

THE ROLE OF FINANCIAL LITERACY, EASE, AND TRUST IN THE INTENTIONS OF STUDENTS IN CIREBON IN USING DIGITAL FINANCE

Eja Agustiana¹

Universitas Swadaya Gunung Jati, Cirebon, Indonesia

eja.121040057@ugj.ac.id



Aprizal Suwanda²

Universitas Swadaya Gunung Jati, Cirebon, Indonesia

aprizal.121040015@ugj.ac.id

Putri Puspita Ayu³

Universitas Swadaya Gunung Jati, Cirebon, Indonesia

putri.puspita.ayu@ugj.ac.id

Abstract

This study examines whether financial literacy, perceived ease, and trust can influence the increase in students' intention to use digital financial services. This research uses a quantitative approach processed using SPSS, with a sampling method through the Google Form platform and shared via social media. The population targeted by this study was students of the Faculty of Economics and Business, Swadaya Gunung Jati University, Cirebon. The sampling technique used was purposive sampling with certain predetermined criteria, with a sample of 258 respondents. The results showed that financial literacy, ease, and trust have a significant influence on the intention to use digital financial services. In particular, financial literacy has a positive impact, indicating that better financial understanding correlates with a higher propensity to adopt digital financial services. Nonetheless, these findings also highlight the need for increased financial literacy education, especially among university students.

Keywords: Financial Literacy, Trust, Convenience, Intentions to Use Digital Finance

INTRODUCTION

The rapid advancement of technology has fostered a more efficient digital financial ecosystem, driving significant growth in digital financial services, particularly fintech, among students (Effendi et al., 2022). Digital finance itself is a form of unification between financial services and technology, which aims to provide more effective ways for students to access and manage their finances (Ainun Hikmah & RA Nurlinda, 2023). Innovative fintech companies and financial service providers advance the financial sector through digital innovations in products, businesses, software, and the way they interact with customers (Gomber et al., 2017).

Digital finance in Indonesia has a great opportunity to expand financial inclusion by providing more practical access, efficient costs, and increased service effectiveness. Unfortunately, this potential has not been fully realized because, even though many Indonesians are connected to the internet, only a handful of them regularly use financial applications. This indicates that the digital financial industry in Indonesia has great potential to increase user engagement (Ahmad Ghazy Lilhaq, 2024). One effective way for digital finance to attract the intention to use digital finance is to offer *cashback* and interesting promotions. This strategy has proven capable of attracting more consumers to use digital financial services (Ainun Hikmah & RA Nurlinda, 2023).

Under current conditions, it is estimated that it will trigger various changes that we can witness directly, such as in the implementation of financial transactions, utilization of financial products and services (Dwi Pambudi, 2019). Therefore, digital financial literacy is needed for students, this literacy refers to a good understanding of financial management through digital platforms (Muahamad Nur Ichsan, 2024).

Literacy on digital finance is important to increase students' use of digital financial products. Through this outreach, it is hoped that students will better understand the benefits and conveniences offered by digital finance, encouraging their intention to use it (Adiyanto et al., 2021). Individuals who wish to utilize digital financial services need adequate financial literacy knowledge. This understanding allows them to make informed decisions and avoid the risk of loss (Fietroh & Andriani, n.d, 2021).

Based on research conducted by OJK in 2024, only around 49.68% of Indonesia's population has an adequate understanding of finances. This low level of financial literacy will impact effective and efficient financial management, which will result in a decline in financial management. As more digital financial products, such as Mobile Banking and E-Wallet, students have to understand digital finance. This condition is a concern for all parties, particularly for academics to examine the extent to which students understand digital financial literacy.

One of the factors influencing the use of digital financial services is the perception of ease of use, which refers to users' belief that these services are easy to understand, learn, and operate. This ease of use plays a significant role in shaping students' intention to adopt digital financial services (Damayanti et al., 2023). It is hoped that the use of digital finance can help students carry out transactions. Students do not need to carry a lot of cash during transactions. Just bring a smartphone and top up your balance, and you can make transactions anywhere and anytime (Nizar & Yusuf, 2022).

Research conducted (Utomo et al., 2023). The perception of convenience has a beneficial effect on the desire to use digital financial services. However, the study results

from (Humbani & Wiese, 2019) Demonstrate that perceived ease of use does not significantly impact the individual's intention to utilize a product. Considering these findings, we can conclude that students need more than just convenience to want to use digital payment applications. Other breakthroughs are needed, such as attractive promotions, benefits offered, or giving *cashback*, to increase users' intentions towards digital financial applications among students (Veronica Ong, 2022). Apart from the ease of choosing digital financial services, trust is one of the determining factors. Research (Nizar & Yusuf, 2022) Proves that trust has a positive correlation with the user's intention to utilize the service.

Trust is an essential foundation for the successful implementation of new information systems. Users must be confident that the technology will improve their performance (Maulana & Zoraya, 2024). A person's belief in a technology can encourage their interest in using it (Akhnes Noviyanti, 2021). Users' trust in information systems is key to ensuring that the technology can help them achieve more (Agustina et al., 2022). User trust grows when a product or service provides quality, convenience, and safety. This leads to a lasting relationship between users and service providers (Berlianni Fachira & Petra Salsabila, 2024). Hence, good integration can build strong customer trust.

The focus on the Growth and Challenges of digital financial use has grown rapidly among students in Cirebon in recent years. The convenience and practicality of digital finance are the main reasons for its appeal because it allows students to complete a variety of transactions, from paying tuition fees to ordering food online. Behind this convenience, however, there are challenges related to financial literacy and trust. Not all students have a sufficient understanding of financial management, so the use of digital finance can encourage excessive consumer behavior. In addition, concerns about trust in data security and potential cybercrime risks are also concerns that need to be addressed (Algusri et al., 2023).

Research was carried out on students in Cirebon because the biggest factor in the use of digital finance is students, including: This research aims to examine whether financial literacy, perceptions of ease, and the level of trust in use can influence the increase in students' interest in utilizing digital financial services.

REVIEW OF LITERATURE

Technology Acceptance Model (TAM)

The Theory of Technology Acceptance Model (TAM), introduced by Davis (1989), adapts elements from the Theory of Reasoned Action (TRA) to explain various factors that influence the acceptance of information technology. This model aims to explore the things that encourage someone to accept, recognize, and have intentions in using new technology. According to (Hantono et al., 2023) States that the purpose of this theory is to predict a person's intention to use a technology based on their perception of the usefulness and ease of use of the technology. The TAM, or Technology Acceptance Model, serves as a tool to measure and analyze an individual's level of acceptance of a particular technology's use. This model aims to explain and understand why someone accepts or rejects the use of technology (Akhnes Noviyanti, 2021).

Intentions to Use Digital Finance

Intentions to use digital finance describe the extent to which a person is willing and planning to use digital finance as part of their financial activities (Maulana & Zoraya, 2024). The intention to use a product reflects the consumer's evaluation or attitude towards the product. This attitude is influenced by external factors, which encourage consumers to use the products offered (Ida Ayu, 2018). Digital finance as a means of payment will increase if users understand financial literacy, know the benefits and convenience of using it. To find out a person's level of interest, we can pay attention to several things. A person's level of intention can be assessed through three aspects: desire to try, frequency of use, and plans for sustainable use (Sugiharti & Maula, 2019) Trust and satisfaction in digital financial technology systems will encourage students to use them for user efficiency and effectiveness (Putritama & Sari, 2020).

Financial Literacy

Digital financial literacy combines an understanding of finance with the use of this digital platform to include a person's knowledge and behavior in managing personal finances, financial products, and services (Rita Rahayu, 2022). Strong synergy is needed between all related parties to optimize financial literacy and inclusion, especially for FEB UGJ Cirebon students. Therefore, Academics and educational institutions, which can collaborate with financial institutions to play an active role in increasing understanding of financial products and services, to achieve financial inclusion targets in Indonesia (Salwa et al., 2022)

Ease

The perception of convenience is a key factor in the acceptance of technology for one of the primary consumer considerations when using financial services. Ease of use is a measure of a user's perception of how easy and uncomplicated the operation of a system is (Rodiah & Melati, 2020). According to research from (Algusri et al 2023) Users believe that digital finance is easy to use because it does not take a lot of time and energy, and is easy to learn and understand. The easier the payment technology is, the more students turn to non-cash payments. Research reveals that the use of digital finance has a big positive influence (Berlianni Fachira & Petra Salsabila, 2024).

Trust

Trust is a person's positive hope for another person that the person will act as desired. Believers hope that others can fulfill their expectations (Saputra -Melati & Putri, 2022). Users' trust in the security and reliability of digital finance can be a key factor in shaping their behavior and interest in the use of such services. Research conducted by Akhnes Noviyanti, 2021) proves that trust factors have a positive influence on the intention to use digital finance.

RESEARCH METHOD

This study employs a quantitative approach, which is rooted in the philosophy of positivism. Quantitative methods aim to describe and test hypotheses through numerical data.

This study relies heavily on numbers obtained from the results of online survey methods conducted through the Google Form platform and shared via social media.

Population and Sempel

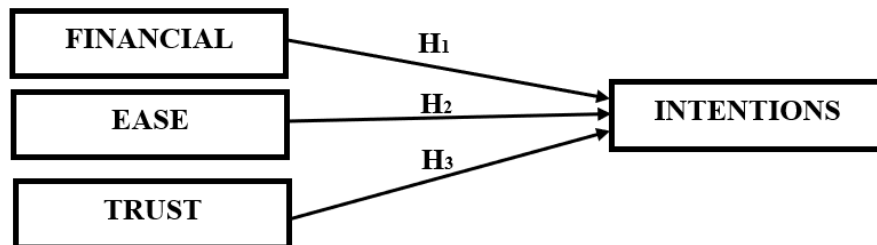
The population in this study consists of students from the Faculty of Economics and Business at Gunung Jati University (FEB UGJ). This study focuses on the relationship between the independent and dependent variables. The sampling method used is purposive sampling, targeting students aged 18 years and above who actively use digital financial products. A total of 258 respondents meeting these criteria participated in the study, all of whom have direct experience using digital financial services such as mobile banking, e-wallets, and other fintech applications. The data collected from these respondents will be analyzed to determine the influence of the studied variables on the intention to use digital finance.

Research Hypothesis

- H1:** Financial Literacy has a significant effect on the Intention to Use Digital Finance.
- H2:** Perceived Ease of Use has a significant effect on the Intention to Use Digital Finance.
- H3:** Trust has a significant effect on the Intention to Use Digital Finance.

Research Model

Based on background and literature review, researchers established the following conceptual framework:



RESULTS AND DISCUSSION

Test Statistical Descriptive

Table 1
Descriptive Statistics

	N	Minimum	Maximu	Mean	Std. Deviation
Financial Literacy	258	9	25	8.40	2.860
Ease	258	4	20	4.30	2.963
Trust	258	8	20	3.04	2.537
Intention use	258	5	20	3.29	2.894
Valid N (Listwise)	258				

The results of the descriptive tests that have been carried out, the distribution of data obtained by researchers can be described as follows:

- 1) The Financial Literacy Variable (X1) has a minimum value of 9, a maximum of 25, with an average of 20.40, and a standard deviation of 2,860.

- 2) The Ease Variable (X2) ranges from 4 to 20, with a mean of 16.30 and a standard deviation of 2.963.
- 3) For the Confidence variable (X3), the minimum value is 8, the maximum is 20, the average is 15.04, and the standard deviation is 2.537.
- 4) The Intention to Use variable (Y) has a minimum value of 5, a maximum of 20, with an average of 15.29, and a standard deviation of 2.894.

Validity Test

Test the validity of the data shows that all indicators of independent (X1, X2, X3) and dependent (Y) variables are valid because their correlation values (R count) are significant above 0.122 (R table).

Reliability Test

This study utilized Cronbach's Alpha to test the reliability of the instrument. Based on the criteria ($\text{Alpha} > 0.70$), the results of the analysis showed that all the study variables, namely financial literacy, ease, trustworthiness, and intention to use, had Alpha values per these standards. Thus, it can be concluded that all variables in this study met adequate reliability standards.

Normality Test

Data normality tests were performed to verify the distribution of data in this study. As an alternative to the Lilliefors test, this study used the Kolmogorov-Smirnov test with a significance level of 0.05. The statistical hypothesis proposed is:

Table 2
One-Sample Kolmogorov-Smirnov Test

		Unstandardized
N		258
Normal Parameters ^{a, b}	Mean	.0000000
	Std. deviation	2.76987779
Most Extreme Defferences	Absolute	.049
	Positive	.044
	Negative	-.049
Statistical Test		.049
Asymp. Sig. (2-tailed)		.200 ^{c, d}

Source: SPSS 25 output

The results of the data normality test show the Asymp value. Sig. (2-tailed) of 0.200. Since the value is greater than the level of significance determined (0.05), it can be concluded that the study data are normally distributed and satisfy the assumption to perform a parametric statistical analysis.

Multicollinearity Assay

Multicollinearity assays are important in regression analysis to ensure there is no significant correlation between predictors. Multicollinearity was detected through the values of VIF (< 10) and tolerance (> 0.10) of the independent variables.

Table 3
Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
Financial Literacy (X1)	.576	1.737
Ease (X2)	.563	1.775
Trust (X3)	.636	1.572

Source: SPSS 25 output

Based on the table above, it is known that the VIF value of the financial literacy variable (X1) is $1.737 < 10$ and the ease variable (X2) is $1.775 < 10$ & the confidence variable (X3) is $1.572 < 10$ for the value tolerance value > 1 then the data does not occur multicollinearity.

Heteroscedasticity Test

A heteroscedasticity test was performed to assess whether the residual variance of the regression remained consistent across observations. This study used the Glejser Test as a method to test heteroscedasticity. This test compares the significance value of the Glejser Test with a significance level of 0.05. If the significant value of the Glejser Test is greater than 0.05, then the regression model is considered not to have heteroscedasticity.

Table 4
Heteroscedasticity Test

	Unstandardized		Unstandardized Coefficient		
	B	Std. Error	Bet	Mean	Sig.
(Constant)	1,240	.511		8.40	2.860
Financial Literacy (X1)	-.007	.028	-.019	4.30	2.963
Ease (X2)	.000	.027	.001	3.04	2.537
Trust (X3)	.016	.030	.042	3.29	2.894

Source: SPSS 25 output

The results of the heteroscedasticity test showed the values of significance of the variables Perception of Financial Literacy (X1), 0.803; Perception of Ease (X2), 0.988; and Perception of Trust (X3), 0.582. Since all values are > 0.05 , there is no heteroscedasticity.

Test Hypothesis

Multiple linear regressions are used to test the linear relationship between two or more independent variables (X1, X2, X3) and one dependent variable (Y) to determine the direction of the relationship, whether positive or negative.

T-Test (Partially)

Table 5
Coefficients T-test

	Unstandardized		Unstandardized Coefficient		
	B	Std. Error	Bet	Mean	Sig.
(Constant)	4,651	.831		5,599	.000
Financial Literacy (X1)	.297	.045	.382	6,537	.000
Ease (X2)	.126	.045	.177	2,815	.005
Trust (X3)	.169	.048	.207	3,498	.001

Source: SPSS 25 output

The results from the table above indicate that the significant value (Sig.) of each independent variable, namely financial literacy, convenience, and trustworthiness, was < 0.05. So it can be concluded that H1, H2, and H3 are accepted.

Test F (Simultaneous)

Table 6
ANOVAa

Model	Sum of square	df	Mean square	F	Sig
Regression	508,040	3	169,347	56,755	.000
Residual	757,894	254	2,984		
Total	1265,934	257			

Source: SPSS 25 output

The table shows a significance value of $0.000 < 0.05$ (test F), which means that H1, H2, and H3 are accepted. This shows that financial literacy (X1), ease (X2), and trust (X3) have simultaneous positive influences on Intentions to Use Digital Finance (Y).

Determination Coefficient

Analysis of the coefficient of determination is analyzed to measure how well the independent variable predicts the dependent variable. The following table presents the results:

Table 7

Model Summary

Model	R	R Square	Adjusted R	Std. Error of the Estimte
	.633	.401	.394	.000

Source: SPSS 25 output

Based on the table above, the determination coefficient value (R Square) of 0.394 shows that 39.4% of the variation in the dependent variables, Financial Literacy (X1), Perception of Ease (X2), and Trust (X3) can be explained by the independent variable Intention to Use Digital Finance. Meanwhile, the remainder, namely $100\% - 39.4\% = 60.6\%$, was influenced by other factors outside the model or variables that were not studied.

The Influence of Financial Literacy on Intentions to Use Digital Finance

Based on the results of the hypothesis test, it was found that Financial Literacy had a significant effect (significance value $0.001 < 0.05$) and was positive (coefficient 0.382 or 38.2%) on Intention to Use Digital Finance. This shows that the better one understands finance, the more likely one is to use digital finance. Specifically, an increase of one level of financial literacy is predicted to increase usage intentions by 38.2%.

Thus, H1 is accepted, which states that Financial Literacy has a significant influence on Intentions to Use Digital Finance, and the findings of this study are in line with previous research by (Chabella Safiudin et al., 2024), which shows that financial literacy has a significant influence on intentions to use digital finance.

These findings support the Technology Acceptance Model (TAM) theoretical framework, which states that financial literacy significantly influences usage intent. Individuals with high levels of financial literacy find it easier to understand financial technology, which ultimately drives the intention to use it.

The Effect of Ease on Intentions to Use Digital Finance

The results of the hypothesis test show that ease has a significant (significance value $0.005 < 0.05$) and positive (coefficient 0.177 or 17.7%) influence on the intention to use digital finance. This suggests that the higher the perceived level of ease, the greater the individual's intention to use digital finance. Specifically, each one-tier increase in the convenience factor is expected to increase the intended use by 17.7%.

In practical terms, improvements in the perception of convenience, such as easy-to-use interfaces, efficient transaction processes, or easy access, can increase the intention to use digital payment systems by 17.7%. This shows that convenience is the main factor that motivates students to intend to use digital financial services.

Based on this analysis, H2 was accepted, which confirms the positive influence of convenience on the intention to use digital finance. These findings are in line with the Technology Acceptance Model (TAM) theoretical framework, which explains that perceived ease of use has a significant influence on shaping an individual's intention to use technology. This is also supported by research (Agustina et al., 2022), which found that perceived convenience positively impacts the intention to use digital wallets. Students find digital financial services easy to understand and more flexible because they don't need to carry a wallet, since the money is already on their cell phone.

The Influence of Trust on Intentions to Use Digital Finance

Based on the results of hypothesis tests, it was found that there is a significant influence of trust on the intention to use digital finance. This can be seen from the significance value (Sig.) of $0.001 < 0.05$ and the positive coefficient of 0.207 or 20.7%, which shows that trust significantly influences the intention to use digital finance. This also means that a one-tier increase in trust instruments could increase digital financial usage intentions by 20.7%

The importance of trust in users' decisions to adopt digital financial services is underscored by these findings. Trust in a technological context refers to the belief that digital systems operate safely and reliably, and protect personal data and financial transactions, which in turn affects the continued use of these services.

Based on these results, it can be concluded that H3 is accepted, which states that trust has a positive and significant influence on the intention to use digital finance. These findings are also in line with research (Simatupang et al., 2024), which states that the perception of trust has a positive impact on the intention to use a digital wallet. Customer trust is very important in the banking world and can help digital banks attract and retain many customers. These findings are also consistent with the Technology Acceptance Model (TAM) theoretical framework, which explains that trust in the use of technology has a significant influence on shaping an individual's intention to use financial technology.

Influence Financial Literacy, Ease, and Trust in Intentions to Use Digital Finance

Based on the table of hypothesis test results, it can be seen that financial literacy, convenience, and trust simultaneously influence the intention to use digital finance. This is indicated by a significance value (Sig) of $0.000 < 0.05$, which indicates a positive influence on the intention to use digital financial services.

These findings show that these three variables, namely financial literacy, convenience, and trust, interact synergistically and have an important role in encouraging students to utilize digital financial services. Financial literacy provides adequate understanding and knowledge regarding the advantages and risks of using a digital financial system. The convenience aspect provides comfort for users in accessing services without experiencing difficulties. Meanwhile, trust fosters a sense of security and confidence that the digital system used is trustworthy and able to maintain the confidentiality of users' personal information.

Therefore, digital financial service providers need to adopt a holistic approach, not only focusing on one aspect but integrating these three factors thoroughly in the development of their systems and services. Measures such as increasing financial literacy, designing user-friendly interfaces, and strengthening security features and information disclosure are effective strategies for building trust and increasing user interest and loyalty in the long-term use of digital financial services.

CONCLUSION

This research aims to analyze the influence of Financial Literacy, Ease, and Trust on students' Intentions to Use Digital Finance at the Faculty of Economics and Business, Gunung Jati University (UGJ), Cirebon.

The results showed that financial literacy, ease, and trust significantly influenced the intention to use digital financial services. In particular, financial literacy had a positive impact of 38.2%, indicating that better financial understanding is correlated with a higher tendency to adopt digital financial services. However, these findings highlight the need to improve financial literacy education, especially among students.

In addition, ease of use and trust also contribute positively to the intention to use digital financial services, with influences of 17.7% and 20.7%, respectively. Ease of accessing services, as well as easy-to-use interfaces, along with secure and trustworthy systems, are key factors driving students to adopt digital finance.

These three factors work together simultaneously to influence user intentions in using digital payment systems. Therefore, digital financial service providers need to integrate aspects of increasing financial literacy, convenience usage, and user trust in their development strategy to increase user adoption and loyalty rates.

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