



Determinants of Transaction Ease Among Users of the DANA Platform as a Payment Method: A Study on FEBI Students at IAIN Bone

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Abstract: This research analyzes the determinants of transaction convenience for DANA platform users among FEBI IAIN Bone students. Using a quantitative method, the study examines the influence of three independent variables—security, service features, and digital financial literacy—on transaction convenience as the dependent variable. Data was collected through questionnaires distributed to 100 respondents selected using purposive sampling and analyzed using SmartPLS 4. The results demonstrate that all three independent variables significantly influence transaction convenience on the DANA platform. Transaction security, provided service features, and users' digital financial literacy levels prove to have important roles in enhancing the platform's ease of use. The study recommends that service providers continue to improve security aspects, develop intuitive features, and provide digital financial literacy education to users to create a more comfortable, secure, and efficient transaction experience. The findings encourage digital wallet providers to focus on these three key factors to enhance user experience, making transactions more convenient and efficient for their customers.

Keywords: Security, Service Features, Digital Financial Literacy, Transaction Ease, DANA Platform

Introduction

The rapid advancement of information technology in the digital era has facilitated various aspects of daily life, including significant progress in online transactions in recent years. This technological evolution enables society to conduct electronic transactions via the internet in a swift, convenient, and secure manner (Milani, et al, 2023). According to the 2024 report from the Indonesian Internet Service Providers Association (APJII), there are 221.56 million internet users with adequate digital literacy levels, representing a substantial proportion of Indonesia's population. Correspondingly, e-wallets have developed extensively as electronic wallet applications or services that simplify various transaction processes for users, transforming traditional payment methods into digital solutions accessible through smartphones (Dina Abrilia & Sudarwanto, 2020).

A paradigm shift has occurred wherein consumers who previously utilized the internet merely as an information source have now adapted to conducting online purchase transactions with increasing frequency and confidence. The demand for cashless digital

transactions has increased dramatically worldwide, with consumers gravitating toward technologies that offer expeditious, convenient, and beneficial services within a unified platform (Sutanto & Yessica, 2020). This transition reflects broader societal changes in consumer behavior patterns and technological adoption. Bank Indonesia data indicates that 38 e-wallet applications are officially registered within the national financial ecosystem, with 5 applications dominating the market landscape: Go-Pay, Shopee Pay, OVO, DANA, and LinkAja (Madiono Sutanto & Yessica, 2020).

DANA, launched on December 5, 2018, as a collaborative venture between PT Elang Mahkota Teknologi Tbk (EMTEK) and Ant Financial, has demonstrated remarkable achievement in a relatively brief period of market presence. Within three and a half months, DANA attained one million users, establishing itself as the most rapidly growing e-wallet platform in the Indonesian digital financial market (Heryanti, 2023). This exceptional growth trajectory demonstrates both consumer acceptance and the platform's effectiveness in meeting market needs. Based on research conducted by Insight Asia in 2022, DANA's utilization exhibited exemplary performance across multiple metrics. In 2021, DANA ranked 4th with a 55.7% value for e-wallet usage in Indonesia according to the comprehensive DailySocial survey, subsequently ascending to 3rd position with a 61% value in 2022, indicating sustained growth and increasing market penetration (Cahya & Pamikatsih, 2023).

Such digital transactions align with Islamic transaction principles emphasizing justice and *maslahah* (public interest), provided they do not contain elements of *gharar* (uncertainty) and *riba* (usury) as stated in Allah's decree in Surah Al-Baqarah verse 275: "Allah has permitted trade and forbidden *riba*" (Q.S Al-Baqarah: 275). This religious compatibility enhances acceptance in predominantly Muslim communities such as Indonesia. Several crucial factors influencing transaction convenience on the DANA platform include security mechanisms, service features diversity, and digital financial literacy levels among users. Security remains a fundamental element in establishing user trust in e-money systems, particularly in regions where digital payment adoption is still evolving (Khoiriyah et al., 2023). The DANA platform offers comprehensive and sophisticated service features to facilitate transactions across various needs, including Send Money, Request Money, Nearby Me, Top Up, and DANA News, creating an integrated ecosystem for financial management (Utami & Irwansyah, 2022).

Digital financial literacy, which encompasses knowledge, skills, and confidence that influence attitudes and behaviors in financial decision-making and management, also plays a vital role in transaction convenience and adoption rates (Rahmiyanti & Arianto, 2023). The higher an individual's digital financial literacy, the more proficient they become in managing finances and utilizing digital technologies such as e-wallets for optimal personal financial management (Apriliani, 2024). Educational institutions like FEBI IAIN Bone provide an interesting context for examining these dynamics given their focus on economic and business principles combined with Islamic values.

Previous studies have demonstrated varied results regarding the influence of these three variables. Research by Yessy Faren Nisa (2023) affirmed that security has a positive and significant impact on student transactions using DANA, whereas Muhammad Nur Avif

et al. (2022) determined that security had no substantial effect. Regarding service features, Kartika and Pamikatsih (2023) indicated a significant influence on interest in DANA usage, while Evrida Dini Wulansari (2022) discovered no significant impact. Fidya Pramesti (2023) asserted that digital financial literacy significantly affects e-wallet adoption, yet Muhammad Rafli Ferdiansyah and Dhani Ichsanuddin Nur (2023) found that financial literacy did not contribute to DANA usage decisions.

This research aims to provide a comprehensive understanding of factors affecting transaction convenience among DANA platform users within the FEBI IAIN Bone student population. Based on preliminary surveys conducted, several issues related to security, service features, and digital financial literacy warrant further investigation. The novelty of this research lies in its more specific focus on transaction convenience as a dependent variable and its context within FEBI IAIN Bone students, potentially yielding findings more relevant to this particular population.

Methodology

This research employs a quantitative research approach. Quantitative research involves utilizing large volumes of data through sequential stages of data collection, data analysis, and data presentation. The research methodology implemented is a survey approach, which constitutes a data collection method conducted by presenting a series of structured questions to respondents. This investigation focuses specifically on students from the Faculty of Economics and Islamic Business (FEBI) at IAIN Bone, located in Polewali Village, West Tanete Riattang District, Bone Regency, South Sulawesi Province, with research implementation scheduled from April 2024 through 2025.

The population for this study comprises 1,270 active FEBI IAIN Bone students who are officially registered in the institutional database and have utilized the DANA platform as a payment method. This population was selected because it represents active users who engage with digital payment technology. Sample determination employs nonprobability sampling methodology. Specifically, purposive sampling is applied with distinct criteria: participants must be active FEBI IAIN Bone students who have utilized the DANA platform as a payment method for a minimum of 3 transactions.

The sample size calculation utilizes the Taro Yamane formula, yielding 97.70, which is rounded to 100 respondents for practical application. The variables examined consist of independent variables—Security (X1), Service Features (X2), and Digital Financial Literacy (X3)—and the dependent variable—Transaction Convenience (Y).

Data collection techniques incorporate a Likert scale questionnaire distributed to respondents electronically through Google Form. Subsequently, data analysis employs the Partial Least Squares Structural Equation Modeling (PLS-SEM) methodology with Smart PLS 4 software assistance. This analytical process proceeds through multiple stages: the first phase involves testing the measurement model (Outer Model) through (1) validity testing, (2) discriminant validity assessment, and (3) composite reliability evaluation. The second phase encompasses structural model testing (Inner Model) through (1) model fit assessment, (2) R-square evaluation, and (3) hypothesis testing procedures.

Result and Discussion

Result

Measurement Model Testing Results (Outer Model)

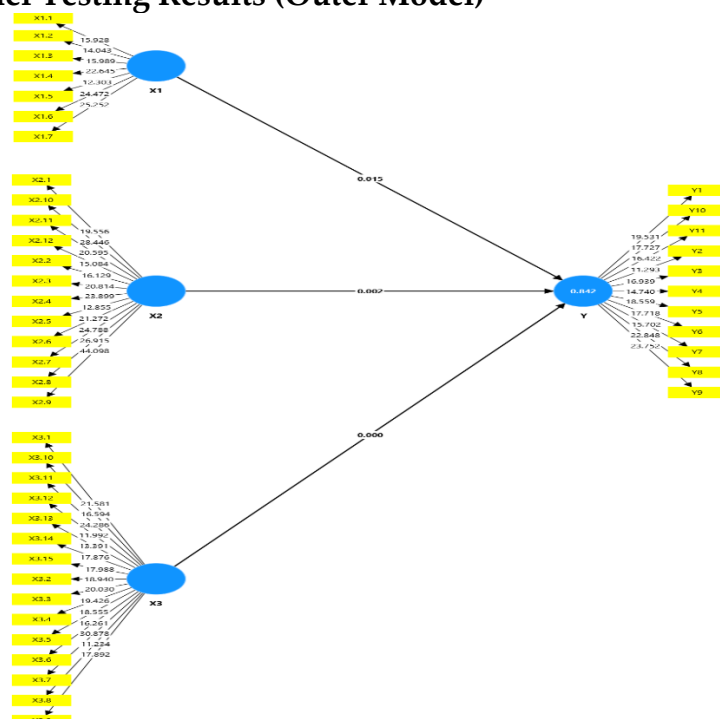


Figure 1. Results of the Measurement Model Evaluation

1. Validity Test

The **Security** variable (X1) is measured using 7 indicators, all of which have outer loading values above 0.7. This indicates that each indicator is valid in measuring the security variable. Therefore, it can be concluded that all indicators are valid for assessing this construct.

Similarly, the **Service Features** variable (X2) is measured through 12 indicators. These indicators also demonstrate strong outer loading values, all exceeding 0.7, which confirms their validity in measuring the service features variable. Among them, indicator X2.9 shows the highest outer loading value (0.919), suggesting it has the strongest contribution in measuring this variable.

The **Digital Financial Literacy** variable (X3) is assessed using 15 indicators, all of which have outer loading values greater than 0.7. The highest value is found in indicator X3.7 (0.888). This result confirms that all indicators are valid in measuring the digital financial literacy construct.

For the **Transaction Convenience** variable (Y), it is measured using 11 indicators with outer loading values exceeding 0.7, and the highest loading is found in indicator Y9 (0.881). These findings indicate that all indicators are valid and can be reliably used for data analysis regarding transaction convenience.

2. Discriminant Validity

The results of the discriminant validity test using the cross-loading method show that the indicators of the variables **Security** (X1), **Service Features** (X2), **Digital Financial Literacy** (X3), and **Transaction Convenience** (Y) have higher cross-loading values on

their respective constructs compared to other variables. All cross-loading values exceed 0.700, indicating that each indicator is valid and has successfully passed the discriminant validity test.

3. Composite Reliability

Table 1. Composite Reliability (Composite Reliability)

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Security(X1)	0.931	0.933	0.944	0.706
Service Features (X2)	0.969	0.970	0.973	0.747
Digital Financial Literacy (X3)	0.968	0.970	0.971	0.693
Transaction Convenience (Y)	0.963	0.963	0.967	0.728

All constructs demonstrate excellent reliability with Cronbach's Alpha values exceeding the 0.7 threshold (X1: 0.931; X2: 0.969; X3: 0.968; Y: 0.963). Additional Composite Reliability metrics (rho_a and rho_c) similarly satisfy reliability criteria (>0.7) across all constructs under examination. Convergent validity is substantiated by Average Variance Extracted (AVE) values surpassing 0.5 for all constructs (X1: 0.706; X2: 0.747; X3: 0.693; Y: 0.728), indicating that indicators correlate strongly with their respective constructs.

Comprehensively, the values presented in the table establish that the security construct, service features construct, digital financial literacy construct, and transaction convenience construct possess satisfactory levels of reliability and validity. This empirical evidence confirms that the measurement model employed in this research investigation adequately fulfills the necessary evaluation criteria for reliability and validity assessment. The robust psychometric properties demonstrated across all constructs provide a solid foundation for subsequent structural model analysis and hypothesis testing procedures.

Structural Model Testing Results (Inner Model)

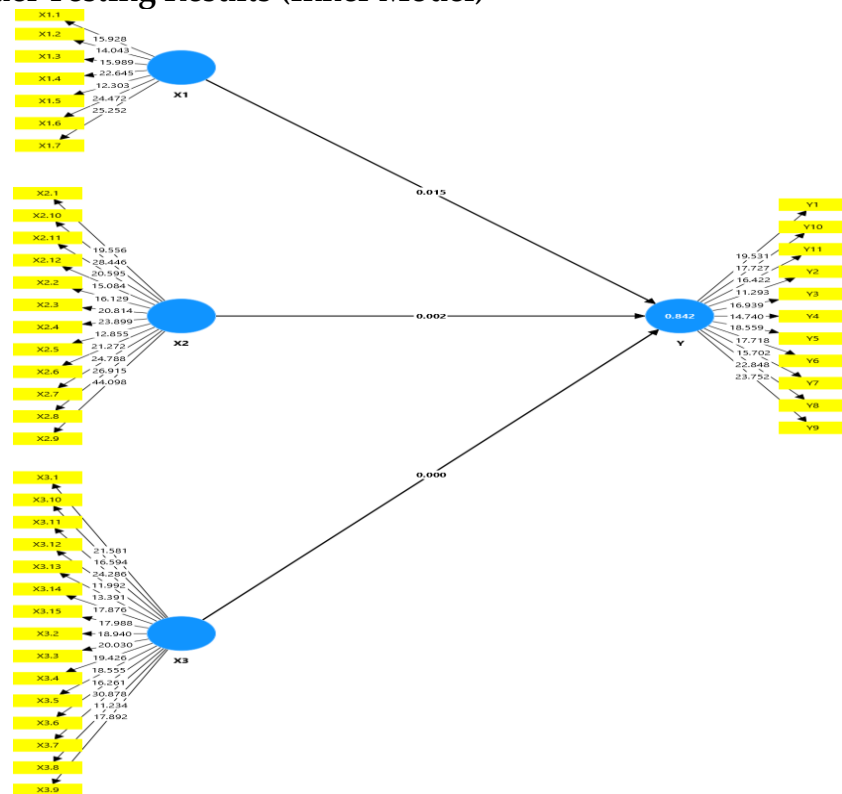


Figure 2. Results of the Structural Model Evaluation

1. Model Fit

Table 2. Result model Fit

	Saturated model	Estimated model
SRMR	0,059	0,059
d_ULS	3,654	3,654
d_G	5,293	5,293
Chi-square	2157,221	2157,221
NFI	0,674	0,674

Source: Primary data processed with SmartPLS 4.0, 2025.

Based on the analysis results, the SRMR value of 0.059 indicates a good model fit, as it falls below the threshold of 0.08. Additionally, the d_ULS and d_G values, which are 3.654 and 5.293 respectively, suggest that the model structure aligns well with the data. The Chi-square value of 2157.221 reflects an adequate level of model fit, while the NFI value of 0.674 indicates that the model is acceptable. Overall, these results demonstrate that the model shows a reasonably good fit with the data analyzed.

2. R-Square (R²)

Table 3. R-Square dan Adjusted R-Square

	R-square	R-square adjusted
Transaction Convenience (Y)	0,842	0,837

Source: Primary data processed with SmartPLS 4.0, 2025.

The R-square value for the dependent variable Transaction Convenience (Y) is 0.842, indicating that 84.2% of the variance in this variable can be explained by the independent variables in the model, namely Security, Service Features, and Digital Financial Literacy. The Adjusted R-square is slightly lower at 0.837, having been adjusted based on the number of independent variables used in the model. The small difference between the R-square and the adjusted R-square values suggests that the model is stable and does not suffer from overfitting.

3. Direct Effect Test Results

Table 4. Results of Direct Effect Test

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV) (>1,96)	P values (<0,05)
Security (X1) -> Transaction Convenience (Y)	0,215	0,219	0,089	2,431	0,015
Service Features (X2) -> Transaction Convenience (Y)	0,343	0,334	0,108	3,175	0,002
Digital Financial Literacy (X3) -> Transaction Convenience (Y)	0,405	0,409	0,103	3,934	0,000

Source: Primary data processed with SmartPLS 4.0, 2025.

The results of the direct effect test or hypothesis testing can be observed from the table, showing T-statistics values greater than 1.96 and p-values below 0.05, indicating statistical significance for all tested paths:

- The variable Security (X1) has a significant influence on Transaction Convenience (Y), with a T-statistic value of 2.431 (greater than 1.96) and a p-value of 0.015 (less than 0.05). Thus, the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted.
- Service Features (X2) also significantly affect Transaction Convenience (Y), with a T-statistic of 3.175 and a p-value of 0.002, confirming that H_0 is rejected and H_1 is accepted.
- Digital Financial Literacy (X3) has the strongest effect on Transaction Convenience (Y), as indicated by a T-statistic of 3.934 and a p-value of 0.000, further supporting the rejection of H_0 and acceptance of H_1 .

Discussion

The Impact of Security on Transaction Convenience (A Study on FEBI IAIN Bone Students)

Security significantly influences transaction convenience, as evidenced by a t-statistic of $2.431 > 1.96$ and p-value of $0.664 > 0.05$. This indicates that H_0 is rejected while H_1 is accepted, confirming security substantially impacts transaction convenience among FEBI IAIN Bone students. The findings suggest that elevated security levels within the DANA platform correlate with enhanced transaction ease for users.

Previous research conducted by Mukhtisar, Ismail Rasyid Tarigan & Evriyenni demonstrated that security influences decisions regarding digital financial service utilization. Within student contexts, this factor proves crucial as they increasingly rely on digital transactions. Consequently, for service providers, strengthening security systems not only enhances user comfort but also ensures transaction fluidity (Mukhtisar et al., 2021).

This concept aligns with Quran Surah Al-Hujurat verse 13:

يَا أَيُّهَا النَّاسُ إِنَّا خَلَقْنَاكُمْ مِنْ ذَكَرٍ وَأُنْثَىٰ وَجَعَلْنَاكُمْ شُعُوبًا وَقَبَائِلَ لِتَعَارَفُوا إِنَّ أَكْرَمَكُمْ عِنْدَ اللَّهِ أَتْقَىٰكُمْ إِنَّ اللَّهَ عَلِيمٌ خَبِيرٌ

Translation: "O mankind, indeed We have created you from male and female and made you peoples and tribes that you may know one another. Indeed, the most noble of you in the sight of Allah is the most righteous of you. Indeed, Allah is Knowing and Acquainted" (QS. Al-Hujurat:13)

The verse above emphasizes justice and rights protection in social interactions. Security in digital transactions supports this principle by ensuring protection for all users, creating a safe, fair, and trustworthy transaction environment (Anggrain et al., 2024).

Security, as defined by Flavian and Guinaliu, is the user's subjective confidence that their personal data is protected from unauthorized access, storage, and use during transmission and storage processes. This sense of security is essential, as consumers are unlikely to proceed with purchases if they feel their data is at risk (Azzahra & Supriyadi, 2022). Information system security often faces a dilemma between technical sophistication and user-friendliness; systems designed with high security may become difficult to use if they overlook user needs (Khotimah & Syafwandi, 2024). In response, the banking sector has begun leveraging technological advancements by offering internet-based services such as electronic money and digital wallets to ensure both security and convenience for users (Rahmawati & Rosa, 2023).

This research illustrates that security factors must constitute a primary concern for digital transaction platforms. This serves not only to enhance user confidence but also to ensure smoothness and convenience in transactions, particularly among students who depend on digital platforms for various financial necessities (Indarso et al., 2024).

The Impact of Service Features on Transaction Convenience (A Study on FEBI IAIN Bone Students)

Service features significantly influence transaction convenience, as indicated by the t-statistic of $3.175 > 1.96$ and a p-value of $0.002 < 0.05$. This suggests that the service features on the DANA platform have an impact on transaction convenience. Therefore, H1 is accepted and H0 is rejected, confirming that service features significantly influence transaction convenience.

Service features on digital platforms play a crucial role in enhancing transaction convenience for users. This study shows that comprehensive and easily accessible service features, such as fund transfers, bill payments, and mobile top-ups, significantly contribute to transaction convenience for FEBI IAIN Bone students.

This finding is supported by research by Nurya Dina Abrilia and Tri Sudarwanto, which showed that service features positively influence users' interest and satisfaction with the DANA application. User trust in digital transaction platforms also depends on the quality of features provided, such as data security, processing speed, and clear transaction records (Dina Abrilia & Sudarwanto, 2020).

This aligns with QS. Al-Baqarah 283:

فَإِنْ أَمِنَ بَعْضُكُم بَعْضًا فَلْيُؤَدِّ الَّذِي أُؤْتِمِنَ أَمَانَتَهُ وَلْيَتَّقِ اللَّهَ رَبَّهُ

Translation: "If one of you entrusts another, let the one who is trusted deliver what is entrusted to him, and let him fear Allah, his Lord." (QS. Al-Baqarah:283).

This verse emphasizes the importance of trust in transactions. In the context of digital economics, trust can be enhanced through reliable service features, making users feel more secure and comfortable in conducting transactions (Febriyani & Indriani, 2023).

Consumer behavior refers to the process through which individuals or groups select, purchase, use, and discontinue the use of products or services to satisfy their needs and desires. This process involves both physical and mental aspects of decision-making (Rayhan Adhitya, 2019).

The study's results highlight the importance of fulfilling trust with full responsibility. In digital contexts, service providers are responsible for developing and improving features to meet users' needs and simplify the transaction process. For FEBI IAIN Bone students, good service features provide financial transaction convenience, improving their experience with the DANA application.

The Impact of Digital Financial Literacy on Transaction Convenience (A Study on FEBI IAIN Bone Students)

Digital financial literacy has a significant impact on transaction convenience, as demonstrated by the t-statistic of 3.934 and a p-value of 0.000. Consumers with high digital financial literacy find it easier to transact using the DANA platform, making it a key factor in transaction convenience. This finding underscores the important role of digital financial literacy in enhancing user efficiency and comfort in conducting digital transactions.

Digital financial literacy refers to the ability to understand and use technology-based financial services securely and effectively. In this study, digital financial literacy is considered essential in facilitating transactions for FEBI IAIN Bone students through the DANA application.

Previous research by Muhammad Basri and Muarif Leo indicated that both financial and digital literacy affect students' preferences in choosing digital banks, with digital literacy having a greater impact. Meanwhile, research by Nurul Ulfah et al. found that students are attracted to using the DANA digital wallet due to its ease and practicality. Fathasyah Aulia Putri et al. also emphasized that digital and financial literacy significantly influence the use of digital payment systems among students.

Students with strong digital financial literacy are more confident in using DANA's features, such as fund transfers, mobile top-ups, and bill payments, without worrying about transaction risks. Moreover, a solid understanding of digital financial security helps them manage transactions more safely and efficiently (Muthi'ah & Indrarini, 2023).

Digital financial literacy is a combination of two concepts, namely financial literacy and digital platforms (Rahayu, 2022). Financial literacy is the integration of awareness, knowledge, skills, attitudes and behaviours required to make wise financial decisions in order to achieve individual financial well-being, the achievement of which requires the development of financial management skills and understanding of various financial instruments used in decision making (Sibuea et al., 2023).

In the context of finance, Islamic teachings also emphasize the importance of awareness and careful planning, as stated in QS. Al-Hasyr, verse 18:

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَلْتَنْظُرْ نَفْسٌ مَّا قَدَّمَتْ لِغَدٍ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ خَبِيرٌ بِمَا تَعْمَلُونَ

Translation: "O you who have believed, fear Allah, and let every soul look to what it has put forth for tomorrow (the Hereafter). And fear Allah. Indeed, Allah is All-Aware of what you do." (QS. Al-Hasyr:18)

This verse reminds individuals to prepare well for the future, including in terms of financial management. By understanding the digital financial system, one can optimally utilize technology, avoid mistakes, and ensure smooth transactions according to correct principles (Ayuningrum & Sadiyah, 2022).

The results of this study confirm that digital financial literacy plays a significant role in facilitating transactions. For platforms like DANA, this emphasizes the need for user education to help them fully optimize the service. For FEBI IAIN Bone students, understanding digital financial technology not only facilitates transactions but also enhances their understanding of relevant financial concepts in the digital era.

Conclusion

Based on the previous discussion, the following conclusions can be drawn from this study:

1. There is a significant effect of security on transaction convenience among DANA platform users at FEBI IAIN Bone. The study shows that when the security system of an e-wallet application, such as DANA, is reliable and transparent, users feel more comfortable and confident in conducting transactions. Moreover, high security quality can increase user trust, thereby facilitating the transaction process.
2. There is a significant effect of service features on transaction convenience among DANA platform users at FEBI IAIN Bone. This research indicates that comprehensive and user-friendly service features significantly contribute to transaction convenience. Students who find the various service features helpful are more likely to choose e-wallets as a payment method. Therefore, enhancing and innovating service features will encourage users to conduct more digital transactions.
3. There is a significant effect of digital financial literacy on transaction convenience among DANA platform users at FEBI IAIN Bone. The study shows that users who have a good understanding of digital financial concepts, including the use of the DANA platform, are more likely to feel comfortable and secure while making transactions. Therefore, improving digital financial literacy among students is crucial in encouraging e-wallet usage and facilitating the transaction process.

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