



# Analysis Of The Factors That Influence The Decision to Use Digital Wallets on Gen Z Muslims in Bone in Terms Of Islamic Economic Perspective

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**Abstract:** This study aims to analyze the influence of Islamic financial literacy and lifestyle on the decision to use digital wallets among gen Z Muslims in Bone Regency from an Islamic economic perspective. Specifically, this research examines how Islamic principles and values shape financial technology adoption among young Muslim users. This study uses a quantitative approach with Partial Least Square (PLS) analysis technique. Data collection was conducted through questionnaires distributed to gen Z Muslim respondents in Bone Regency. The results showed that Islamic financial literacy has a positive effect on the decision to use a digital wallet, where understanding Islamic financial principles is the basis for choosing digital financial services. Lifestyle is also proven to influence the decision to use digital wallets, with the values of honesty and simplicity characterizing gen Z Muslims in Bone Regency. Simultaneously, sharia financial literacy and lifestyle have a significant effect on the decision to use digital wallets. This finding indicates that the combination of a good understanding of sharia finance and a lifestyle aligned with Islamic values is an important factor in the adoption of digital financial technology among gen Z Muslims.

**Keywords:** Digital Wallet, Financial Literacy, Islamic Economics, Gen Z

## Introduction

Economic development in Indonesia has increased with the presence of e-wallet products, in accordance with the recommendations of the OJK (Financial Services Authority). The potential for the development of e-wallet applications is also expected to be even more brilliant considering Indonesia's demographic bonus in 2030 the population of productive age will be more. Statistics 2019 data shows that internet users in Indonesia in 2018 amounted to 95.2 million, growing 13.3% from 2017 which amounted to 84 million people. In the following year, internet users in Indonesia increased further with an average growth of 10.2% in the 2018-2023 period. In 2019, the number of internet users in Indonesia is estimated to grow 12.6% compared to 2018, to 107.2 million users (Bado et al., 2024).

E-Wallet Industry Outlook 2023 data from Insight Asia, e-wallets are the most preferred payment method for people compared to cash payments and bank transfers, research results show 74% of respondents actively use digital wallets for various financial transactions. The use of digital wallets outperforms other payment methods such as cash (49%), bank transfers (24%), QRIS (21%), paylater (18%), debit cards (17%) and virtual account transfers

(16%), GoPay being the most widely used e-wallet platform over the past 5 years with 71% having used GoPay and 58% of respondents regularly using GoPay. In second place is OVO with 70% of respondents having used it before, and 53% continuing to use it regularly. In third place is the DANA platform with 61% of e-wallet users saying they have used DANA before and ShopeePay with 51% of respondents regularly using the payment platform. (Rahma, 2024)

Positive growth occurred significantly in the Sulawesi region, particularly in Makassar, in 2023 with the number of e-wallet users increasing by 37%. Overall, there was a 42% increase in e-wallet usage across South Sulawesi when compared to 2022. During 2023 e-wallet recorded positive growth in its various financial features and services, especially in the growth of QRIS transactions which experienced a significant increase of 272% from the previous year (Rahayu et al., 2023).

The use of digital wallets is very convenient because it allows fast, safe, and practical payments, without having to carry cash. The presence of e-wallets has facilitated people in various financial aspects, especially in terms of payments. People can carry out daily activities more efficiently and comfortably without carrying cash that is vulnerable to loss or theft (A. N. M. Putra et al., 2024). With digital wallets, many conveniences are obtained, such as in buying and selling transactions that no longer require change for change if the payment is over. In addition, digital wallets offer additional features such as automatic recording of transactions, which helps users better manage their finances. Integration with various other financial services also further expands the benefits that can be felt by users, making digital wallets a modern and efficient financial solution (Sudirjo et al., 2023).

Based on the results of previous studies, research on the factors that influence decisions to use digital wallets has been carried out. As for some previous studies that have a relationship with this research, namely research conducted by Yennisa & Putri (2023) which suggests that financial literacy, perceived usefulness, convenience and security have a positive effect (both partially and simultaneously) on decisions to use e-wallets in payment transactions. In addition, research conducted by Maydita Setya Yelyana, Christera Kuswahyu Indira and Irfan Ardiansyah explains that the variables of trust and security have an effect while convenience has no effect on OVO user decisions in the Grab application, simultaneously all variables affect user decisions (Samiaji & Ch, 2023).

Research conducted by Ferdiansyah & Nur (2023) found that the financial literacy variable does not contribute to the decision to use the DANA e-wallet, the perceived convenience variable has a contribution to the decision to use the DANA e-wallet, the security variable has a contribution to the decision to use the DANA e-wallet, the service features variable has a contribution to the decision to use the DANA e-wallet. Finally, research conducted by Romandhon et al., (2023) explained that perceived usefulness, perceived convenience, trust have a positive effect on interest in using OVO electronic wallets, while perceived risk and perceived security have no effect on interest in using OVO electronic wallets.

Previous research tends to focus on common variables that influence digital wallet usage decisions, such as perceived usefulness, convenience, security, and trust. Some researchers only focus on one variable, while others use more than one variable, and some even use intervening variables to mediate independent variables. However, a significant

difference with previous studies lies in the types of variables used in this study, namely the decision to use a digital wallet which is influenced by Islamic financial literacy and lifestyle.

Seeing this, this study in discussing the factors that influence the decision to use digital wallets offers the object of gen Z Muslims and the perspective of Islamic economics as a reformer in this study. Thus, researchers hope to make a new contribution to the literature on how Islamic financial literacy and lifestyle affect the attitudes and behavior of gen Z Muslims in Bone Regency in using digital wallets.

Based on the description above, this study proposes several hypotheses to be tested. First, regarding the effect of Islamic financial literacy on the decision to use a digital wallet, where H1 states that Islamic financial literacy has a significant effect on the decision to use a digital wallet. Second, regarding the effect of lifestyle on digital wallet usage decisions, H2 states that lifestyle has a significant effect on digital wallet usage decisions. Third, regarding the simultaneous influence of the two variables, H3 states that sharia financial literacy and lifestyle have a significant effect on digital wallet usage decisions.

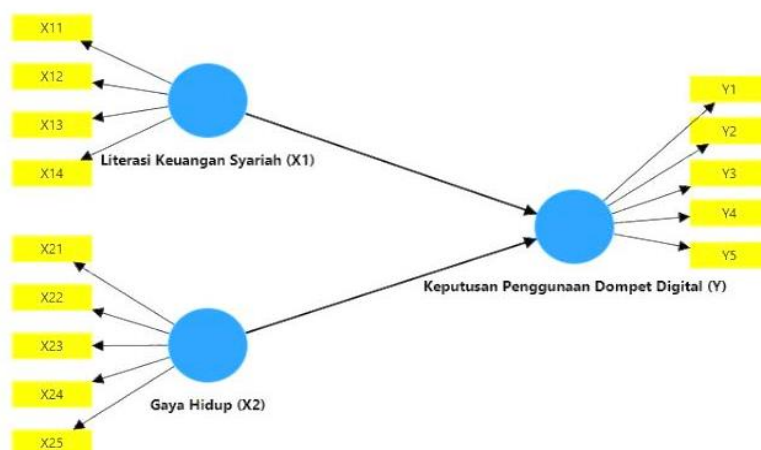
## Methodology

This research uses quantitative research methods with a sharia economic approach conducted in Bone Regency from October to December 2024, focusing on gen Z Muslims who use digital wallets such as GoPay, DANA, OVO, ShopeePay and LinkAja. Quantitative research method is research that is full of nuances of numbers in data collection techniques in the field (Djollong, 2014). The selection of this location is based on the significant population of gen Z and the majority of the population who are Muslim, so that it can provide a representative picture of the behavior of using financial technology among Muslims.

In collecting data, this research uses two types of data, namely primary and secondary data (Hamzani et al., 2023). Primary data was obtained through questionnaires distributed to gen Z Muslim digital wallet users in Bone Regency via google form, while secondary data was obtained from journals, articles, and related scientific works. The population in this study is included in the infinite population category, which includes all gen Z Muslims in Bone Regency who use digital wallets.

The sampling method uses the Simple Random Sampling technique with a total of 200 respondents, which is adjusted to the criteria for Structural Equation Modeling (SEM) analysis with the Partial Least Square (PLS) approach using the SmartPLS application. Data analysis was conducted through several stages: (1) data validation and reliability testing, (2) outer model evaluation to assess measurement model, (3) inner model evaluation to assess structural model, and (4) hypothesis testing (Burke et al., 2017).

The data analysis technique used in this research is the Partial Least Square (PLS) approach to answer the problem formulation or test the hypothesis that has been formulated. Partial Least Square (PLS) is part of the Structural Equation Modeling (SEM) approach which has shifted from covariance-based to variant-based. Structural Equation Modeling (SEM) itself is a method used to cover the weaknesses found in the regression method (Alvionita, 2022).

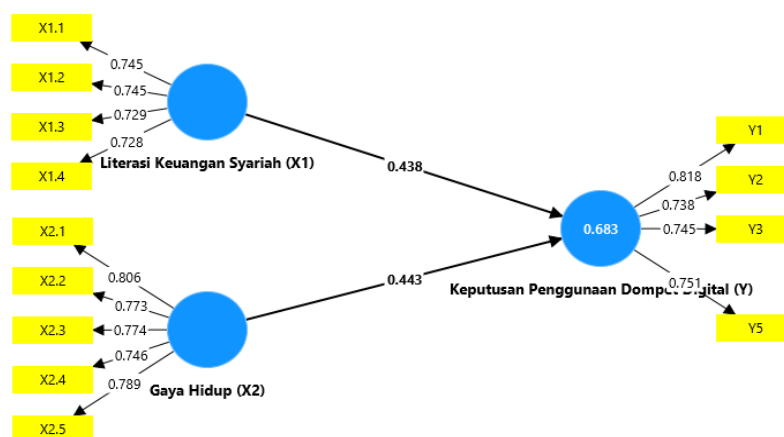


**Figure 1.** SEM Model

Partial Least Square (PLS) analysis consists of two sub models, namely the measurement model or often called the outer model and the structural model or often called the inner model. The measurement model is used for validity and reliability tests, while the structural model is used to test causality or hypothesis testing with prediction models. Both testing models can be done directly (Latan et al., 2017).

## Result

### Measurement Model Test Results or Outer Model



**Figure 2.** Outer Model Test Results After Modification

An explanation of the Outer Model test results as presented in Figure 2. can be described as follows:

### Validity Test

#### 1. Convergent Validity

Variable indicators that have a factor loading value ( $\lambda$ ) smaller than 0.70 have a low level of validity so that these variable indicators need to be eliminated or removed from the model (Shrestha, 2021). In order to meet the required convergent validity, which is

higher than 0.70, the second data processing was carried out and the factor loading value ( $\lambda$ ) after the Y4 indicator was eliminated can be shown in the following table.

**Table 1.** Validity Test Results

Variabel	Indikator	Faktor Loading ( $\lambda$ )
Digital Wallet Usage Decision (Y)	Y1	0.818
	Y2	0.738
	Y3	0.745
	Y5	0.751
Islamic Financial Literacy (X1)	X1.1	0.745
	X1.2	0.745
	X1.3	0.729
	X1.4	0.728
Life Style (X2)	X2.1	0.806
	X2.2	0.773
	X2.3	0.774
	X2.4	0.746
	X2.5	0.789

Source: Data processing with PLS, 2025

All indicators on the three variables (Decision to Use Digital Wallet, Sharia Financial Literacy, and Lifestyle) have a factor loading value ( $\lambda$ ) higher than 0.70, thus meeting the validity criteria. The Lifestyle variable shows very good consistency, with indicator X2.1 making the highest contribution (0.806).

## 2. Discriminant Validity

**Table 2.** Discriminant Validity

Variabel	Life Style (X2)	Digital Wallet Usage Decision (Y)	Islamic Financial Literacy (X1)
X2			
Y	<b>0.967</b>		
X1	0.966	<b>1.037</b>	

Source: Data processing with PLS, 2025

Based on the results of the discriminant validity analysis in Table 2, it can be seen that the relationship between variables shows a very strong correlation, even some values exceed normal limits ( $>1$ ). This indicates the possibility of overlap between variables, especially between the Decision to Use Digital Wallet (Y) and Sharia Financial Literacy (X1), as well as between Lifestyle (X2) and other variables. This poor discriminant validity may affect the study's ability to accurately identify the factors that most influence the decision to use a digital wallet.

## Reliability Test

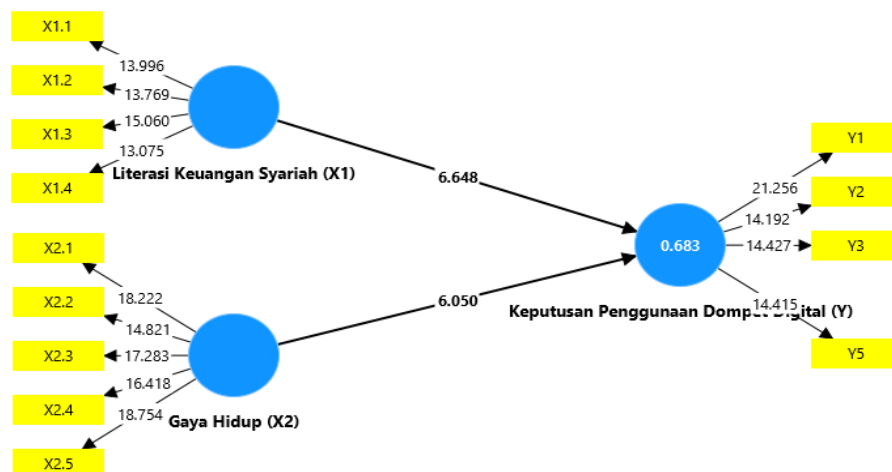
**Table 3.** Reliability Test Results

	<b>Cronbach's Alpha</b>	<b>Composite Reliability (Rho_A)</b>	<b>Composite Reliability (Rho_C)</b>	<b>Average Variance Extracted (AVE)</b>
X1	0.720	0.721	0.826	0.543
X2	0.837	0.837	0.884	0.605
Y	0.761	0.764	0.848	0.583

Source: Data processing with PLS, 2025

The reliability test results show that all variables in this study have good reliability. The Cronbach's Alpha and Composite Reliability (Rho\_C) values exceed 0.7, and the AVE is above 0.5, indicating a consistent and reliable research instrument.

## Structural Model Test Results or Inner Model



**Figure 3.** Results of Relationship Tests Between Variables

## R-square

**Table 4.** R-Square Research Model Test

	<b>R-square</b>	<b>R-square adjusted</b>
Y	0.683	0.680

Source: Data processing with PLS, 2025

The results of the research model test show an R-square value of 0.683, which means that 68.3% of the decision to use a digital wallet can be explained by Sharia Financial Literacy and Lifestyle, while the rest is influenced by other factors. The adjusted R-square value of 0.680 indicates an adequate model without overfitting, in line with the characteristics of Gen Z who are digital-savvy but still pay attention to Islamic economic values.



## Fit Models

**Table 5.** Model Fit Test

Variabel	Saturated model	Estimated model
SRMR	0.091	0.091
d_ULS	0.755	0.755
d_G	0.274	0.274
Chi-square	318.269	318.269
NFI	0.747	0.747

Source: Data processing with PLS, 2025

Based on the model fit test results, this research model has a decent level of fit even though it is not ideal. The SRMR value (0.091) indicates that the model is acceptable, while the NFI value (0.747) indicates a moderate model fit. This indicates that the hypothesized theoretical structure is able to adequately represent empirical data to analyze the factors that influence the decision to use digital wallets by gen Z Muslims in Bone.

## Hypothesis Testing

**Table 6.** Hypothesis Test

No	Hubungan Kausalitas	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
1	Islamic Financial Literacy (X1) -> Digital Wallet Usage Decision (Y)	0.438	0.439	0.066	6.648	0.000
2	Life Style (X2) -> Digital Wallet Usage Decision (Y)	0.443	0.440	0.073	6.050	0.000

Source: Data processing with PLS, 2025

The results of the hypothesis test show that:

1. Sharia Financial Literacy (X1) has a significant positive effect on the Decision to Use Digital Wallets (Y), with an Original Sample (O) value of 0.438 and T Statistics of 6.648, which is much higher than the critical value of 1.96, and a P Value of 0.000. This shows that the higher the Islamic financial literacy, the greater the tendency to choose a digital wallet that complies with sharia principles.
2. Lifestyle (X2) also has a significant positive effect on the decision to use a digital wallet, with Original Sample (O) 0.443 and T Statistics 6.050, and P Value 0.000. A lifestyle that is more digital-savvy and accustomed to technology influences individuals to choose digital wallets as a payment method. This finding shows that a lifestyle that prioritizes technological convenience drives the decision to use digital wallets among Gen Z Muslims in Bone.

## Discussion

### The Relationship between Sharia Financial Literacy and the Decision to Use Digital Wallet

Higher Islamic financial literacy affects the decision to use a digital wallet, because individuals with good knowledge will tend to choose payment methods that comply with sharia principles (Hasan, 2024). This is in line with Firna's research which shows that Islamic financial literacy contributes to wiser and halal financial decisions, avoiding the practice of maysir and usury. In the Qur'an, Q.S. al-Baqarah/2:275, Allah Swt. emphasizes the importance of fairness in transactions that do not harm, which is relevant to Islamic financial literacy.

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَٰئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ ٢٧٥

Translation: "Those who eat (take) usury cannot stand but as one who is possessed by a demon because of insanity. That is because they say that buying and selling is the same as usury, whereas Allah has justified buying and selling and forbidden usury. And as for those to whom the prohibition of their Lord has come, and they have ceased (from usury), then to them belongs what they had taken (before the prohibition came); and their affair is (up to) Allah. But whoever returns (to usury), those are the inhabitants of Hell; they shall abide therein." (Q.S. al-Baqarah/2:275).

This verse emphasizes the importance of avoiding financial practices that contradict sharia principles, which relates to a proper understanding of finance. Digital wallets based on Shariah principles, such as those offered by some Islamic digital finance platforms, allow users to transact in accordance with religious requirements.

### Relationship between Lifestyle and Digital Wallet Usage Decision

Lifestyle, especially among Generation Z, influences the decision to use digital wallets. Younger generations who are accustomed to technology prefer digital payment tools because they offer convenience, efficiency, and speed in transactions. Research by Galang Pratama Putra and I Putu Julianto (2023) shows that gen Z, who are digital-savvy, are more likely to use digital wallets as an alternative to cash or credit cards. The use of digital wallets allows them to manage transactions practically and quickly.

From an Islamic economic perspective, the acceptance of this lifestyle can be understood through the concept of taqwa, which prioritizes practical and efficient ways of meeting financial needs, in line with sharia principles. Shariah-based digital wallets, which avoid elements of usury, maysir and gharar, provide practical solutions without violating religious teachings. Its use can be considered as ikhtiar, which means an effort to utilize technology for good, as long as it is in accordance with religious guidance.



The use of digital wallets can be considered a form of ikhtiar (effort) in Islamic economics, where this technology helps individuals fulfill their financial needs in a more efficient and affordable way (Forward et al., 2022). This endeavor is based on the principle that technology should be utilized for good, as long as it is in accordance with religious guidance. With digital wallets that offer sharia-based services, such as transparent and fair transactions, individuals can transact in a halal manner without having to sacrifice Islamic economic principles.

The use of digital wallets as part of a lifestyle is very relevant to the sharia principles in Islamic economics. People, especially gen Z, can take advantage of these technological advancements to simplify their transactions, as long as they follow sharia rules that emphasize fairness and transparency. This allows them to enjoy financial convenience without ignoring Islamic values in every transaction.

### **The Relationship between Sharia Financial Literacy and Lifestyle to the Decision to Use Digital Wallet**

The results of the analysis show that Islamic financial literacy and lifestyle both have a significant influence on the decision to use digital wallets by gen Z Muslims in Bone. This study shows that Islamic financial literacy, with an Original Sample (O) value of 0.438 and T Statistics of 6.648 has a positive impact on the decision to use a digital wallet. The higher a person's level of Islamic financial literacy, the more likely they are to choose to use a digital wallet, because they better understand and appreciate sharia principles in financial transactions. This is supported by the results of previous studies, such as those conducted by Nurhaeni and Erin Soleha (2023) which found that a good understanding of Islamic economic concepts, such as riba, maysir, and gharar, can influence a person's decision to choose financial products that comply with sharia principles. In this context, the use of digital wallets can be seen as a form of smart choice, as some digital wallets now offer features that support halal and transparent transactions.

From an Islamic economic perspective, Islamic financial literacy is related to the concept of taqwa, which prioritizes fair transactions and avoids prohibited practices such as usury. Individuals who understand sharia principles will be more likely to choose financial services that comply with Islamic teachings, including digital wallets that support halal transactions. The use of digital wallets can be considered as a form of endeavor to find a more efficient and modern way of transacting, as long as it is in accordance with sharia principles.

In addition, lifestyle also affects the decision to use a digital wallet, with an Original Sample (O) value of 0.443 and T Statistics of 6.050. Individuals who are familiar with technology and digital lifestyles are more likely to choose digital wallets as a payment method. This finding suggests that gen Z, who prioritize ease and speed in transactions, are more interested in using digital wallets as a practical solution to meet their financial needs.

From an Islamic economic perspective, the acceptance of lifestyle can be seen through the principle of ikhtiar (effort) which is in line with the times. Islam encourages its followers to utilize technology and innovation as a means to simplify life, as long as they pay attention

to principles that promote welfare, justice, and avoid prohibited elements such as usury (Zaman, 2019). In this case, digital wallets that offer convenience and transparency in transactions can be seen as a means of supporting the economic progress of the ummah, as long as they do not violate the principles of sharia.

The results of this study show that sharia financial literacy and lifestyle both play an important role in influencing the decision of gen Z Muslims in Bone to use digital wallets. A good understanding of sharia principles, along with a lifestyle that is open to technology, allows individuals to choose payment methods that are in line with Islamic values, while still taking advantage of the times' advancements in the world of digital finance.

## Conclusion

The results showed that Islamic financial literacy affects the decision to use digital wallets in Bone Regency. Gen Z Muslims with a good understanding of sharia finance tend to be more selective in choosing financial services, although there is still some hesitation towards sharia-based products. Lifestyle also influences the decision, where the values of honesty and simplicity play a big role, although understanding of the concept of halal outside of food consumption still needs to be improved. Simultaneously, these two factors complement each other in encouraging the use of sharia-based digital wallets, combining aspects of sharia compliance with the convenience of financial technology.

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