

The Impact of E-Wallet Effectiveness and Efficiency in Financial Management for Mataram University Students Who Participate in the Independent Student Exchange

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ABSTRACT

An innovation that is currently experiencing development in the financial sector is the existence of an E-Wallet, which is expected to be able to be used effectively and efficiently in managing student finances well. This research aims to determine the impact of the effectiveness and efficiency of using E-Wallets in managing finances for Mataram University students who take part in the Independent Student Exchange 3 program. This research uses quantitative research methods with descriptive statistical research. The population in this study were students who took part in the Independent Student Exchange Program 3, Mataram University. Samples were taken using a purposive sampling method with a sample size of 84 respondents. The research results obtained from data analysis show that effectiveness and efficiency partially have a positive and significant effect on the use of e-wallets in managing the finances of PMM 3 Students at Mataram University.

INTRODUCTION

In this era of globalization, technological developments are occurring very rapidly, especially in information technology. What is often referred to as the digitalization era has created innovations that can simplify aspects of human life (Rodiah & Melati, 2020). The era of digitalization has caused all aspects of society's economy to become increasingly advanced. Payment methods are going through a phase of major change driven by digital transformation and giving rise to new phenomena in society. The digital wallet (E-Wallet) trend opens the door to becoming a digital payment solution and contributes to the emergence of a cash-free society lifestyle. (Arum Wardani & Nur Sulistiyowati, 2022). In this advanced era, cash payments are no longer practical. E-Wallet was developed to make it easier to carry out cashless or non-cash transactions. In Indonesia, E-Wallets began to appear in 2007 through Telkomsel's T-Cash and XL cash services. Still, the use of E-Wallets began to become popular after the existence of currently well-known applications. The existence of e-wallets will encourage people's lives to be more cashless and will create public awareness about making payments online (El-haqnur et al., n.d.). This results in the use of digital wallets increasing every year. The presence of this digital wallet application in Indonesia shows a positive trend and has a better impact on business actors and other users.

Non-cash transactions are increasingly widespread with the presence of e-commerce in Indonesia. This non-cash transaction has caused a change in marketing strategy in various stores from offline to online. The development of e-commerce has been responded to positively by financial technology (fintech). Utilizing technological developments in the financial sector will also have an impact on improving the community's economy because it can make it easier to access payments remotely, especially for people who do business via online media. As we know, using E-Wallets now is not only for transferring payments but also provides the latest features such as purchasing electricity tokens, cellphone credit, PDAM, and many others. This was of course created to make it easier for people to make purchases and payments. The use of E-Wallets continues to increase as seen from the results of research conducted by the Indonesian Internet Service Providers Association, numbering 212.35 internet users in Indonesia and 49.58%, almost half of whom are the millennial generation. (Arum Wardani & Nur Sulistiyowati, 2022). The millennial generation is the generation that most dominantly uses financial technology, which is currently frequently used, namely E-Wallet (Sinatra,2020).

E-wallets continue to experience development and are starting to get more attention from society, especially the younger generation. We rarely see people nowadays who don't use cell phones. This thing has become something that must be carried wherever and whenever. Therefore, the creation of an electronic wallet combines technology with the financial industry to make it easier for people to make transactions via an application on a smartphone. E-Wallet provides features that are easier for users to understand and easy to apply so that users do not need a long time to make transactions (Afolo & Dewi, 2022). Today's millennial generation tends to shop online more often because apart from being easy to find the products they want, it also makes transactions easier. Using E-

Wallet they can easily carry out transactions and often offer vouchers or give discounts to their users. The attractive offers provided by e-wallets can attract users, especially among students who are studying overseas children, which requires them to be able to control and manage their finances well. It is hoped that the presence of an E-Wallet can be a means for students to store their money safely and can be managed well.

The existence of this E-Wallet is now a necessity for the public in making transactions. Now the use of e-wallets is dominated by millennials, especially students. Students are the millennial generation who usually choose to use something more efficient and effective to carry out transactions, by moving to electronic-based transactions in the form of applications via smartphones. (Afolo & Dewi, 2022). For them, financial management is very necessary so that they can control the finances they use in their daily lives. This can help in the financial planning they use in the future. Financial management is very important for students to be able to set aside their finances to save or save to meet their daily needs. Most students tend to be consumptive in that they are not able to use their money well. Therefore, financial management is very important so that students can avoid risks that might occur at any time. E-wallets are equipped with various advanced features that provide detailed transaction history, allowing students to better track and manage their expenses. However, it is important to remember that even though E-Wallets have many advantages, it is important for students to remain wise in managing their finances and use E-Wallets responsibly. This research aims to determine the impact of the effectiveness and efficiency of using E-Wallet in managing finances for Mataram University students who take part in the Independent Student Exchange 3 program.

THEORETICAL REVIEW

Use of E-Wallets

E-wallet is a combination of technological developments in the financial industry which aims to make it easier for users to carry out transactions. For today's people, the use of E-wallets is no longer foreign because they are easy to use, fast, and provide attractive offers such as lower costs by providing discounts, this is what makes the use of E-Wallets increase. E-wallet can be defined as a method of payment or transaction using an application connected to the internet network. With the use of a smartphone, e-wallet can be used for transactions both offline and online (Widiyanti, 2020). Various E-Wallets are often used in Indonesia, namely Gopay, Dana, Ovo, Link Aja, Shopeepay, and many more. The use of this E-Wallet is of course safe and supervised by the Institution of OJK (Otoritas Jasa Keuangan) (Nadhilah et al., 2021). In recent years, the government has issued regulations that can regulate the legality of transaction processing activities using electronic money to make it easier for people to make safe transactions. Bank Indonesia issued a regulation, namely Bank Indonesia Regulation Number 20/6/2018 concerning electronic money. The implementation of the EU needs to be based on good financial conditions to be able to provide optimal benefits for the Indonesian economy, by always

prioritizing strengthening consumer protection preventing money laundering and terrorist financing, and minimizing systemic risk.

Effectiveness

Effectiveness is a word whose origin is Effective. The word "effective" in the KBBI is related to the word effect and is efficacious, can provide a result, is effective, and comes into effect. Meanwhile, according to Hindayaningrat (1994:16). Effectiveness according to Ravianto is "how well the work is done, the extent to which people produce output as expected." This means that if the work can be completed according to plan, both in time, cost, and quality, it can be said to be effective. A thing or activity can be said to be effective if it can produce output that is by the goals to be achieved by optimizing the use of time. It is hoped that the existence of an E-Wallet that takes advantage of technological developments can be used effectively and practically by its users (Nadhilah et al., 2021). E-Wallet can be used only with a stable internet connection. As we now know, internet networks or signals have begun to stabilize in various areas and this has also encouraged the successful use of E-Wallets for transactions wherever and whenever. The effectiveness of using E-Wallets or digital wallets can be measured by several indicators, namely, e-wallets can improve individual performance, E-wallets can increase individual productivity, using E-wallets provides benefits for individuals, and using E-wallets provides satisfaction for individuals (Lailasari, 2023).

Efficiency

Efficiency according to the Kamus Besar Bahasa Indonesia (KBBI) is the accuracy of the way in carrying out a business or work, in carrying out something without wasting a lot of energy, time, and money. Efficiency according to experts, namely according to Syam (2020), is the success of an activity which is assessed based on how much resources are used to achieve the desired results. An activity or business can be said to be efficient if there is an improvement in a process, for example making it faster, more practical, or cheaper. Efficiency according to Susilo (2011) is a condition where the completion of work is carried out correctly and with full capability and can save all expenses. Efficiency in the context of using information technology in the financial sector is expected to be able to optimize transaction processes and make payment processes faster (Nandiroh et al., 2024). Efficiency in using an E-Wallet or digital wallet can be measured by indicators, namely using an E-Wallet can save time, using an E-Wallet can make it easier to use, and using an E-Wallet can save user energy (Pujiani et al., 2022).

Independent Student Exchange Program

Independent Learning – Independent Campus (MB-KM) is a government policy stated in the Minister of Education and Culture Regulation Number 3 of 2020 concerning National Higher Education Standards, one of which is the Student Exchange Program. The PMM (Independent Student Exchange) program is a program created by the government that is implemented for one semester. Through this program, students as the nation's successors are invited to gain learning experience at the best universities throughout Indonesia. The

student exchange program in MB-KM can be transferred to 20 credits by adjusting university policies and study programs. Students who take part in the student exchange program will meet other students from different universities, providing an experience of diversity. The experiences that students can experience directly are studying other regional cultures, expanding academic competencies, and students developing the ability to become leaders, and increasing self-confidence, and social sensitivity. Students who are selected or have graduated from the program will be placed according to their choice of area and campus they want to go to. They will get used to adapting and living independently. Some students already have experience migrating or studying in areas far from where they live and there are also students who experience migrating far from home and family for the first time, this requires adaptation. Things that need to be considered, especially in managing their finances, are that the amount of expenditure in each region is different and the prices of necessities in each region are also different. It is important for students who take part in the PMM program to organize or manage their finances so that their needs can be met.

Student Financial Management

Financial management is an activity to manage finances efficiently. It is said that healthy or good financial behavior can be demonstrated from the activities of managing, planning, and controlling financial matters well (Nurlaila, 2020). Students with the knowledge and ability to manage financial inflows and outflows well will demonstrate wise decision-making behavior regarding their finances (Nurlaila, 2020). According to Hilgert and Hogart (2003), Healthy financial management can be demonstrated by good financial management, control, and planning activities, dimensions of good financial behavior can be observed from individual methods or behavior in controlling the inflow and outflow of income/money, saving activities, and investment. So that finances can be managed efficiently, media is needed that is structured and well-designed, driven by developments in financial industry technology.

Results of previous research (Pujiani et al., 2022) regarding the effectiveness of using E-wallets in managing students' monthly finances, namely that the application can help students manage their monthly money more efficiently and effectively. Then from the research results (Cynthia et al., 2022) show that three basic reasons make the use of e-wallets quite effective in the process of determining purchasing decisions among millennials, namely the features provided by the E-Wallet are easy to understand with the addition of promotional offers, comfort, and ease of use in the E-Wallet The wallet itself.

METHODOLOGY

Population and Sample

The population in this research was Mataram University students who took part in the Merdeka 3 Student Exchange program, totaling 240 students. Non-Probability Sampling sampling technique is a sampling technique that does not provide equal opportunities for each element or population that has been

selected as a sample using purposive sampling classification with the criteria of students who have participated in the Independent Student Exchange 3 program (Arum Wardani & Nur Sulistiyowati, 2022).

Data Types and Data Sources

This research uses a quantitative approach with the type of research being descriptive. The data source used in this research is primary data, primary data is data obtained or collected directly by the person conducting the research or the person concerned who needs it (Waheni et al., 2023).

Data collection technique

This research data was obtained by distributing questionnaires via Google Form which were filled in by respondents according to the criteria. The range of answers used on the Likert scale is 1 to 5 consisting of strongly disagree (STS), disagree (TS), quite agree (CS), agree (S), and strongly agree (SS).

Data Analysis Tools

This research is related to the impact caused by the effectiveness and efficiency of using E-Wallets, so validity and reliability tests were carried out to ensure the reliability of the data obtained by the research concept. The analytical tool used, namely, Multiple Linear Regression, is used to test the relationship and impact between several variables with the help of the SPSS 23 application program (Edeh et al., 2021). Then carry out the F-test and t-test to determine the influence of each independent variable on the dependent variable and simultaneously determine the influence of the independent variable on the dependent variable (Afolo & Dewi, 2022).

Operational Definition of Variables

Managing Student Finances (Y)

Managing finances is an activity that can manage finances well and efficiently (Nurlaila, 2020). Financial management is measured by indicators including preparing future financial plans, setting aside for savings, controlling expenses, and meeting one's own needs (Trisuci, 2023).

Effectiveness(X1)

Effectiveness is a measure of the final result and the intended use of a technology service by the expected results (Lailasari, 2023). The effectiveness of E-Wallet use is measured by indicators including e-wallet can simplify individual financial affairs, E-wallet can increase individual productivity, use E-wallet provides benefits for individuals, and use E-wallet provides satisfaction for individuals (Lailasari, 2023).

Efficiency (X2)

This variable is measured by indicators, including using an E-Wallet can save time, using an E-Wallet can make it easier to use, and using an E-Wallet can save energy when using it (Pujiani et al., 2022).

RESULTS

Questionnaires were distributed to students who took part in the Merdeka campus program, one of which was the Merdeka Student Exchange 3 at Mataram University. Based on the sample criteria that had been determined from several questionnaires that had been distributed, 84 questionnaires were answered.

Test Research Instruments

Validity test

This validity test calculation uses IBM (SPSS). After rcount is obtained, it is compared with rtable with a confidence level of 95% or $\alpha=0.05$ with $dk = n-2$. The resulting calculated r value is then compared with the rtable value with a certain α level and $n-2$ degrees of freedom with the following conditions:

1. If the value of $rcount > rtable$: then the measuring instrument used is valid
2. If the $rcount$ value $< rtable$: then the measuring instrument used is invalid

Table 1. Effectiveness Validity Test (X₁)

Item	Rcount	rtable	Information
1	0,797	0,212	Valid
2	0,912	0,212	Valid
3	0,877	0,212	Valid
4	0,857	0,212	Valid
5	0,837	0,212	Valid

From Table 1 above it can be seen that the rcount value of the question items on the Effectiveness variable (X₁) shows valid results, because $rcount > rtable$.

Table 2. Efficiency Validity Test (X₂)

Item	Rcount	Rtable	Information
1	0,886	0,212	Valid
2	0,740	0,212	Valid
3	0,910	0,212	Valid
4	0,864	0,212	Valid
5	0,857	0,212	Valid

From Table 2 above it can be seen that the rcount value of the question items on the Efficiency variable (X₂) shows valid results, because $rcount > rtable$.

Table 3. Validity Test of Managing Finances (Y)

Item	Rcount	Rtable	Information
1	0,843	0,212	Valid
2	0,877	0,212	Valid
3	0,854	0,212	Valid
4	0,801	0,212	Valid
5	0,818	0,212	Valid
6	0,887	0,212	Valid

From Table 3 above, it can be seen that the rcount value of the question items on the Managing Finances (Y) variable shows valid results because $r_{count} > r_{table}$

Reliability Test

In this study, the Cronbach Alpha reliability measurement method was used, with the minimum reliability coefficient criteria that must be met by a measuring instrument being 0.60, which means that overall the measuring instrument has reliable consistency.

Table 4. Reliability Test

Variable	Alpha Cronbach	Minimum	Information
Effectiveness	0,905	0,60	Reliable
Efficiency	0,895	0,60	Reliable
Managing Finances (Y)	0,922	0,60	Reliable

In Table 4 above, it can be seen that the reliability value gives an indication that the reliability of the questionnaire used in the research variables as a measuring tool is included in the strong correlation r category because the value is greater than 0.6.

Classic Assumption Test

Normality Test

Table 1. Result Of the Normality Test

Result Of the Normality Test						
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	df	Sig.
Unstandardized Residual	.095	84	.058	.971	84	.055
a. Lilliefors Significance Correction						

Based on the results of the normality test in Table 1, it can be seen that the results of the One-Sample Kolmogorov-Smirnov test have a significance value of > 0.05 , namely 0.055, so it can be concluded that the data used in this research is normally distributed.

Multicollinearity Test

Table 2. Result Of The Multicollinearity Test

Result Of The Multicollinearity Test			
Variable	Tolerance	VIF	Conclusion
Effectiveness	0,297	3,364	Multicollinearity does not occur
Efficiency	0,297	3,364	Multicollinearity does not occur

Based on the results of the multicollinearity test in Table 2, it can be seen that the effectiveness (X1) and efficiency (X2) variables have a Tolerance value greater than 0.10 and a VIF value smaller than 10. Thus it can be said that all independent variables in this study did not occur. multicollinearity.

Heteroscedasticity Test

Table 3

Result Of the Heteroscedasticity Test		
Variable	Sig	Conclusion
Effectiveness	0,685	Heteroscedasticity does not occur
Efficiency	0,920	Heteroscedasticity does not occur

Based on the results of the heteroscedasticity test in Table 3, it shows that the significant values for all independent variables are greater than 0.50. So it can be concluded that all independent variables do not have heteroscedasticity.

Multiple Linear Regression Analysis

Table 4. Multiple Linear Regression Analysis Test Results

Coefficients^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.565	1.686		0.928	0.356
	Effectiveness	0.745	0.151	0.597	4.940	0.000
	Efficiency	0.281	0.144	0.236	1.954	0.054

Based on Table 4, the results of the multiple linear regression analysis tests can be seen that the constant value (α value) is 1.565 and for effectiveness (β value) it is 0.745, and efficiency (β value) is 0.281. then the equation is obtained as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

$$Y = 1,565 + 0,745 X_1 + 0,281 X_2 + e$$

The multiple linear regression equation explains that the positive constant value is 1.565, which means that if effectiveness and efficiency are equal to zero or constant, then the use of E-Wallet in managing the finances of Independent Student Exchange Students is 1.565. The coefficient value of The regression coefficient value

Statistical Test f (Model Feasibility Test)**Table 5 Test Results f**

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1330.063	2	665.031	74.694	<.001 ^b
	Residual	721.176	81	8.903		
	Total	2051.238	83			
a. Dependent Variable: Managing finances						
b. Predictors: (Constant), Efficiency, Effectiveness						

Based on Table 5, it shows that the effectiveness and efficiency variables have a significance value of 0.001 (smaller than 0.05). This shows that the regression model is fit or feasible, so it can be used to determine the use of e-wallets in managing the finances of Independent Student Exchange students.

Statistical Test t (Model Feasibility Test)**Table 5 t-test results**

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	t
		B	Std. Error	Beta	
1	(Constant)	1.565	1.686		0.928
	Effectiveness	0.745	0.151	0.597	4.940
	Efficiency	0.281	0.144	0.236	1.954

Table. T-test results with t-table

Item	t-count	t-table	Information
Effectiveness	4.940	1.66388	Accepted
Efficiency	1.954	1.66388	Accepted

Based on the table above, shows that the effectiveness variable (X1) has a positive effect on the use of E-Wallet in managing student finances (Y) with a t-count value (4.940) > t-table (1.66388). this means this statement is accepted. The Efficiency Variable (X2) has a positive effect on the use of E-Wallet in managing student finances (Y) with a calculated t-value (1.954) > t-table (1.66388). this means this statement is accepted. The positive influence that occurs on the effectiveness and efficiency variables on the effectiveness and efficiency variables shows that the higher the impact of effectiveness and efficiency felt by E-Wallet users, the better they are at managing their finances. Users will believe that using E-Wallet can manage their finances effectively and efficiently.

DISCUSSION

Effectiveness of Using E-Wallets in Managing Finances

Based on the results of tests that have been carried out, show that effectiveness (X1) has a positive and significant effect on the use of e-wallets in managing the finances of students who take part in the Independent Student Exchange program. This means that using E-Wallet helps users, especially students, in managing their daily finances. E-wallets can also be a medium for storing money safely, where E-wallets have been designed with a high level of security. The use of e-Wallets is of course widely used by all groups because it is easy to use and provides various facilities for transactions such as transferring money between banks which is also easy without being charged high admin fees. Apart from that, the payment process when shopping online or offline is also easy, and E-Wallet also provides services for various other transactions such as purchasing credit, electricity tokens, PDAM payments, transportation payments, BPJS, and many more products on offer. There is no doubt that this E-Wallet application is effective as a transaction tool for students in managing their daily finances if used wisely.

Efficiency of Using E-Wallets in Managing Finances

Based on the results of tests that have been carried out, show that efficiency (X2) has a positive and significant effect on the use of e-wallets in managing the finances of students who take part in the Independent Student Exchange program. Accessibility for E-Wallet users is efficient for making transactions anytime and anywhere via their cellphones. This makes it much easier for users compared to carrying cash. The transaction process can be faster without having to swipe the card or count the cash first, but with a few touches on the cellphone screen, the transaction can be done. E-Wallet provides various interesting features that can provide benefits to its users, such as special offers, discounts, or cashback which can help reduce total expenses. Detailed and transparent transaction recording makes it easier for users to track expenses so they can manage expenses better. Overall, e-wallets offer significant efficiency in managing finances, both in terms of time, costs, and ease of tracking and managing expenses. As more and more people adopt this technology, it is hoped that e-wallets can become an effective tool in increasing financial literacy and inclusion.

CONCLUSIONS AND RECOMMENDATION

Based on the data analysis and discussion that has been described, it can be concluded that effectiveness (X1) has a positive and significant effect on the use of e-wallets in managing the finances of students who take part in the Independent Student Exchange program. This means that the use of E-Wallets can increase in helping users, especially students, in managing their daily finances. efficiency (X2) has a positive and significant effect on the use of e-wallets in managing the finances of students taking part in the Independent Student Exchange program. This can be seen with ease of access, enhanced security, time, and cost savings, as well as features that support financial

management, e-wallets help users manage their finances more effectively and efficiently. Even though E-Wallet has many advantages, what users need to pay attention to when using E-Wallet is to use it wisely and pay more attention to the security of the application.

FURTHER STUDY

Further research related to development with overlap camshaft duration by adding porting polish and doing it on different motorbikes as a reference for modifying the camshaft overlap.

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