

## E-Wallet Adoption in Digital Payment Services: The Impact of Convenience, Trust, and Lifestyle

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### ABSTRACT

The purpose of this study was to analyze the effect of convenience, trust, and lifestyle on the use of e-wallet digital payment services for students in Malang City. This research uses quantitative methods with a descriptive approach. Data was obtained through a survey involving 105 respondents who were e-wallet user students in Malang City. The results of this study indicate that convenience, trust, and lifestyle have a positive and significant influence on the use of e-wallet digital payment services both partially and simultaneously. With a coefficient of determination of 62%, the three independent variables can significantly explain the use of e-wallet digital payment services for students in Malang City. This research emphasizes that e-wallet service provider companies are expected to maintain and improve service quality, and ease of use related to e-wallet operations, especially for students who use e-wallets efficiently to support their lifestyle behavior.

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## INTRODUCTION

The digital era with the rapid development of technology has brought great changes in various fields of human life, one of which is finance. Digital services provide convenience to users in managing finances such as billing and shopping payment features, money transfers, cash withdrawals, credit and PPOB purchases, and can transfer between banks. This convenience allows students to be able to monitor balances regularly and can manage finances according to the needs needed Zulmi *et al.*, (2016).

Financial transactions that were originally carried out manually are now transforming into digital with the development of *financial technology* (*Fintech*). *Fintech* is an innovation from the development of digital transactions in the financial sector which is the result of a combination of technology and financial services (Apriani *et al.*, 2023) and has developed from conventional services to application-based services that can be accessed by users anytime and anywhere using internet technology (Noer *et al.*, 2020). Various types of fintech have developed, opening up opportunities for financial inclusion and supporting digital transformation of the financial system.

*E-wallet* (digital wallet) is one of the most widely used *fintech* developments in Indonesia. *E-wallet* is an application-based electronic service that uses the internet which has a function to store and pay instruments (Paper & Hidayat, 2024). This *e-wallet* provides non-cash payment services easily, practically, efficiently and more safely. Users of this *e-wallet* can store their money in electronic form (*E-money*) which can be used to meet needs in various forms of transactions via smartphones. This form of available services such as transfers, purchase of products and services, bill payments, and so on.

From 2021, the development of *e-wallets* in Indonesia continues to progress rapidly by providing innovative features, one of which is payment by QR code integrated with QRIS (*Quick Response Code Indonesian Standard*). *E-wallets* such as Dana, ShopeePay, LinkAja, GoPay, OVO, use the QRIS feature. This innovation makes it easy for users to make payment transactions at various *merchants* with one type of QR code so that users can easily make transactions online or at physical merchants.

This research is supported by Simanjuntak & Nurhadi's research (2023) which states that convenience has a positive and significant effect on the use of *e-wallets*. Meanwhile, research conducted by Kartika & Pamikatsih (2023) states that the ease of data does not significantly affect the interest in using *e-wallets* in the Dana application. Research conducted by Afolo & Dewi (2022) states that trust has a positive and significant effect on interest in using *e-wallets*. However, research conducted by Dayan (2020) states that trust has no significant effect on the use of payment applications digital. Research conducted by Pralytha *et al.*, (2023) states that lifestyle has a positive and significant effect on the use of *e-wallets*. Meanwhile, research conducted by Gustantio *et al.*, (2024) states that lifestyle does not have a positive and significant influence on *e-wallet* usage.

Based on the differences from the results of previous studies, the authors want to re-examine the effect of convenience, trust, and lifestyle on the use of *e-wallet digital payment* services. So, the purpose of this study is to fill the gaps in

previous research. This research develops a research framework to explore more deeply the influence of using *e-wallet digital payment* services on students in Malang City in using *e-wallets*. This research provides a practical contribution for e-wallet providers as a consideration for increasing the use of e-wallets by looking at the behavior of the community, especially in the use of *e-wallet digital payment* services for students.

## LITERATURE REVIEW

### *TAM (Technology Acceptance Model)*

TAM is a theoretical model developed with the aim of knowing the level of acceptance of a new technology system in information technology users. TAM (Technology Acceptance Model) Pralytha et al. (2023) established a model to analyze individual technology acceptance, which explains how humans can accept and use technology. TAM is a model of the development of psychological theories that contain technology user behavior based on beliefs, behavioral attitudes, desires, and behavior relationships with 5 important types of variables in this model, namely perceived ease of use, perceived benefits, attitudes of use, behavior to keep using, and real conditions of system use. Various perceptions that exist in a new technology will have an impact on a person's interest Pralytha et al., (2023).

### *Convenience*

According to Jogiyanto (2007) convenience is the extent to which people feel that using technology would be effortless. Ease of use includes the ability to learn, understand, and operate. Ease is a level at which a person believes that information systems can provide convenience and do not require more effort in their use (Davis, 1989). In Davis' theory (1989) which was developed shows that ease of use plays a very complex role. This is because someone associates ease of use with ease of learning information technology (Ahmad & Pambudi, 2013).

### *Trust*

According to Tjini & Baridwan (2013), trust is something that concerns the safety of the product and consumers believe that the product will bring benefits or not. With the use of technology, trust is one of the factors that can influence individual intention to use. In previous research, trust is a major factor that can influence the use of digital payment technology (Chatterjee & Bolar, 2018).

### *Lifestyle*

According to Kotler (2014) Lifestyle is a basic and unique way of expression that arises in the field of human endeavor. Meanwhile, according to Lamb, Hair and Mc Daniel (2008) is a way of life (mode of living), is a way for people to decide how they will live their lives. According to Nurfikri & Jahrizal, (2019) lifestyle describes individual behavior in processing finances and utilizing time.

### **Service Usage**

According to Davis (1989) " Usability happens after the amount to which a person believes that a specific information system will improve their performance". According to Kotler and Armstrong (2016), decisions about service consumption are part of consumer behavior, which is the study of how people, communities, and organizations choose and how goods or services meet their needs and preferences. Service use is a person's process of utilizing a service provided by a certain party to meet certain needs.

### **E-Wallet**

*E-wallet* is one of the products of the development of technological innovation that provides convenience services in transactions that are more practical for users to access. *E-wallets* make it easy for users to access more quickly, effectively, efficiently and reduce costs in their use (Nadhilah *et al.*, 2021). According to Bank Indonesia / PBI Regulation Number 18 / 40 / PBI / 2016 Article 1 Paragraph 7, *E-wallets* are services that make it easy for users to make transactions and store information from payment instruments such as electronic money in the form of balances and credit cards. With the *e-wallet* application, individuals can make transactions easily without having to carry a lot of cash, this *e-wallet* can be accessed through a personal cellphone. Most individual needs can be met by using this *e-wallet digital payment* service.

### **Research Hypothesis**

#### ***The Effect of Ease of Use of E-Wallet Digital Payment Services***

The convenience in this study is ease of use, as it refers to a person's level of trust in the service to be used by providing access facilities without any effort (Davis *et al.*, 1989). If someone assesses that a service system provides convenience to its users, then someone will prefer to use the service system. If a service system is considered difficult to use, then most people choose not to use it. This statement is in line with research conducted by (Simanjuntak & Nurhadi, 2023) which argues that convenience has a positive and significant effect on decisions to use *e-wallets*. In this study, it is strengthened by the statement that the convenience offered by *e-wallet* funds, such as easily accessible features and flexible services, is the main attraction for users, especially students who need efficiency in daily transactions.

#### ***The Effect of Trust in the Use of E-Wallet Digital Payment Services***

The trust in this study shows individual confidence in using e-wallets which can be seen from the level of consumer pleasure in using this digital payment system. According to Chatterjee & Bolar, (2018) trust is one of the factors that can influence the use of digital payment technology. This statement is in line with the research of Armanditya & Rahmiati, (2020) that trust has a positive and significant effect on the use of ewallet. In this study, it is reinforced by the statement that this trust includes reliable service quality and maintenance of security and confidentiality of user data.

### ***The Influence of Lifestyle on the Use of E-Wallet Digital Payment Services***

The lifestyle in this study shows individual behavior in utilizing time, managing money and energy with principal considerations. According to Alamanda, (2018) lifestyle refers to a person's behavior in using money and time and individual choices regarding this matter. This statement is in line with the research of Pralytha et al., (2023) that lifestyle has a positive and significant influence on decisions to use *e-wallets*. In this study, it is reinforced by the statement that individuals who have busy activities and have an interest in digital technology, as well as a positive view of technology will be more likely to choose to use *e-wallets* in making transactions.

### ***The Effect of Convenience, Trust and Lifestyle in the Use of E-Wallet Digital Payment Services***

Ease is the level where someone does not experience difficulties in using technology and is easy to understand (Silaen & Prabawani, 2019). If in the *e-wallet* service system there are features that make it easier for users and provide benefits, it allows users to use *e-wallet* services. In addition, trust is a factor that can influence someone in using an ewallet. Meanwhile, trust arises when someone considers that something in front of him can have a positive impact or an effective solution. This trust can affect *e-wallet* users if the service is reliable both in terms of ease of use and transaction security. The existence of this all-digital development provides an opportunity for individuals to rely on technology in meeting their needs, one of which is in managing finances. If companies engaged this financial sector can provide facilities that are in accordance with current needs and lifestyles, users will decide to adopt *e-wallet* services to fulfill their transactional activities. So that this is in line with the results of research conducted by (Prena & Dewi, 2023) that ease of use, lifestyle, security, and trust have a significant and positive influence on interest in using shopeepay. The ease of access used will further increase enthusiasts in its consistent use. With trust in the form of reliable service quality and security maintenance such as PIN and OTP will increase user comfort in making digital transactions. Meanwhile, in the *e-wallet* lifestyle, it is considered to be able to meet the needs of the community especially students who want a quick and concise payment method, which is in line with the increase of digital activities in daily life.

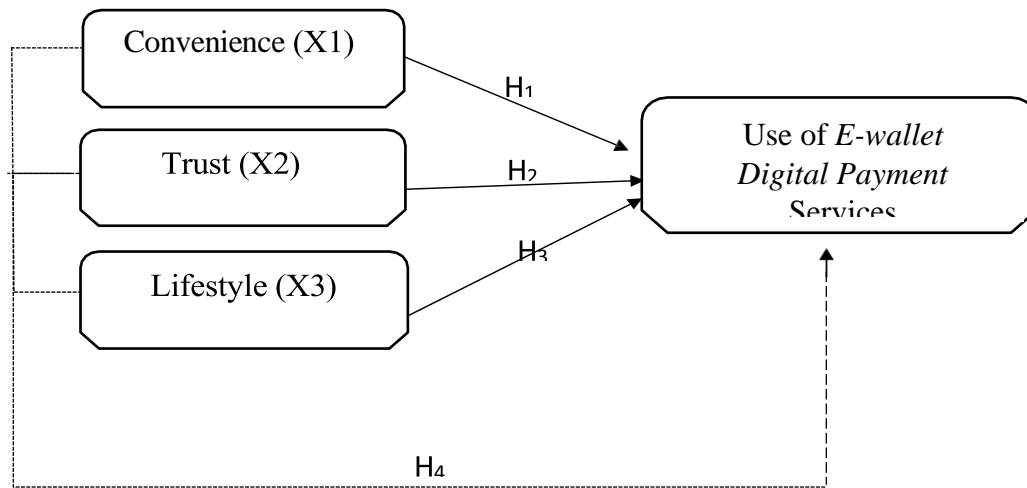


Figure 1 Theoretical Framework

Source: Data Processed, 2025

H<sub>1</sub>: Convenience has a partial effect on the use of *e-wallet digital payment* services.

H<sub>2</sub>: Trust partially affects the use of *e-wallet digital payment* services.

H<sub>3</sub>: Lifestyle partially affects the use of *e-wallet digital payment* services.

H<sub>4</sub>: Convenience, trust and lifestyle simultaneously affect the use of *e-wallet digital payment* services.

## METHODOLOGY

The scope of this research is about the influence of convenience, trust, and lifestyle on the use of *e-wallet digital payment* services. This type of research is quantitative research, namely research conducted by analyzing and processing data quantitatively and then proceeding with interpretation to draw conclusions. The location of this research is in Malang City. This study used non-probability sampling combined with purposive sampling. In this investigation, the sample size was calculated using the Hair et al. (2010) approach, which states that the minimum sample size is 5-10 times the indicator variable when the population size is unknown. The total number of indicators is 105, calculated by multiplying 21 components by 5. The results of questionnaire distribution yielded 105 samples that met the standards. So, the sample size for this study was 105 Malang City student responses. The type of data used is primary data, this data is obtained directly by collecting data obtained directly from respondents through questionnaires related to the influence of convenience, trust, and lifestyle on the use of *e-wallet digital payment* services. The data analysis technique used is multiple linear regression using the SPSS application.

### *Operational Definition of Variables*

#### *E- wallet Service Usage (Y)*

Service usage is an individual activity in utilizing a system that is provided by service providers that are used to meet certain needs. The use of this service or service is an individual's condition in utilizing technology to meet daily needs such as making transactions.

### **Convenience (X1)**

Ease is the emergence of confidence from individuals in something so that this individual does not find challenges in its use. When this individual does not find challenges and feels that he can operate easily, smoothly learn, use, understand and understand clearly, so that he can add skills in using it, then this individual can make a decision to use a product or service.

### **Trust (X2)**

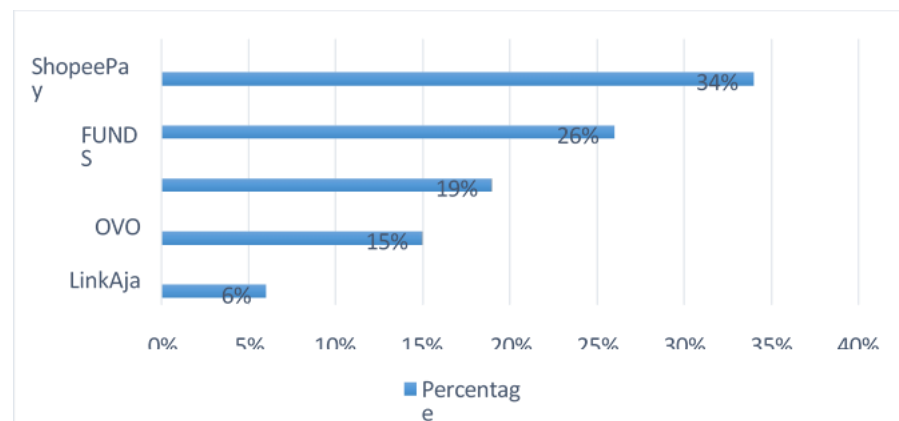
Trust is a form of belief from someone against something that can affect their actions in decision making and their perspective on something. Trust arises when a person considers that something in front of him can have a positive impact or an effective solution. This trust can affect e-wallet users if the service is reliable both in terms of ease of use and transaction security.

### **Lifestyle (X3)**

Lifestyle is a form in which a person lives life and can utilize and use his time. This lifestyle describes a form of consumption that reflects individual attitudes and choices on the use of money and time. A person's lifestyle can be influenced by external factors, namely current trends and social norms, while internal factors are individual personal interests.

## **RESEARCH RESULT AND DISCUSSION**

The following are the results of distributing questionnaires on the characteristics of respondents who use e-wallets which are categorized into several types including: DANA, ShopeePay, Gopay, OVO, LinkAja.



Source: Data Processed, 2025

Figure 2. Classification of Respondents Based on the Type of E-wallet Used

Based on Figure 2, there are 36 respondents who use ShopeePay e-wallet or 34%; DANA e-wallet users as many as 27 respondents or 26%; Gopay e-wallet users as many as 20 respondents or 19%; OVO users as many as 16 respondents or 15%; User LinkAja as many as 6 respondents or 6%.

## Data Analysis

### Multiple Linear Regression

Multiple linear regression is a linear regression model with multiple independent variables. The findings of multiple linear regression are as follows:

Table 1. Multiple Linear Regression Analysis Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.091	1.002		.091	.928
	Kemudahan	.156	.040	.262	3.907	.000
	Kepercayaan	.188	.026	.477	7.364	.000
	Gaya Hidup	.166	.022	.487	7.549	.000

a. Dependent Variable: Penggunaan Layanan E-wallet

Source: SPSS 25 data processing

Based on table 1, the regression model equation is obtained in the form of Natural Logarithm (LN). This regression model will be included in the linear equation below:

$$\ln Y = \beta_0 + \beta_1 \ln X_1 + \beta_2 \ln X_2 + \beta_3 \ln X_3 + \beta_4 \ln X_4 + e$$

Based on the above equation, it can be concluded that the constant obtained in the equation has a value of 0.091, which means that if convenience, trust, and lifestyle are considered constant, the average value of *e-wallet* service users is 0.091 percent.

### Hypothesis Testing Results

#### 1. Coefficient of Determination (R<sup>2</sup>)

Table 2. Results of the Coefficient of Determination (R<sup>2</sup>)

Model	Model Summary			
	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.793 <sup>a</sup>	.629	.618	.92342

a. Predictors: (Constant), Gaya Hidup, Kepercayaan, Kemudahan

Source: SPSS 25 data processing

Based on table 2 *Adjusted R Square* is 0.618. This value can be interpreted as 61.8 percent of the variable use of *e-wallet digital payment* services is influenced by the variables of convenience, trust, and lifestyle. While 38.2 percent is influenced by other variables outside the study.

#### 2. F test statistics

Table 3. Statistical F Test Results

Model		ANOVA <sup>a</sup>				
		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	145.876	3	48.625	57.024	.000 <sup>b</sup>
	Residual	86.124	101	.853		
	Total	232.000	104			

a. Dependent Variable: Penggunaan\_Layanan\_Ewallet

b. Predictors: (Constant), Gaya\_Hidup, Kepercayaan, Kemudahan

Source: SPSS 25 data processing

Based on table 3, the significance value is 0.000 with alpha 0.05, which means that the sig value is  $0.000 < 0.05$  so it is concluded that there is a joint influence (simultaneously) between the variables of convenience, trust, and lifestyle on the use of *e-wallet digital payment services*.

### 3. T test statistics

Table 4. Statistical T Test Results  
**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.091	1.002		.091	.928
	Kemudahan	.156	.040	.262	3.907	.000
	Kepercayaan	.188	.026	.477	7.364	.000
	Gaya Hidup	.166	.022	.487	7.549	.000

a. Dependent Variable: Penggunaan Layanan E-wallet

Source: SPSS 25 data processing

Based on table 4, the results of the analysis of convenience variable in this study have a  $T_{count}$  value of 3.907 with a significance value of 0.000 and has a coefficient value of 0.156, which means that this variable has a positive and significant influence on the use of *e-wallet digital payment services*.

The trust variable has a  $T_{count}$  value of 7.364 with a significance value of 0.000 and has a coefficient value of 0.188, which means that this variable has a positive and significant effect on the use of *e-wallet digital payment services*.

The lifestyle variable has a  $T_{count}$  value of 7.549 with a significance value of 0.000 and has a coefficient value of 0.166, which means that this variable has a positive and significant effect on the use of *e-wallet digital payment services*.

#### **Interpretation of Research Results:**

##### ***The Effect of Ease on the Use of E-wallet Digital Payment Services (X1)***

The results showed that convenience (X1) has a positive and significant impact on the use of e-wallet digital payment services (Y). These results are in line with H1 written by the author. Namely, convenience has a positive and significant impact on the use of e-wallet digital payment services. From the above tests, the easier access to use and service features of a system, it will attract users to use e-wallet digital payment services.

The convenience variable has a positive and significant influence on the use of *e-wallet digital payment services* for students in Malang City. This is because students feel various easy-to-access features and flexible services in using *e-payments* according to their needs. So that convenience can affect the use of e-wallet digital payment services for students in Malang City. The results of this study are in line with research conducted by Simanjuntak & Nurhadi (2023) who argue that convenience has a positive and significant effect on decisions to use e-wallets.

### ***The Effect of Trust on the Use of E-wallet Digital Payment Services (X2)***

The results showed that trust (X2) had a positive and significant impact on the use of *e-wallet digital payment* services (Y). These results are in line with H2 written by the author. Namely trust has a positive and significant impact on the use of *e-wallet digital payment* services. From the above tests, the more competent and has good reliability an *e-wallet* service offered by an *e-wallet* company to its users, it can influence someone in using *e-wallet* services.

The trust variable has a positive and significant influence on the use of *e-wallet digital payment* services for students in Malang City. This is because students who feel the reliability of competent services from e-wallets in using e-payments that meet their needs. So that trust can affect the use of *e-wallet digital payment* services for students in Malang City. The results of this study are in line with research conducted by Armanditya & Rahmiati, (2020) showing that trust has a positive and significant effect on the use of e-wallets.

### ***The Influence of Lifestyle on the Use of E-wallet Digital Payment Services (X3)***

The results showed that lifestyle (X3) has a positive and significant impact on the use of *e-wallet digital payment* services (Y). These results are in line with H3 written by the author. Namely, lifestyle has a positive and significant impact on the use of *e-wallet digital payment* services. From the above tests, the existence of individuals who have busy activities and have an interest in digital technology, as well as a positive view of technology will be more likely to choose to use e-wallets in making transactions. This shows that lifestyle can influence the increase in the use of e-wallet digital payment services.

Lifestyle variables have a positive and significant influence on the use of *e-wallet digital payment* services for students in Malang City. This is because there are students who have busy activities and are more interested in using digital technology, the higher the use of digital payment e-wallet services. So that lifestyle can influence the use of *digital payment e-wallet* services for students in Malang City. The results of this study are in line with research conducted by Pralytha *et al.*, (2023) that lifestyle has a positive and significant influence on e-wallet usage decisions.

## **CONCLUSIONS AND RECOMMENDATIONS**

Ease has a positive and significant effect on the use of *e-wallet digital payment* services for students in Malang City. The results of this study are in line with existing theory that the easier access to the use and service features of a system, it will attract users to use *e-wallet digital payment* services. Trust has a positive and significant effect on the use of *e-wallet digital payment* services for students in Malang City. The results of this study are in line with existing theory that the more competent and has good reliability of an *e-wallet* service offered by an *e-wallet* company to its users, it can influence someone in using e-wallet services. Lifestyle has a positive and significant effect on the use of *e-wallet digital payment* services for students in Malang City. The results of this study are in line with existing theory that individuals who have busy activities and have an interest in digital technology, as well as a positive view of technology will be

more likely to choose to use *e-wallets* in making transactions. This shows that lifestyle can influence the increase in the use of *e-wallet digital payment* services.

## ADVANCED RESEARCH

The findings of this study underscore the multidimensional factors influencing the adoption of e-wallet digital payment services among students in Malang City, revealing that ease of use, trust, and lifestyle significantly contribute to usage behavior. The positive effect of ease highlights the critical role of user-friendly interfaces and accessible service features in enhancing user engagement, aligning with the Technology Acceptance Model (TAM) which emphasizes perceived ease of use as a determinant of technology adoption. Furthermore, the significant impact of trust reinforces the importance of system reliability, security, and perceived competence of e-wallet providers, echoing theories within the trust-based technology adoption frameworks. Meanwhile, lifestyle emerges as a pivotal socio-cultural factor, suggesting that individuals with dynamic routines, high digital affinity, and favorable attitudes towards technological innovation are more inclined to integrate e-wallets into their daily transactions. Collectively, these results imply that for digital payment services to thrive in student populations, providers must not only refine system usability and ensure service credibility but also align with the evolving lifestyles and digital orientations of younger consumers.

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