally distributed.

##### **Multicollinearity Test**

According to Priyatno (2018:134), a good regression model should not have a perfect or near perfect correlation between independent variables. The commonly used method of testing multicollinearity is by looking at the tolerance and variance inflation factor (VIF) values in the regression model where the VIF value is less than 10 and has a tolerance number less than 0,1.

##### **Heteroscedasticity Test**

According to Ghazali (2018:120), the heteroscedasticity test aims to test whether the regression model produces an inequality of variance from the residuals of one observation to another. The heteroscedasticity test can be performed using a scatterplot graph.

#### **Multiple Linear Regression Analysis**

According to Priyatno (2018:107), multiple regression analysis is an analysis to determine whether there is a significant partial or simultaneous influence of two or more independent variables on one independent variable with the following equation:

$$Y = a + b_1X_1 + b_2X_2 + e$$

Description :

Y = Interest in Use (dependent variable)

X<sub>1</sub> = Financial Literacy (independent variable)

X<sub>2</sub> = Perceived Ease of Use (independent variable)

a = Constant  
 b<sub>1</sub>, b<sub>2</sub> = Regression coefficient  
 e = Percentage error

### Hypothesis Test

#### **Partial Significance Test (t Test)**

According to Priyatno (2018:121), the t test is used to determine whether or not the independent variable has a partial significant effect or not on the dependent variable with a significance level of 0,05 and a 2-sided test

#### **Simultaneous Significance Test (F Test)**

According to Priyatno (2018:121), the F test is used to determine whether simultaneously the independent variable has a significant effect or not on the dependent variable with a significance level of 0,05.

#### **Coefficient of Determination Test (R<sup>2</sup>)**

According to Pane (2022:597), the R<sup>2</sup> test is aimed at calculating the magnitude of the influence of the independent variable on the dependent variable.

## RESULTS

**Table 1.** Respondent Characteristics (N=50)

No.	Respondent Characteristics	Number of Respondents	Percentage
1	<b>Gender</b>		
	Male	37	74%
	Female	13	26%
2	<b>Age</b>		
	< 30 Years	25	50%
	31 Years to 40 Years	14	28%
	41 Years to 50 Years	10	20%
	> 50 Years	1	2%
3	<b>Transaction Frequency</b>		
	Once a Week	15	30%
	Twice to Three Times a Week	16	32%
	More than Three Times a Week	19	38%
4	<b>When to Start Using E-Wallets</b>		
	Year 2018	20	40%
	Year 2019	12	24%
	Year 2020	7	14%
	Year 2021	5	10%
	Year 2022	6	12%

Respondent characteristics is a description of each unit to be studied which includes the characteristics or profile of the respondent obtained through data processing after the distribution of questionnaires. From the distribution of questionnaires at PT Tanjung Timberindo Industry, data was obtained for 50 employees as research respondents. Data regarding the characteristics of respondents obtained through the distribution of questionnaires are from gender, age, frequency of transactions and the time of starting to use E-Wallet. Based on table 2 it can be concluded that:

1. There are more male respondents, namely 37 people or 74% of the total number of respondents.

2. Respondents aged < 30 years dominated, namely 25 people or 50% of the total number of respondents.
3. Respondents with a transaction frequency of > 3 times a week are the most dominant, as many as 19 people or 38% of the total number of respondents.
4. Respondents who started using E-Wallet in 2018 are more dominant, as many as 20 people or 40% of the total number of respondents.

### Validity Test Results

The analysis results show that the validity coefficient ranges from 0,458 to 0,793 while the r table value with a significance level of 0,1 for a sample size of 50 respondents is 0,2353. It can be seen that the validity coefficient of all question items is greater than the r table value, so it can be stated that all statements used in each variable are valid.

**Table 2.** Reliability Test Results

Variable	Cronbach's Alpha	Description
Financial Literacy ( $X_1$ )	.630	Reliable
Perceived Ease of Use ( $X_2$ )	.766	Reliable
Interest in Use (Y)	.754	Reliable

Data Source: Data Processing results, 2023

The analysis results show that the independent variable and the dependent variable have a Cronbach's Alpha value above 0,6. Based on these results it can be concluded that all instruments are realizable so that they can be used to conduct research.

**Table 3.** Descriptive Statistics Test Results

Variable	N	Min.	Max.	Mean	Std. Deviation
Financial Literacy ( $X_1$ )	50	20	30	25.96	2.303
Perceived Ease of Use ( $X_2$ )	50	22	30	26.48	2.533
Interest in Use (Y)	50	20	30	25.78	2.690

Data Source: Data Processing results, 2023

The results of the analysis show that the amount of data used is 50 which are employees of PT Tanjung Timberindo Industry. The Financial Literacy Variable ( $X_1$ ) with a minimum value of 20 and a maximum value of 30 has an average of 25,96 and a data distribution rate of 2,303. The Perceived Ease of Use variable ( $X_2$ ) with a minimum value of 22 and a maximum value of 30 has an average of 26,48 and a data distribution rate of 2,533. The variable Interest in Use (Y) with a minimum value of 20 and a maximum value of 30 has an average of 25,78 and a data distribution rate of 2,690.

**Table 4.** Normality Test Results

		Unstandardized Residual
N		50
Normal Parameters	Mean	.0000000
	Std. Deviation	1.61866532
Most Extreme Differences	Absolute	.151
	Positive	.151
	Negative	-.136
Test Statistic		.151
Asymp. Sig. (2-Tailed)		.006
Monte Carlo Sig. (2-Tailed)	Sig.	.189
	99% Confidence Interval	Lower Bound .179

		Upper Bound	.199
--	--	-------------	------

Data Source: Data Processing results, 2023

Based on the results of the normality test with the Kolmogorov-Smirnov test using the Monte Carlo exact test with a confidence level of 99%, the Asymp. Sig (2-tailed) is 0,189. Therefore, it can be concluded that the regression equation model is normally distributed because the Asymp. Sig (2-tailed) is greater than the alpha value of 0,05.

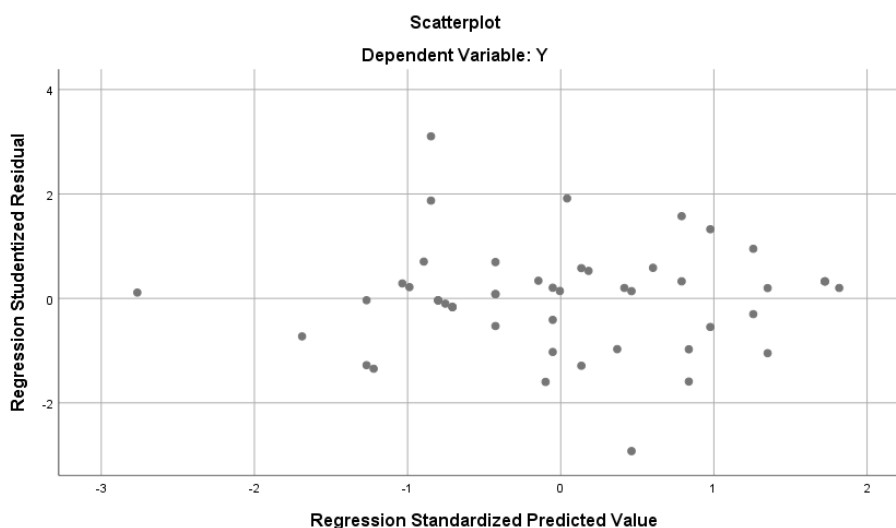
**Table 5.** Multicollinearity Test Results

Variable	Tolerance	VIF
Financial Literacy ( $X_1$ )	.535	1.869
Perceived Ease of Use ( $X_2$ )	.535	1.869

Data Source: Data Processing results, 2023

Based on the above table, the VIF value is  $1,869 < 10$  and the tolerance value is  $0,535 > 0,1$ , it can be concluded that the independent variables of Financial Literacy ( $X_1$ ) and Perceived Ease of Use ( $X_2$ ) do not experience multicollinearity.

**Figure 3.** Heteroscedasticity Test Results



Data Source: Data Processing results, 2023

Based on the figure above, it can be explained that the data processing points are spread below and above the origin point (number 0) on the Y-axis and there is no heteroscedasticity or homoscedasticity.

**Table 6.** Multiple Linear Regression Analysis Results

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	2.358	2.817	
	Financial Literacy	1.005	.140	.860
	Perceived Ease of Use	-.100	.127	-.095

Data Source: Data Processing results, 2023

Based on the table above, it can be seen that the multiple linear regression analysis equation in this study is:



$$\text{Interest in Use} = 2,358 + 1,005 \text{ Financial Literacy} - 0,100 \text{ Perceived Ease of Use} + e$$

The results of the analysis of the constant (a) of 2,358 indicate that if the variables of Financial Literacy ( $X_1$ ) and Perceived Ease of Use ( $X_2$ ) are 0 or absent, then the value of Interest in Use has increased by 2,358 units. The regression coefficient of the Financial Literacy variable of 1,005 indicates that if the value of the other independent variables are 0 or fixed and Financial Literacy increases by 1 unit, the value of Interest in Use will increase by 1,005 units. The regression coefficient of the Perceived Ease of Use variable of -0,100 indicates that if the value of the other independent variables is 0 or fixed and the Perceived Ease of Use increases by 1 unit, the value of Interest in Use will decrease by 0,100 units.

**Table 7. T Test Results**

Model		t	Sig.
1	(Constant)	.837	.407
	Financial Literacy	7.169	.000
	Perceived Ease of Use	-.789	.434

Data Source: Data Processing results, 2023

The t table value for 50 respondents,  $\alpha = 0,1$  with a two-way test is 1,677, obtained by using the degree of freedom (df) = sample size – number of independent variables = 50 – 2 = 48.

The results of the analysis show that the Financial Literacy variable ( $X_1$ ) has a t count of 7,169 > t table 1,677 with a sig value of 0,000 < 0,1, it can be concluded that Financial Literacy has a partially significant effect on Interest in Use at PT Tanjung Timberindo Industry. Perceived Ease of Use variable ( $X_2$ ) has a t count of -0,789 < t table -1,677 with a sig value of 0,434 > 0,1, it can be concluded that Perceived Ease of Use has no significant effect partially on Interest in Use at PT Tanjung Timberindo Industry.

**Table 8. F Test Results**

Model		F	Sig.
1	Regression	41.404	.000
	Residual		
	Total		

Data Source: Data Processing results, 2023

The F table value for 50 respondents,  $\alpha = 0,1$  is 2,42, obtained by using the degree of freedom (df) = sample size (n) – total number of variables (k) = 50 – 3 = 47.

The results of the analysis show that the calculated F value is 41,404 > F table value 2,42 with a sig value of 0,000 < a value of 0,1, it can be concluded that Financial Literacy ( $X_1$ ) and Perceived Ease of Use ( $X_2$ ) have a significant effect simultaneously on Interest in Use at PT Tanjung Timberindo Industry.

**Table 9. Test Coefficient of Determination**

Model	R	R Square	Adjusted R Square
1	.799	.638	.623

Data Source: Data Processing results, 2023

The results of the analysis show that the R Square value is 0,638, which means that 63,8% of the Interest in Use variable can be explained by the variables Financial Literacy ( $X_1$ ) and Perceived Ease of Use ( $X_2$ ). While the remaining 36,2% of the Interest in Use



variable can be explained by other variables not examined in this study such as security, service, perceived benefits.

## DISCUSSION

### **Finacial Literacy on Interest in Using E-Wallet**

Based on the partial test results on the effect of Financial Literacy, the calculation results show the  $t$  value of  $7,169 > t$  table  $1,667$  and a significance level of  $0,000 < 0,1$  which means that Financial Literacy has a significant effect on Interest in Using E-Wallet. Based on this, it can be concluded that  $H_1$  is accepted. The results of this study align with previous research conducted by Soleha, et al (2022), in the study titled "The Effect of Financial Literacy and Ease of Transaction on Millennial Generation Interest in Using Digital Wallets (ShopeePay)". The research shows that Financial Literacy has a significant effect on Interest in Using Shopeepay.

### **Perceived Ease of Use on Interest in Using E-Wallet**

Based on the partial test results on the effect of Perceived Ease of Use, the calculation results show the  $t$  value of  $0,789 < t$  table  $1,667$  and a significance level of  $0,434 > 0,1$ , which means that Perceived Ease of Use has no significant effect on Interest in Using E-Wallet. Based on this, it can be concluded that  $H_2$  is not accepted. The results of this study align with previous research conducted by Ong, et al (2022), in the study titled "The Effect of Perception of Risk, Perception of Ease, and Financial Literacy on Interest in Using LinkAja". The research shows that Perceived Ease of Use has no significant effect on Interest in Using LinkAja.

### **Financial Literacy and Perceived Ease of Use Interest in Using E-Wallet**

Based on the results of simultaneous tests on the effect of Financial Literacy and Perceived Ease of Use, the calculation results show the value of  $F$  count  $41,404 > F$  table  $2,42$  and a significance level of  $0,000 < 0,1$  which means that Financial Literacy and Perceived Ease of Use have a significant effect on Interest in Using E-Wallet. Based on this, it can be concluded that  $H_3$  is accepted. The results of this study align with previous research conducted by Nurhaeni, et al (2023), in the study titled "Analysis of the Effect of Financial Literacy, Ease of Use and Lifestyle on Generation Z's Interest in Using Digital Wallets (Go-Pay)". The research shows that Financial Literacy, Perceived Ease of Use and Lifestyle have a significant effect on Interest in Using Go-Pay.

## CONCLUSION

The results showed that partially, the Financial Literacy variable had a significant effect on Interest in Use, while Perceived Ease of Use variable partially had no significant effect on Interest in Using E-Wallets on Employees of PT Tanjung Timberindo Industry. And from the results of the data obtained simultaneously, Financial Literacy and Perceived Ease of Use have a significant effect on Interest in Using E-Wallet on Employees of PT Tanjung Timberindo Industry. Based on the results of the coefficient of determination test, it is known that Financial Literacy and Perceived Ease of Use can explain the relationship with Interest in Using E-Wallet on Employees of PT Tanjung Timberindo Industry. In addition to the variables of Financial Literacy and Perceived Ease of Use, Interest in Use may also be influenced by other variables not examined in this study, such as Security, Service, and Perceived Benefits. Further research can add and expand other variables that influence E-Wallet Usage Interest.

## REFERENCES

- Abrilia, N. D., & Sudarwanto, T. (2020). Pengaruh Persepsi Kemudahan dan Fitur Layanan Terhadap Minat Menggunakan E-Wallet Pada Aplikasi Dana di Surabaya. (*JPTN) Jurnal Pendidikan Tata Niaga*, 8, 1006-1012.
- Choerudin, A., Zulfachry, Widyaswati, R., & dkk. (2023). *Literasi Keuangan*. Indonesia: Global Eksekutif Teknologi.
- East Ventures. (2023). Retrieved from east.vc: <https://east.vc/reports/east-ventures-digital-competitiveness-index-2023/>
- Ghozali, H. I. (2013). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 26*. Semarang: Badan Penerbit Universitas Diponegoro.
- Handiman, U. T., Faridi, A., & dkk. (2022). *Komunikasi dan Kepemimpinan Organisasi*. Tebing Tinggi: Yayasan Kita Menulis.
- Hwui, C. S., & Fah, L. Y. (2020). *Affective Domains Contributing to Behavioural Intention in Teaching Science*. Kota Kinabalu: Universiti Malaysia Sabah.
- Mareta, Y., & Meiryani. (2023, Februari). Determinants of Interest Using Qris as a Payment Technology for E-Wallet by Z Generation in Indonesia. *Jurnal Ilmiah Indonesia*, 8, 800-809.
- Nicholas, Sinaga, H. D., & Rezeki, S. (2023, Agustus). Analisis Pengaruh Persepsi Kemudahan Penggunaan, Pengetahuan Teknologi, Kepercayaan Terhadap Perilaku Pengguna Mobile Banking Dengan Mediasi Animo Transaksi. *Jurnal Ilmiah Mahasiswa Ekonomi Manajemen*, 8, 724-740.
- Nurhaeni, & Soleha, E. (2023, Juni 1). Analisis Pengaruh Literasi Keuangan, Kemudahan Penggunaan dan Gaya Hidup terhadap Minat Generasi Z dalam Menggunakan Dompot Digital (Go-Pay). *JPEK (Jurnal Pendidikan Ekonomi dan Kewirausahaan)*, 7, 36-48.
- OECD. (2013, June). Retrieved from OECD.org: [https://www.oecd.org/daf/fin/financial-education/TrustFund2013\\_OECD\\_INFE\\_Fin\\_Lit\\_and\\_Incl\\_SurveyResults\\_by\\_Country\\_and\\_Gender.pdf](https://www.oecd.org/daf/fin/financial-education/TrustFund2013_OECD_INFE_Fin_Lit_and_Incl_SurveyResults_by_Country_and_Gender.pdf)
- Ong, V., & MN, N. (2022, April). Pengaruh Persepsi Risiko, Persepsi Kemudahan, dana Literasi Keuangan Terhadap Minat Penggunaan LinkAja. *Jurnal Manajerial dan Kewirausahaan*, 04, 516-524.
- Pane, Y. (2022, Juli). Pengaruh Sanksi Administrasi dan e-filling Terhadap Kepatuhan Wajib Pajak di Kota Medan. *SENASHTEK*, 588-600.
- Pangestika, E. M., & Achyani, F. (2022). The Influence of Financial Literacy, Service Features, Ease of Use, and Financial Abilities on Interest In Using ShopeePay Digital Wallets in Financial Transactions (Case Study on Accounting Students at Muhammadiyah University of Surakarta Class). *American Journal of Sciences and Engineering Research*, 5(4), 114-126.
- Priyatno, D. (2018). *SPSS Panduan Mudah Olah Data bagi Mahasiswa dan Umum*. Yogyakarta: ANDI.
- Rinaldi, M. (2022). *Pengantar Statistik*. Medan: Kajian Ekonomi.
- S., O. H. (2022, Juli-Desember). Financial Literacy, Social Influence and The Use of Digital Payments: A Literature Review. *International Conference on Economics and Business*, 1, 206-220.
- Saputra, I. A., Yusuf, A., Hakim, L., & Rohayati, S. (2023, Januari 26). Determination of Generation Z's Intention in Using E-Wallet for Payment Transactions. *E-Jurnal Akuntansi*, 33, 73-86.
- Silalahi, P. R., & Chairina. (2023). *Ekonomi Digital: Perkembangan Bisnis Digital, Pemasaran Digital, Ecommerce, Fintech Berbasis Syariah dan Homoislamicus dalam Perilaku Konsumen*. Medan Sunggal, Indonesia: Merdeka Kreasi.
- Simanjuntak, P. D., & Nurhadi. (2023). Pengaruh Kemudahan, Kepercayaan dan Kebiasaan terhadap Penggunaan E-Wallet Dana (Studi pada Mahasiswa di UPN

- "Veteran" Jawa Timur). *Management Studies and Entrepreneurship Journal*, 4, 6970-6980.
- Soleha, E., & Hidayah, Z. Z. (2022, November). Pengaruh Literasi Keuangan dan Kemudahan Bertransaksi Terhadap Minat Generasi Millenial dalam Menggunakan Dompot Digital (ShopeePay). *Journal of Economics and Accounting*, 3, 312-316.
- Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. ALFABETA.
- Venkatesh, V., Thong, J. Y., & Xu, X. (2012, March). Consumer Acceptance and Use of Information Technology: Extending the Unified Theory of Acceptance and Use of Technology. *MIS Quarterly*, 36, 157-178.
- Wulandari, C. S. (2023, Maret 31). *BI Institute*. Retrieved from bi.go.id: <https://www.bi.go.id/id/bi-institute/BI-Epsilon/Pages/Dompot-Digital--Naik-Daun,-Membetot-Minat-Kala-Pandemi.aspx>
- Zulhawati, Ariani, M., & Harsono, B. (2022). The Effectiveness of Using the Digital Wallet "OVO" in the Jakarta, Indonesia. *International Journal of Research in Business and Social Science*, II, 2147-4478.