

DETERMINATION OF INTEREST IN USING E-WALLET IN THE ACCOUNTING INFORMATION SYSTEM IN LHOKSEUMAWE CITY

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Abstract

The development of digital payment systems through the use of electronic wallets (e-wallets) is part of the transformation of technology-based accounting information systems. The Technology Acceptance Model (TAM) explains that perceived ease of use and perceived usefulness are the main factors influencing technology acceptance (Davis, 1989). This study aims to analyze the influence of perceived ease of use and perceived usefulness on the interest in using e-wallets as an accounting information system among the people of Lhokseumawe City. This study used a quantitative approach with a survey method of 100 respondents. Data were analyzed using multiple linear regression with the help of SPSS. The results showed that perceived ease of use and perceived usefulness have a positive and significant effect on interest in using e-wallets, both partially and simultaneously. This finding supports the TAM model and indicates that increased ease of use and perceived usefulness will encourage interest in using e-wallets as part of a digital accounting information system.

Keywords: E-Wallet, Interest in Use, Perceived Ease of Use, Perceived Benefit, Accounting Information System

INTRODUCTION

The development of information technology has driven the transformation of payment systems from conventional methods to digital payment systems. Financial technology (fintech) innovations offer a variety of electronic-based transaction services that simplify people's economic activities. One rapidly growing form of fintech is the electronic wallet (e-wallet), which allows users to make payments, transfer funds, and various other transactions quickly and conveniently via mobile devices. The trend of fintech development in Indonesia shows significant growth in line with government policy support and increasing digital literacy (Azis, 2023; Putri, 2022). The increase in e-wallet use is inseparable from public perceptions of the convenience and benefits offered by these systems. Several studies have shown that perceived convenience and perceived benefits significantly influence interest in using electronic money (Atriani et al., 2020; Ernawati & Noersanti, 2020; Widiyanti, 2020). Other studies have also found that perceived usefulness, ease of use, security, and trust factors play a significant role in increasing interest in e-wallet use in various regions in Indonesia (Desita & Dewi, 2022; Sulfina et al., 2022; Lahagu et al., 2023). This suggests that psychological factors and individual perceptions are key determinants of digital payment technology adoption.

From an accounting perspective, every transaction made through an e-wallet constitutes financial data automatically recorded in the system. An Accounting Information System (AIS) functions to collect, record, and process transaction data into relevant and reliable information to support decision-making (Jogiyanto, 2017). The digitization of payment systems through e-wallets indirectly supports the efficiency of transaction recording and improves the accuracy of financial information. Thus, the use of e-wallets can be viewed as part of the transformation of digital technology-based accounting information systems. Individual acceptance of technology can be explained through the Technology Acceptance Model (TAM) developed by Davis (1989). This model states that perceived ease of use and perceived usefulness are two key constructs that influence a person's intention to use a technology system. Perceived ease refers to the belief that the system is easy to understand and use, while perceived usefulness refers to the belief that the system can improve user effectiveness and performance (Davis, 1989; Ramadhani & Susanto, 2020). Further development of this model also confirms that these two variables have a direct influence on interest in using technology (Amilia & Sari, 2020).

Various empirical studies in recent years support the relevance of the TAM model in explaining e-wallet adoption in Indonesia. Rahmawati and Rosa (2023) found that perceived usefulness and ease of use significantly influence the intention to use the DANA digital wallet among Generation Z. Similar findings were also demonstrated by Ramadhani and Tamba (2022) and Khoiriyah et al. (2023), who stated that the higher the perceived ease and usefulness, the higher the intention to use financial technology. Other research on the millennial generation also shows that ease and usefulness are dominant variables in e-wallet adoption (Rahmawati & Santoso, 2023). Lhokseumawe City, as one of the cities experiencing economic development and digitalization, also shows an increase in the use of non-cash payment systems. Regional statistical data indicates growth in economic activity and the use of digital technology in the community (Central Statistics Agency, 2023). However, the level of interest in using e-wallets among the public still varies. Differences in perceptions of the ease and benefits offered by e-wallets are suspected to be factors influencing this level of interest. Based on this description, this study aims to analyze the influence of perceived ease of use and perceived usefulness on e-wallet usage intentions among residents of Lhokseumawe City. This research is expected to provide an empirical contribution to strengthening the application of the Technology Acceptance Model in the context of digital payment systems, while also enriching studies on technology adoption from an accounting information systems perspective.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is a theoretical model widely used to explain the acceptance of information technology by individuals. This model was first developed by Davis (1989), who stated that the acceptance of a technological system is influenced by two main constructs: perceived ease of use and perceived usefulness. Both constructs influence an individual's attitude and intention to use a system. Perceived ease of use is defined as the degree to which a person believes that using a system does not require significant effort (Davis, 1989). Meanwhile, perceived usefulness refers to the degree to which using the system can improve performance or provide certain benefits. Further development of the TAM model shows that both variables have a direct influence on the intention to use technology (Ramadhani & Susanto, 2020; Amilia & Sari, 2020). This model has been widely used in research related to the adoption of digital payment technologies, including e-wallets.

Accounting Information Systems in the Context of Digital Payments

An Accounting Information System (AIS) is a system designed to collect, record, store, and process data to produce relevant information for decision-making (Romney & Steinbart, 2018). An AIS consists of several main components: users (people), procedures and instructions, data, software, information technology infrastructure, and internal controls. In the digital era, electronic payment systems such as e-wallets have become part of the technological infrastructure that supports automatic and real-time transaction recording processes. The use of e-wallets results in transaction data that is systematically documented in a digital database. Every transaction made by a user is recorded automatically without manual intervention, thereby minimizing recording errors (human error) and increasing the accuracy and timeliness of financial information. From an accounting cycle perspective, e-wallets serve as an input system and initial recording of transactions that can then be integrated into the financial reports of users and business entities. Jogiyanto (2017) explains that a good information system must be able to produce relevant, reliable, and timely information. These characteristics are also reflected in digital payment systems, where transaction information can be accessed at any time and used for financial decision-making. Therefore, e-wallet adoption is not only related to user behavior toward technology, but also to the effectiveness of implementing digital-based accounting information systems. Thus, interest in e-wallet use can be understood as part of the acceptance of modern accounting information systems integrated with digital technology. In this study, perceived ease of use and perceived usefulness are positioned as determinants of acceptance of digital-based accounting information systems, where e-wallets are viewed as part of an electronic financial transaction recording system. Thus, interest in using e-wallets reflects public acceptance of digitalized accounting information systems.

Perception of Ease and Interest in Using E-Wallet

Perceived ease of use is a key factor influencing technology acceptance. A system that is easy to understand, easy to operate, and does not require complex effort will increase an individual's tendency to use it. In the context of e-wallets, ease of use can include ease of registration, balance top-up, application navigation, and transaction processing. Several empirical studies have shown that perceived ease of use has a positive and significant effect on e-wallet usage intention. Atriani et al. (2020) found that perceived ease of use significantly

influences e-wallet usage intention in Indonesia. Similar results were also found by Widiyanti (2020) and Ernawati and Noersanti (2020), who stated that the higher the perceived ease of use, the higher the public's interest in using e-money. Research by Rahmawati and Rosa (2023) also showed that ease of use significantly influences interest in using the DANA digital wallet. Based on the theoretical foundation and the results of previous research, the first hypothesis in this study is formulated as follows:

H1: Perception of convenience influences interest in using e-wallet.

Perception of Benefits and Interest in Using E-Wallets

Perceived usefulness relates to the extent to which an individual believes that using a system will provide benefits or increase the effectiveness of their activities. In the context of e-wallets, perceived benefits can include time efficiency, transaction speed, ease of recording transactions, and ease of managing expenses. Davis (1989) stated that perceived usefulness is a key determinant in forming intentions to use technology. Empirical research also shows that perceived usefulness significantly influences intention to use e-wallets. Desita and Dewi (2022) found that perceived usefulness positively influences intention to use non-cash transactions in e-wallet applications. Lahagu et al. (2023) and Sulфина et al. (2022) also stated that perceived usefulness significantly influences intention to use e-money. Similar findings were presented by Khoiriyah et al. (2023) and Ramadhani and Tamba (2022), who showed that the higher the perceived usefulness, the higher the intention to use financial technology. Based on the theory and results of previous research, the second hypothesis is formulated as follows:

H2: Perceived benefits influence interest in using e-wallets.

Perceived Ease and Perceived Benefits on Interest in Using E-Wallets

Within the TAM framework, perceived ease of use and perceived usefulness simultaneously influence an individual's intention to use a technology (Davis, 1989). These two variables complement each other in shaping an individual's belief in a system. Systems that are easy to use but do not provide clear benefits tend to be less attractive, and vice versa. Several studies have shown that perceived ease of use and perceived usefulness simultaneously significantly influence intention to use e-wallets (Atriani et al., 2020; Rahmawati & Santoso, 2023; Khoiriyah et al., 2023). This suggests that acceptance of digital payment technology is not influenced by a single factor, but rather by a combination of perceived ease of use and perceived usefulness. Therefore, the third hypothesis in this study is:

H3: Perceived ease and perceived usefulness simultaneously influence the interest in using e-wallets.

METHODS

This study used a quantitative approach with a survey method to examine the influence of perceived ease of use and perceived usefulness on e-wallet usage intention. The quantitative approach was chosen because this study aims to empirically test the relationship between variables using statistical analysis (Sugiyono, 2020; Jogiyanto, 2023). The population in this study were residents of Lhokseumawe City who use electronic wallet (e-wallet) services. The sampling technique used purposive sampling with the criteria of respondents who have and/or are currently using e-wallets. The sample size obtained was 100 respondents. This number is considered adequate for multiple linear regression analysis (Ghozali, 2018). The data used were primary data obtained through direct questionnaire distribution to respondents. The research instrument used a five-point Likert scale, ranging from a score of 1 (strongly disagree) to a score of 5 (strongly agree). The independent variables in this study consisted of perceived ease of use and perceived usefulness, while the dependent variable was e-wallet usage intention. Indicators for each variable were adopted and developed based on the Technology Acceptance Model concept (Davis, 1989).

Before hypothesis testing, the research instrument was tested for validity and reliability. Validity was measured by looking at the item-total correlation value, while reliability was measured using the Cronbach's Alpha coefficient with a minimum limit of 0.70 (Ghozali, 2018). Next, classical assumption tests were conducted, including normality, multicollinearity, and heteroscedasticity tests, to ensure the regression model met the required assumptions. Data analysis was performed using multiple linear regression with the help of SPSS. Hypothesis testing was carried out using the t-test to determine the partial effect, the F-test to determine the simultaneous effect, and the coefficient of determination (R^2) to measure the ability of the independent variable to explain the dependent variable. The multiple regression equation according to (Supranto, 2019) is the estimated/predicted relationship between one insignificant variable and several independent variables with the following formulation:

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$$Y = a + b_1X_1 + b_2X_2 + \epsilon$$

Information:

Y = Interest in Using Electronic Wallets

a = Constant

b = Regression Coefficient

X1 = Perceived Ease of Use

X2 = Benefits

ε = Error or Residue

RESULTS AND DISCUSSION

Based on the results of research conducted on 100 respondents through the distribution of questionnaires. In this study, a Likert Scale was used. The answers given by respondents were then scored using the agree-disagree technique by developing questions that produce answers of agree, disagree in various value ranges. A good scoring technique is a minimum of 1 and a maximum of 5. Next, a validity test was conducted on the research variables, the results showed that the variables used had a correlation coefficient greater than the r table = 0.1654. So all indicators of the dependent and independent variables in this study are valid.

Table 1. Validity Test Results

NO	Variables	Indicator	r Count	r Table	Information
1	Interest in Use	Y1	0.7100	0.1654	Valid
		Y2	0.6605	0.1654	Valid
		Y3	0.6751	0.1654	Valid
		Y4	0.6800	0.1654	Valid
		Y5	0.7383	0.1654	Valid
3	Perception of Ease	X1.1	0.7252	0.1654	Valid
		X1.2	0.7263	0.1654	Valid
		X1.3	0.7975	0.1654	Valid
		X1.4	0.7042	0.1654	Valid
		X1.5	0.7072	0.1654	Valid
4	Perceived Benefits	X2.1	0.6558	0.1654	Valid
		X2.2	0.8275	0.1654	Valid
		X2.3	0.8193	0.1654	Valid
		X2.4	0.7019	0.1654	Valid
		X2.5	0.6742	0.1654	Valid

Source: Processed primary data, 2025

Table 2. Reliability Test Results

No	Variables	Indicator	Cronbach's Alpha	Standard Reliability	Information
1	User Interest	Y1	0.678	0.60	Reliable
		Y2	0.689	0.60	Reliable
		Y3	0.688	0.60	Reliable
		Y4	0.695	0.60	Reliable
		Y5	0.648	0.60	Reliable
3	Perception of Ease	X1.1	0.750	0.60	Reliable
		X1.2	0.747	0.60	Reliable
		X1.3	0.713	0.60	Reliable
		X1.4	0.751	0.60	Reliable
		X1.5	0.755	0.60	Reliable
4	Perceived Benefits	X2.1	0.804	0.60	Reliable
		X2.2	0.687	0.60	Reliable
		X2.3	0.691	0.60	Reliable
		X2.4	0.746	0.60	Reliable
		X2.5	0.756	0.60	Reliable

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Source: Processed primary data, 2025

Next, a reliability test was conducted which showed that the indicators of Perceived Ease, Perceived Usefulness and Interest in Use were reliable as measuring instruments for variables, because the Cronbach's alpha value of the variable was greater (>) than 0.60.

Table 3. Kolmogorov-Smirnov Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	0E-7
	Standard Deviation	1,13779183
Most Extreme Differences	Absolute	,095
	Positive	,095
	Negative	-,058
Kolmogorov-Smirnov Z		,951
Asymp. Sig. (2-tailed)		,326
a. Test distribution is Normal.		
b. Calculated from data.		

From the table above, the data can be distributed normally, this assumption is proven by the Kolmogorov-Smirnov (KS) significance value that the Kolmogorov-Smirnov Z value is 0.951 or higher than 0.05. With the provision that the Kolmogorov-Smirnov (KS) significance value is greater than 0.05, the research data meets the requirements for normality.

Table 4. Glejser Test Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,750	,923		,813	,418
	Perception of Ease	-,052	,064	-,133	-,826	,411
	Perceived Benefits	,057	,064	,143	,890	,376
a. Dependent Variable: ABS_RES						

Source: Processed primary data, 2025

Based on the table above, it can be concluded that the significance value in the Glajser test for each independent variable has a significance value above 0.05, so it can be concluded that with the Glajser test in this study, heteroscedasticity does not occur.

Table 5. Multicollinearity Test

Coefficients ^a								
Model		Unstandardized Coefficients		Standardize d Coefficient s	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Toleranc e	VIF
1	(Constant)	4,590	1,431		3,207	,002		
	Perception of Ease	,366	,098	,381	3,716	,000	,395	2,533
	Perceived Benefits	,422	,099	,438	4,265	,000	,395	2,533
a. Dependent Variable: Interest in Using Electronic Wallets								

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The table above shows that the regression model does not experience multicollinearity. This is indicated by the tolerance value for each variable being greater than 0.10. Meanwhile, the VIF value is also below 10. Therefore, it can be concluded that there is no multicollinearity among the independent variables in the regression model.

ANALYSIS RESULTS

Based on the results of multiple linear regression analysis using SPSS on 100 respondents, the following results were obtained.

Table 6. T-Test Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4,590	1,431		3,207	,002
	Perception of Ease	,366	,098	,381	3,716	,000
	Perceived Benefits	,422	,099	,438	4,265	,000
a. Dependent Variable: Interest in Using Electronic Wallets						
Source: Processed primary data, 2025						

The first hypothesis test shows that perceived ease of use has a positive and significant effect on the intention to use e-wallets. This is evidenced by the calculated t-value of 3.716, which is greater than the t-table of 1.660 at a significance level of 0.05. The significance value of 0.000 is less than 0.05, so the first hypothesis is accepted. The second hypothesis test shows that perceived usefulness has a positive and significant effect on the intention to use e-wallets. The calculated t-value of 4.265 is greater than the t-table of 1.660 with a significance level of 0.000 < 0.05. Thus, the second hypothesis is accepted. Furthermore, the results of the simultaneous test (F test) show a calculated F-value of 71.749, which is greater than the F-table of 2.70 with a significance level of 0.000 < 0.05. This indicates that perceived ease of use and perceived usefulness together have a significant effect on the intention to use e-wallets. Thus, the third hypothesis is accepted.

Table 7. F Test Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	189,598	2	94,799	71,749	,000 ^b
	Residual	128,162	97	1,321		
	Total	317,760	99			

- a. Dependent Variable: Interest in Using Electronic Wallets
- b. Predictors: (Constant), Perceived Benefit, Perceived Ease

Table 8. Adjusted R Square

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	,772 ^a	,597	,588	1.14946
a. Predictors: (Constant), Perceived Benefit, Perceived Ease				
b. Dependent Variable: Interest in Using Electronic Wallets				

The coefficient of determination (Adjusted R Square) value of 0.588 indicates that 58.8% of the variation in interest in using e-wallets can be explained by perceived ease and perceived benefits, while the remaining 41.2% is influenced by other variables outside the research model.

Discussion

The results of the study indicate that perceived ease of use has a positive and significant effect on e-wallet usage intention. This finding indicates that the easier an e-wallet system is to understand and use, the higher the

public's interest in using it. This is in line with the Technology Acceptance Model, which states that perceived ease of use is a primary determinant in forming technology usage intention (Davis, 1989). This finding is also consistent with research by Atriani et al. (2020), Widiyanti (2020), and Rahmawati and Rosa (2023), which states that ease of use has a significant effect on e-wallet usage intention. Furthermore, perceived usefulness has also been shown to have a positive and significant effect on e-wallet usage intention. This indicates that people consider the benefits gained from e-wallet use, such as time efficiency, transaction speed, and ease of transaction recording. This finding supports the TAM theory, which states that perceived usefulness is a major factor in increasing technology usage intention (Davis, 1989). The results of this study align with Desita and Dewi (2022), Lahagu et al. (2023), and Khoiriyah et al. (2023) who found that perceived benefits have a significant influence on interest in using financial technology.

Simultaneously, perceived ease of use and perceived usefulness significantly influence e-wallet usage intention. This indicates that acceptance of digital payment technology is not influenced by a single factor, but rather by a combination of perceived ease of use and perceived usefulness. In the context of accounting information systems, perceived ease of use and perceived usefulness of e-wallet usage also support efficient transaction recording and more structured financial management. The Adjusted R Square value of 0.588 indicates that the research model has strong explanatory power in explaining e-wallet usage intention among the people of Lhokseumawe City. From an accounting information systems perspective, the findings of this study indicate that perceived ease of use and usefulness play a role in increasing the acceptance of digital-based transaction recording systems. The ease of use of e-wallets allows users to automatically record transactions without manual processes, thereby increasing efficiency and reducing the potential for recording errors. Furthermore, perceived benefits, such as the availability of systematically documented transaction histories, support the principles of accountability and transparency in financial management. This suggests that e-wallet acceptance is not only related to transaction convenience but also reflects an acceptance of digital accounting information systems capable of producing relevant and timely financial information.

CONCLUSION

This study demonstrates that perceived ease of use and perceived usefulness have a positive and significant influence on e-wallet usage intention. These findings suggest that acceptance of digital payment systems is determined by the extent to which the system is easy to use and provides tangible benefits to users. From an accounting information systems perspective, the results of this study confirm that e-wallets function not only as a transaction tool but also as a digital-based financial recording system that supports the efficiency, accuracy, and timeliness of transaction information. Therefore, e-wallet usage intention reflects public acceptance of digitalized accounting information systems. Theoretically, this research strengthens the application of the Technology Acceptance Model in the context of digital payment-based accounting information systems. Practically, e-wallet service providers need to improve system usability and clarify functional benefits, particularly in the recording and management of financial transactions. Future research is recommended to add other variables such as trust and risk to expand the research model.

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