E-WALLET: EASE AND RISK PERCEPTION OF STUDENT TRANSACTIONS

Kharimah[1]
Imam Tabroni[2]
Qory Vidiati[3]

[1] Islamic University Bunga Bangsa Cirebon
Email: kharimahrima7@gmail.com
[2,] Islamic University Bunga Bangsa Cirebon
Email: imamtabroni70@gmail.com
[3,] Islamic University Bunga Bangsa Cirebon

Abstract*: This study aims to determine the effect of perceived convenience and perceived risk on interest in using e-wallets on Sharia Economics students of UI Bunga Bangsa Cirebon. E-wallets have become an application needed in everyday life, but consumers often view them as risky. This perception can affect interest in using e-wallets. This research uses quantitative methods with 41 respondents who are 5th semester Sharia Economics students of UI Bunga Bangsa Cirebon. Data processing using one sample t-test and person product moment. The t-test results show that variable X1 has a high average value of 13.88. While the X2 variable has a low average value of 9.54. From the person product moment analysis, it is found that the X1 variable on Y has a strong and positive correlation with a value of (0.666), which means that the relationship between the perceived convenience variable and interest in use has a strong and significant influence . While the X2 variable on Y has a very low and negative correlation with a value of (-0.069), meaning that the perceived risk variable with interest in using has a weak relationship and has no significant effect. Then based on the results of the F test, the F-count of 16,329 is greater than the F table of 3,245. So between perceived convenience and perceived risk simultaneously affect the interest in using e-wallets.*

Keywords*: E-wallet , Perception Ease, Perception Risk*
_____

Introduction

The digital era continues develop support one _ experienced sectors _ progress and innovation in services finance . Where fintech or *financial technology* present as innovation new from service finance (Irwan & Eri, 2022) . Fintech isn't it including services provided by banking , but _ is a business model new ones at the moment This can help need public . Fintech companies deliver diverse possible services _ public For do transaction finance without must own bank accounts in general (Rahma, 2018) . Moment here , there is Lots One type of fintech available is E-wallet. E- wallet or more known in Indonesia as useful digital wallet For do transaction online payment using internet technology (Nuha et al., 2020) . Where to use E-wallet application has become a phenomenon that is not Again foreign in life daily . Based on data from Bank Indonesia in the 2nd quarter of 2019 - 2nd quarter of 2020 , the most popular e-wallets in Indonesia include Ovo , Gopay , and Dana (Aprilia & Susanti, 2022) .

Research result latest from Insight Asia shows that increasingly digital wallets become choice main public For do payment , beat use Money cash and bank transfer. From the results research , looks that 74% of respondents active use inner digital wallet various transaction finance they . Research This involved 1,300 respondents and was implemented in seven city big in Indonesia, incl Jabodetabek , Bandung, Medan, Makassar, Semarang, Palembang, and Pekanbaru , in range time between 19 to 30 September 2022. Following table under This show percentage public in do transaction payment . (Sheila Wulandari, 2023)
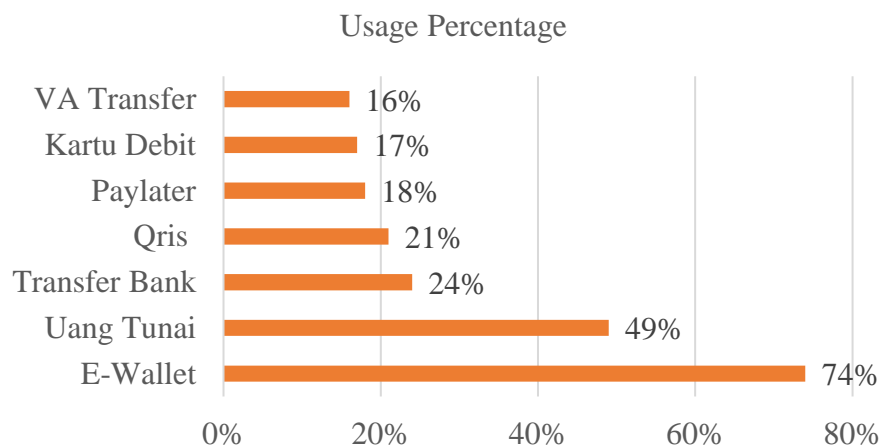

Figure 1: Percentage of Usage Method Payment September 2022
Source: Processed Data , Bank Indonesia 2023

E-wallet use is not only become trending , but also delivering significant impact on behavior _ consumer . One of possible factors _ influence E-wallet use is perception individual related convenience that will be they feel and how security will possible risks _ happen later day (Baihaqi, 2023) . Interest use Alone is something circumstances Where somebody accept stimulation from outside himself who has he saw , then arise feeling interested and desire For use , try or own product the (Afolo & Dewi, 2022) . Where deep study (Jannah, 2023) stated that perception convenience and perception risk in a way simultaneous influential to interest use of E-wallets.

Perception about convenience also has role important in increase interest e-wallet users . With available features , users _ can with more easy understand and apply e-wallets, so time required _ For transaction become more short (Afolo & Dewi, 2022) . Rafidah & Djawoto, (2017) put

forward that guarantee security is element key in form trust somebody with reduce worries user to misuse of personal data .

Next , perception risk is view or confidence somebody to uncertainty and impact possible negative _ happen moment they do transaction or use service (Rodiah & Melati, 2020) . In context this , perception risk covers How somebody see extent of uncertainty and consequences negative can influence decision they in transaction or use service . This show that security and perception risk own role important in form behavior user in the digital world.

According to Huwaydi & Persada, (2018) students , especially generation millennials , tend to be choose efficiency in transactions , often use transaction based electronic through application on smartphone. Therefore _ that , research This choose student as subject research that has understanding more in about technology electronic. With background behind this , research This aim For evaluate influence perception about convenience and risk to interest student UI BBC Sharia Economics in use e-wallet application.

Literature Review

Perception Convenience

Perception convenience is one of factor decider base reception A technology . Convenience use is trust somebody Where in use something technology can with easy used and understood (Agustino & Yousida, 2021) .

According to Ersaningtyas (2019) that convenience in context use technology or system refers to belief somebody that technology or system the easy used . If somebody believe that something technology or system easy used , then they tend more Possible For use it . In context this , perception about convenience use play role important in decision somebody For use something technology or system .

According to Meileny & Wijaksana (2020) perception convenience have four indicators , including :
  1) Easy to learn, use new system _ can with easy For learned by customers .
  2) Easy to use, use new system _ can with easy For used .
  3) Clear and understandable, that is with use new system _ can with easy For understandable
  4) Become skillful, doer business believe that with use system new will become skilled individual _ in use technology .

Convenience is a series of easy systems understood , used , unbiased , and owned novelty in overcome A problem in a way effective and efficient . This matter enter in room scope perception someone who makes it possible himself using a specific platform as tool transaction. One of them digital wallets , especially e-wallets.

Perception Risk

Perception risk is view or confidence somebody to uncertainty and impact possible negative _ happen moment they do transaction or use service . In context this , perception risk covers How somebody see extent of uncertainty and consequences negative can influence decision they in transaction or use service . Where in ? research conducted by Jannah Perception risk No influential in a way significant to interest use (Jannah, 2023) . Likewise according to results

study Fadare et al who revealed that perception risk own negative relationship to interest using e- swallow (Fadare et al., 2016) .

Brahmanta & Wardhani interpret risk as uncertainty . When level risk something product the more high , probably consumer For No interested in use product the become more big . On the other hand , if something product own low risk , possibility _ big consumer will choose For use product the . This caused by discomfort man in face risk , which can form impact negative like loss financial , non-compliance performance product with expectation consumer , or forever time required _ in operate product (Brahmanta & Wardhani, 2021) .

Indicators perception risk covers three aspect main . First , worry , where is the user feel worried related possibility risk in transaction or use product or service . Second , potential loss , where the user consider There is possibility experience loss financial or error . And third , anticipation risk , where the user plan method face various possibility consequence negative from use product or service . Perception risk This important in taking decisions and management risk Because reflect trust to uncertainty and consequences are not desired (Ernawati & Noersanti, 2020) .

Interest Use
By simple interest is strong inclinations and ambitions _ or great will _ to something . Interest related with the terminology of aspect depicting personality _ exists the desire and impulse that arises in self somebody For use something object (Kesuma & Nurbaiti, 2023) . Interests you have somebody become factor key in predict behavior user . In other words, for understand action that will taken by someone , knowledge about interest individual the become the most important thing (Marey & Purwanto, 2020) .

According to Priambodo and Prabawani , interest For use consists from a number of indicators , ie exists desire For use so that curiosity and desire arise _ use e-wallet products or digital wallet , always try use , and continue in the future come (Priambodo & Prabawani, 2016) .

Paradigm Study
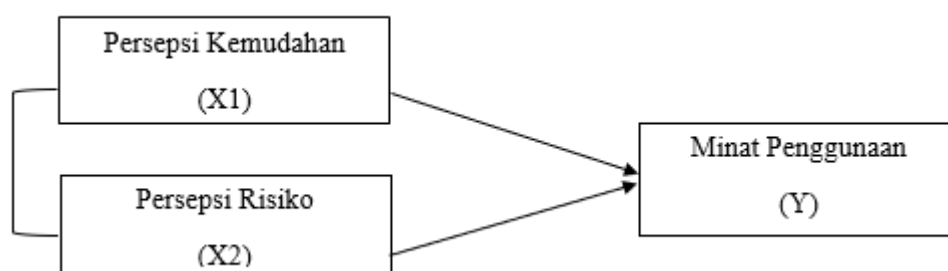
Hypothesis
Ha¹   : Yes influence perception ease (X1) against interest using e-wallet (Y) for students Bunga Bangsa Islamic University , Cirebon
Ha²   : Yes influence perception risk (X2) against interested using e-wallet (Y) for students Bunga Bangsa Islamic University , Cirebon
Ha³   : Yes influence perception convenience (X1), and perception risk (X 2) to interest using e-wallet (Y) for students Bunga Bangsa Islamic University , Cirebon

Research Methodology

Methods used in research _ This is correlation with approach quantitative . Data collection via spread questionnaire with the Google Form link on WhatsApp to respondents Student / i Sharia Economics, Bunga Bangsa Islamic University, Cirebon with sample totaling 41 .

Amount This based on data from respondents who use e-wallets. Respondent is elements :
       1) UI Bunga Bangsa Cirebon students
       2) Students active Sharia Economics Semester 5

The scale used is likert . Where Variable Perception Ease (X1), Perception Risk (X2), and Interest Using (Y) with scale answers 1, 2, 3, and 4 for each statement item submitted . _

Testing process hypothesis description using the respective SPSS programs variables were tested using a one sample t-test, meanwhile for hypothesis testing associative use peson product moment. Determination This because the data is normally and linearly distributed .

Results And Discussion

Description Object Study

Respondents used _ object in study This is student / college student Sharia Economics Semester 5, Bunga Bangsa Islamic University , Cirebon.

Based on survey results obtained with spread questionnaire , then characteristics respondents shared become a number of group that is according to age , class and type of e-wallet used .

Table 1: Respondents Based on Age

Age	Amount	Percentage
20	12	29%
<20	3	7%
>20	26	63%
Total	41	100%

Source : Primary data processed with SPSS, 2023

Based on table 1 the most dominant respondents in using an e-wallet is age over 20 years _ as much as 63%.

Table 2: Respondents By Class

Class	Amount	Percentage
5A	21	51%
5B	1	2%
5C	8	20%
5D	11	27%
Total	41	100%

Source : Primary data processed with SPSS, 2023

Based on table 2 respondents the most is originate from class 5A ie by 51%

Table 3: Respondents Based on E-Wallet Type

E-Wallet Type	Amount	Percentage
Shopee Pay	6	15%
Fund	24	59%
OVO	2	5%
Gopay	3	7%
Other	6	15%
Total	41	100%

Source : Primary data processed with SPSS, 2023

Based on table 3 is visible that most types of Dana e-wallet used with percentage 59% .

Quality Test (Instrument Test)
The data quality test includes the validity test and reliability test of the instrument third variable among them perception ease , perception risk , and interest using e-wallet

In validity testing obtained results that all over item representative statement _ third variable declared valid, because calculated r- value , coefficient correlation *Carl Pearson's Product Moment* (range 0.730-0.878) is more big from r-table (0.316) with df=41-2=39 a=5%.

Then in the existing reliability tests in table 4 below show results that third variable instrument data researchn is declared reliable because mark coefficient Cronbach's Alpha r correlation of third variable obtained more big from reliability standard value namely 0.60.

Table 4: Reliability Test

Variable	Cronbach Alpha	N of Items	Information
Perception Convenience	0.842	4	Reliabble
Perception Risk	0.603	3	Reliabble
Interest Use	0.723	3	Reliabble

Source : Primary data processed with SPSS, 2023

Data Normality Test
For know that the data population is normally distributed or not No so normality test was carried out using the one sample Kolmogorov Smirnov test with level significance 5% or 0.05.

Table 5: Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residuals
N		41
Normal Parameters [a, b]	Mean	.0000000
	Std. Deviation	1.24332485
Most Extreme Differences	Absolute	.114
	Positive	,081
	Negative	-.114
Statistical Tests		.114
Asymp . Sig. (2-tailed)		,200 [c,d]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Source : Primary data processed with SPSS, 2023

Based on table 5 above The residual Asymp is obtained . Sig (2-tiled) is 0.200 which means more big of 0.05, then can concluded that data _ declared normal because condition normality Already fulfilled .

Data Linearity Test

Table 6: Linearity Test Variable X1 to Y

ANOVA Table			Sum of Squares	df	Mean Square	F	Sig.
Interest Using * Perception Convenience	Between Groups	(Combined)	56,376	6	9,396	5,452	,000
		Linearity	50,958	1	50,958	29,566	,000
		Deviation from Linearity	5,418	5	1,084	,629	,679
	Within Groups		58,600	34	1,724		
	Total		114,976	40			

Source : Primary data processed with SPSS, 2023

Based on table 6 is known mark The significance of Deviation from Linearity is 0.679 and the value the more big of 0.05, then can withdrawn conclusion that variable Perception Convenience own linear relationship to variable Interest Use .

Table 7: Linearity Test Variable X2 to Y

ANOVA Table			Sum of Squares	df	Mean Square	F	Sig.
Interest Using * Perception Risk	Between Groups	(Combined)	24,231	7	3,462	1,259	,300
		Linearity	,543	1	,543	,197	,660
		Deviation from Linearity	23,688	6	3,948	1,436	,231
	Within Groups		90,744	33	2,750		
	Total		114,976	40			

Source : Primary data processed with SPSS, 2023

Viewed from table 7 is obtained mark significance of *Deviation from Linearity* of 0.231 and value the more big of 0.05, then can withdrawn conclusion that variable Perception Risk own linear relationship to variable Interest Use .

Hypothesis Test One Sample T-Test

One Sample T-test analysis was used For know about view consumer on perception convenience and perception risk to interest using e-wallet. Analysis This used For test significance difference something average value with mark certain (test value). Test value used is of 11.15 (categorical average estimate good / high / willing). Formulation Hypothesis Study in the One Sample t Test

H0= Average value of each variable The same with value 11.15.
Ha= Average value of each variable No The same with value 11.15.

Table 8: One Sample Statistics

One-Sample Statistics	N	Mean	Std. Deviation	Std. Error Mean
Perception Convenience	41	13.88	1,952	,305
Perception Risk	41	9.54	1,832	,286
Interest Use	41	10.02	1,695	,265

Table 9: One Sample Test

One-Sample Test	Test Value = 11.15					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Perception Convenience	8,949	40	,000	2,728	2.11	3.34
Perception Risk	-5,640	40	,000	-1,613	-2.19	-1.04
Interest Use	4,251	40	,000	1,126	1.66	.59

Source : Primary data processed with SPSS, 2023

From table results analysis above _ can is known that all over variable own the average value is not The same with 11.15 which means Ha is accepted . However variable perception item risk to two own lowest average value namely 9.54.

The data above describe that in perception variables convenience is the most influential with average value . However is known that item to two in dimensions the own lowest value _ so that must improved . the item is perception risk . So that can concluded that For increase interest use e-wallet then management risk need improved .

Person Product Moment Correlation Test

After testing for normality , linearity and one sample t- test Next, the data is analyzed using the Pearson Product Moment Correlation Test . For interpret strength relationship , which is seen is the numbers . Whereas For interpret direction relationship , which is seen is the sign . With use guide table 10 interpretations correlation following This :

Table 10:Guidelines Degrees Connection

Coefficient Interval	Relationship Level
0.00 – 0.199	Very weak
0.20 – 0.399	Weak
0.40 – 0.599	Currently
0.60 – 0.799	Strong
0.80 – 1,000	Very strong

As for the result shown in Table 11 below :

Table 11: Person Product Moment Test

Correlations		Peraepsy Convenience	Perception Risk	Interest Use
Perception Convenience	Pearson Correlation	1	.103	,666 **
	Sig. (2-tailed)		,523	,000
	N	41	41	41
Perception Risk	Pearson Correlation	.103	1	-.069
	Sig. (2-tailed)	,523		,669
	N	41	41	41
Interest Use	Pearson Correlation	,666 **	-.069	1
	Sig. (2-tailed)	,000	,669	
	N	41	41	41
**. Correlation is significant at the 0.01 level (2-tailed).				

Source : Primary data processed with SPSS, 2023

Blue highlight on value *Sig. (2-tailed)* on variables perception convenience and interest use that is of 0.000, meaning 0.000 < 0.05 with thereby variable perception convenience and interest use own connection or correlated . On value *Pearson Correlation* show mark correlation between variable perception convenience and interest using , ie of 0.666. Can is known that number correlation is in the range 0.60 to 0.79. Which means , closeness connection between perception convenience and interest use classified strong . With see the sign is positive , meaning connection between perception convenience and interest use is positive . That means , if perception convenience increasing , ninat using it more and more increase . Vice versa . _

Then Green Highlight the value *Sig. (2-tailed)* on variables perception risks and interests use that is of 0.669, meaning 0.669 > 0.05 with thereby variable perception risks and interests use No own connection or No correlated . On value *Pearson Correlation* show mark correlation between variable perception risks and intentions use , that is of -0.069. Can is known that number correlation is in the range 0.00 to 0.199. Which means , closeness connection between perception risks and interests use classified very low . With see the sign is negative , meaning connection between perception risks and interests use is negative . That means , if perception risk increasing , ninat use will decrease . Vice versa . _

Coefficient Test Regression Together (F Test)

Table 12: F test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	53,141	2	26,571	16,329	,000 [b]
	Residual	61,834	38	1,627		
	Total	114,976	40			
a. Dependent Variable: Interest Use						
b. Predictors: (Constant), Perception Risk , Perception Convenience						

ANOVA [a]

Source : Primary data processed with SPSS, 2023

It is known that F is calculated of 16.329 and F table 3.245, obtained F count more big from F table It means that variable perception convenience and perception risk in a way together influential to Interest Using E-wallet.

Discussion
If look at the data on variable X1 about perception convenience , then obtained value 13.88 which is mark tall . This data strengthen perception e-wallet users who are driven by convenience features , access , and applicability . Convenience This related with e-wallet application that is solution , applicable and easy learned by all user (Meileny & Wijaksana, 2020) . Application This offer convenience transaction with cross platform sharing digital wallet . Bank transactions are also very good easy and not eat substantial costs . _ This matter indicated that factor pusher accepted something technology can determined by the extent of technology the can used and exploited with easy (Agustino & Yousida, 2021) . Fact This show dependency existing users _ own confidence that something product effective and efficient technology _ tend more often used (Ersaningtyas, 2019) .Analysis results variable X2 regarding perception risk obtained value 9.54 which is low average yield show that consumer tend see e-wallet application as something risky . _ This can impact negative on interest use , because man generally No Like face risk , esp risk financial or nonconformity product with hope they

(Brahmanta & Wardhani, 2021) . This result The same based on research conducted by Jannah where e-wallet still own high risk _ so that can give rise to doubt for consumer For using e-wallet (Jannah, 2023)

In analysis statistics , results show *Pearson Correlation* of 0.666 indicates that correlation between perception convenience and interest using an e-wallet is strong and positive . This matter strengthen assumption that if somebody Certain that something system information easy used or No difficult For understood , then He will make use of it . On the other hand , if somebody feel that system information difficult used or complicated For understandable , then He will reluctant use it (Ernawati & Noersanti, 2020) .

Analysis results statistics correlation between perception risks and interests use show that No There is significant relationship _ between second variable This . *Pearson Correlation* Value of -0.069 shows that connection between perception risks and interests use very low , even nature negative . This matter in accordance with assumption that the more tall risk products , increasingly low interest consumer . Product with risk low more interested Because man No Like risk like loss financial or nonconformity product with expectation they (Brahmanta & Wardhani, 2021) . This matter aligned with results research conducted by Fadare _ Where perception risk influential negative to interest use application digital finance (Fadare et al., 2016) .

If see results analysis statistics variables X1 and X2 with respect to Y are obtained this value is 16,329 is mark high , that is in a way simultaneous variables X1 and X2 have influence to variable Y. So results This strengthen perception convenience will covers to what extent is the individual feel easy For use E-wallet application , temporary perception risk will covers worries they about personal data security or risk lost Money (Marey & Purwanto, 2020) .

Conclusion
Based on results research and discussion studied _ as above , yes _ concluded that in calculation analysis *one sample t-test* obtained perception convenience (X1) has mark high (13.88), shows that e-wallet users see application This easy used . Which mean matter This can increase interest user For using e-wallet, because features and easy access . _ Then in perception risk (X2) has low mean value (9.54), shows that consumer tend see e-wallet application as something risky . _ This can impact negative on interest use , because risk financial or nonconformity product with hope they .

In analysis correlation *person product moment* there is correlation positive strong between perception ease (X1) and interest using e-wallet. This show that the more easy user looking application this , increasingly tall interest they For use it . Whereas between perception risk (X2) and interest using e-wallet there is very negative correlation low . This indicated that when level risk tall so interest user For using an e-wallet will decrease . However in F test analysis , in general simultaneous variable perception ease (X1) and perception risk (X2) has influence significant to variable interest using (Y). This show that perception convenience and perception risk in a way together influence interest use of e-wallets.

This result strengthen importance perception convenience and risk in use of e-wallets, with perception convenience own influence more significant to interest use.

References

Afolo, SCM, & Dewi, NNSRT (2022). Interest of Untrim Accounting Students as E-Wallet Users by Considering Perceptions of Usefulness, Perceptions of Convenience, and Perceptions of Trust. *Krishna: Accounting Research Collection* , *13* (2), 267–277.

Agustino, L., & Yousida, I. (2021). The Influence of Promotion, Perceived Convenience and Perceived Benefits on Interest in Using E-Wallets with Trust as a Mediating Variable among E-Wallet Users in Banjarmasin City. *Kindai* , *17* (3), 401–422.

Aprilia, RW, & Susanti, DN (2022). The Influence of Convenience, Service Features, and Promotions on the Decision to Use E-Wallet Funds in Kebumen Regency. *Student Scientific Journal of Management, Business and Accounting (Jimmba)* , *4* (3), 399–409.

Baihaqi, G. (2023). *The Influence of Perceived Benefits, Perceived Ease of Use, Perceived Risk on Interest in Using Electronic Money (Case Study of Yogyakarta Students)* . Indonesian Islamic University.

Brahmanta, GP, & Wardhani, NIK (2021). The Influence of Perceptions of Usefulness, Convenience, and Risk on Interest in Reusing Shopeepay in Surabaya. *Management Science: Unsera Management Journal* , *7* (2), 97–108.

Ernawati, N., & Noersanti, L. (2020). The Influence of Perceived Benefits, Ease of Use and Trust on Interest in Using the Ovo Application. *Stei Management Journal* , *3* (02), 27–37.

Ersaningtyas, AP (2019). Analysis of the Influence of Perception of Convenience, Perception of Risk and Quality of Information on Interest in Using a Joint Account with Shopee (Case Study of Students at the Faculty of Social and Political Sciences, East Java "Veteran" National Development University). *Indonesian Business Journal* , *10* (02).

Fadare, O.A., Ibrahim, M.B., & Edogbanya, A. (2016). A Survey On Perceived Risk And Intention Of Adopting Internet Banking. *Journal Of Internet Banking And Commerce* , *21* (1), 1–21.

Huwaydi, Y., & Persada, SF (2018). Descriptive Analysis of Go-Pay Users in Surabaya. *Its Engineering Journal* , *7* (1), A55–A59.

Irwan, F., & Eri, M. (2022). Simple Financial Management Literacy and Socialization of Stock Investment in North Meruya Village MSMEs. *Accounting and Humanities: Journal of Community Service* , *1* (1), 46–50.

Jannah, S. (2023). *Factors that Influence Interest in Using E-Wallets in Financial Transactions: Case Study of E-Wallet Users among Uin Khas Jember Students Class of 2019-2022* . Uin Kiai Haji Achmad Siddiq Jember.

Kesuma, P., & Nurbaiti, N. (2023). *Interest in Using E-Wallet Funds Among Students in Medan City. Jesya, 6(1), 694–703* .

Marey, DRE, & Purwanto, E. (2020). Conceptual Model of Interest in E-Wallet Use: Technology Acceptance Model (Tam). *Technology Adoption: A Conceptual Framework* , 31–50.

Meileny, F., & Wijaksana, TI (2020). The Influence of Perceived Benefits, Perceived Convenience, Service Features and Trust on Linkaja Customer Satisfaction Levels in Indonesia. *Ecodemica Journal* , *4* (2), 201–202.

Nuha, U., Qomar, MN, & Maulana, RA (2020). Do you need a sharia-based e-wallet? *Malia: Journal Of Islamic Banking And Finance* , *4* (1), 59–68.

Priambodo, S., & Prabawani, B. (2016). The Influence of Perceived Benefits, Perceived Ease of Use, and Perceived Risk on Interest in Using Electronic Money Services (Case Study of Communities in Semarang City). *Journal of Business Administration* , *5* (2), 127–135.

Rafidah, I., & Djawoto, D. (2017). Security Analysis, Ease and Trust in Online Purchasing Decisions at Lazada. *Journal of Management Science and Research (Jirm)* , *6* (2).

Rahma, TIF (2018). Medan City Community Perceptions of the Use of Financial Technology.

At-Tawassuth: Journal of Islamic Economics , *3* (1), 184–203.

Rodiah, SR, & Melati, IS (2020). The Influence of Ease of Use, Benefits, Risk and Trust on Interest in Using E-Wallets in the Millennial Generation in Semarang City. *Journal Of Economic Education And Entrepreneurship* , *1* (2), 66–80.

Sheila Wulandari, C. (2023). *Digital Wallets on the Rise, Increasing Interest During Pandemic* . Https://Www.Bi.Go.Id/Id/Bi-Institute/Bi-Epsilon/Pages/Dompet-Digital--Naik-Daun,-Membetot-Minat-Kala-Pandemi.Aspx