
The Influence of Lifestyle, Risk Perception, and Ease of Transaction on the Decision to Use Digital Wallet Payment Method is Reviewed in an Islamic Business Perspective (A Study on DANA Application Users in Bandar Lampung)

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ABSTRACT

This study aims to identify “the influence of lifestyle, risk perception and ease of transaction on decisions using digital wallet payment methods reviewed in the perspective of Islamic Business (study on dana application users in Bandar Lampung). This study uses a quantitative approach. The population in this study are users of the application of funds in the city of Bandar Lampung. Obtained the number of samples of 96.04 rounded to 100 respondents by using the formula unknown population and using purposive sampling techniques. Based on the results of research that has been conducted, it shows that lifestyle, risk perception, and ease of transaction partially have a positive and significant effect on decisions using digital wallet payment methods. Lifestyle, risk perception, and ease of transaction simultaneously have a positive and significant effect on the decision to use the digital wallet payment method on DANA application users in Bandar Lampung City.

Keywords: Lifestyle, Risk Perception, Ease Of Transaction, Digital Wallet.

1. PENDAHULUAN

People's lifestyle has shifted along with the rapid development of Information Technology. Including the transition of styles of financial transactions, from the use of cash to non-cash. Today's society has adapted to a cashless lifestyle or known as a cashless society where many people prefer to use digital money instead of cash when making financial transactions (Hikmah et al. 2022).

The form of money also continues to evolve from the beginning of its appearance the first is the money card, the form of money that we know there are two kinds of metal and paper money, money card we usually call cash (Andriani et al. 2022). Cash does provide convenience in transactions. But along with the development of Economics and technology, the use of cash is considered quite practical only for transactions with a small value but it will be difficult to get and bring physical money in large quantities for transactions of great value (Indriani and Asih 2024). In addition, carrying cash began to be considered unsafe because of the rise of theft, robbery and counterfeiting that makes people afraid to save money or carry large amounts of money in wallets and bags.

With the passage of time the development of technology makes it easier for users to make purchases with cash transaction payment systems into non-cash, the development of technology makes the number of consumers is increasing so that technology becomes an important part of the system of non-cash payment features, and can not be thought of people's needs and lifestyles can (Harminingtyas and Susetyarsi 2023). E-wallet is an application or service feature developed by the bank to make it easier for users to make transactions or non-cash payments, with the e-wallet service cash will be reduced and will create public awareness in increasing cash payments into non-cash money (Rahmawati and Yuliana 2020). One type of various e-wallets such as GoPay, Ovo, Dana, LinkAja and ShopeePay which can be downloaded for free on Google Play.

Transactions that can be done by E-wallets such as sending money to friends or people around, paying for goods and services by limiting the amount of money contained in the application. Technology that is increasingly sophisticated and increasingly accessible to the public to transact payments online and offline. Digital wallet which is a product of financial technology payment system category has long been introduced to the people of Indonesia. Digital wallets or payment applications that are now widely used, one of which is the digital wallet funds application. Apart from being a means of payment, digital wallets can also perform various other financial transactions such as transfers, withdrawals, credit purchases, PLN payments, and so on (Linardi and Nur 2021).

Figure 1
The most popular E-wallets in Indonesia

Ranking	Application Name	Number Of Downloads	Rating in the App Store
1	DANA	100 Juta ++	2
2	OVO	50 Juta ++	12
3	Gopay	10 Juta ++	3
4	LinkAja	10 Juta ++	55
5	ShopeePay	10 Juta ++	1
6	Octo Mobile	5 Juta ++	72
7	i.saku	1 Juta ++	110
8	DOKU	1 Juta ++	175
9	Sakuku	1 Juta ++	115
10	JakOne Mobile	1 Juta ++	118

Sources: Rankia.id (2025)

Figure 1 above shows as many as 10 digital wallets or E-wallets are the most popular in Indonesia. Data as of January 22, 2025 sourced from the Google Play Store and App Store with a ranking of the finance category. The above Data shows the DANA app to be the number 1 most popular digital finance app with a total download of more than 100 million users, and is ranked number 2 on the App Store. This shows that the application of funds is more in demand by the public in Indonesia.

In addition, the high percentage of use of funds also indicates a wide penetration in various layers of society. This makes Dana one of the major players in the digital payment ecosystem in Indonesia, competing fiercely with other platforms such as Gopay, Ovo, and Shopee Pay. Complete feature support and flexibility in use make Dana the top choice for many users amid the growing trend of digitization. The following data DANA application users based on information and sources of Kontan.co.id year 2023.

Table 1 Dana Application User Data

Year	Number Of Users
2019	35 juta user
2020	52 juta user
2021	70 juta user
2022	123 juta user
2023	170 juta user

(Sources: Kontan.co.id, 2023)

Based on Table 1 Above, the number of users of the dana dompet digital application where every year there is an increase in people who use the dana application e-wallet. One of the well-known and just starting digital wallets in today's era is dana. The development of digital wallets in Indonesia is quite popular. This can be seen from Table 1.1 above. The latest Data shows the number of DANA application downloaders continues to increase regularly, until it reaches 170 million users in 2023.

In addition, recognition from the international world for the application of funds is not the first time. In 2024, it is the fourth year that DANA has received the Top Publisher Awards, after previously in 2023, 2022, and 2021. In fact, in 2022, DANA was included in the top Publisher Award for the Top 20 SEA Headquartered Applications Publishers by Worldwide Downloads category.

Pictures 2

Top 20 SEA Headquartered Applications Publishers by Worldwide Downloads



Rank	Icon	App Name	Company
1		DANA	Espay Debit Indonesia Koe
2		GoPay: Transfer & Payment	GoTo Group
3		BRImo BRI	Bank Rakyat Indonesia
4		Easycash by PT. INDONESIA FINTOPIA TECHNOLOGY	. FINTOPIA TECHNOLOGY
5		Sribuu: Money Management App	Sribuu Dev Team
6		New Livin	Bank Mandiri
7		SeaBank	Bank Seabank

Sources: Data.ai, 2024

DANA sukses was ranked first for the Top Publisher Awards 2024 category Top Indonesia HQ'd Apps Powered by Mobile Performance Score (Finance Genre). The award is given to funds based on the estimated number of app downloads, both on the iOS App Store and Google Play from around the world. In the ranking, DANA joined together with other leading banking and digital banking services in Indonesia.

DANA, as part of the digital economy ecosystem, also feels the same phenomenon of utilizing this digital transaction. People who increasingly understand the ease of digital transactions, are monitored starting to entrust funds as the modern financial solution of choice. This also reinforces the author's reason for being chosen as the object of research due to its position as one of the leading and most widely used digital wallet platforms in Indonesia, which makes it a significant representation of the phenomenon of adoption of

financial technology (fintech) and changes in consumer behavior in transactions. Dana's popularity among various segments of Indonesian society, makes it a relevant case study to understand the factors that influence consumer acceptance, use, and loyalty to digital payment services. In addition, with ever-evolving features and intense competition in the digital wallet market, researching the user experience of funds can provide valuable insights for application developers, financial service providers, and policymakers regarding the dynamics of fintech innovation and consumer preferences in the digital age. So the research on DANA can provide valuable insights for other players in the industry and potential newcomers on strategies to compete and attract users in Indonesia's competitive digital wallet ecosystem.

In this modern era, lifestyle encompasses a person's daily needs which are determined by their interests, activities and opinions. The individual influence of lifestyle is a psychological process that influences a person's behavior as they acquire, consume, and receive goods and services, as well as their experiences (Christiansen and Matuska 2006). Lifestyle as a way of life is identified by how people spend their time with activities, what they consider important in their environment or interests, and what they think about themselves and the world around them. By utilizing a digital wallet funds application can avoid the high fees usually associated with traditional payment methods as well as reduce the risk of fraud (Abrilia 2020).

In addition, risk perception is a perceived perception in relation to potential losses. The perception of risk in the decision to use the dana application includes several factors that can affect the interest of users. First, the high risk perceived by users, can lead to a decrease in interest in using the application. Users tend to avoid applications that they consider to be at high risk due to the distance and potential harm that may occur (Zahra et al. 2024). One of the problems that often arise is related to technical glitches, such as possible balance loss or break-ins, delays in transaction processes and system errors that prevent users from completing payments. This can create inconvenience, especially for those who need quick service. Risk perception involves a view of potential losses, including financial, security, and privacy risks, that may degrade users' trust in the dana wallet digital e-wallet application. The lower the risk perception, the higher the user's decision in adopting DANA e-wallet (Putri et al. 2025).

The ease of using digital wallets such as dana makes people interested in using it. The ease with which electronic money is offered in dana dompet digital products can affect electronic payment systems that are increasing. When a product has convenience and can be used in everyday life, it is likely that the product will be used and developed in the wider community. Similarly, fund products that are considered very helpful for the sake of economic transactions, it is not impossible that people will decide to use these products in their payment systems (Susanti, Fardahlia, and Indrihastuti 2021).

The ease factor is one of the variables that affect a person in using technology, because with the ease provided, the person will be interested in using it. Ease is also one of the important values of Islam and Allah makes his servants so that people remain enthusiastic and diligent in carrying out worship and religious teachings, especially when in difficult circumstances. This is Allah SWT said in surat Al-Baqarah verse 185.

شَهْرُ رَمَضَانَ الَّذِي أُنْزِلَ فِيهِ الْقُرْآنُ هُدًى لِّلنَّاسِ وَبَيِّنَاتٍ مِّنَ الْهُدَىٰ وَالْفُرْقَانِ فَمَن شَهِدَ مِنْكُمُ الشَّهْرَ فَلْيَصُمْهُ ۖ وَمَن كَانَ مَرِيضًا أَوْ عَلَىٰ سَفَرٍ فَعِدَّةٌ مِّنْ أَيَّامٍ أُخَرَ يُرِيدُ اللَّهُ بِكُمُ الْيُسْرَ وَلَا يُرِيدُ بِكُمُ الْعُسْرَ وَلِتُكْمِلُوا الْعِدَّةَ وَلِتُكَبِّرُوا اللَّهَ عَلَىٰ مَا هَدَيْكُم وَلَعَلَّكُمْ تَشْكُرُونَ

“The month of Ramadan is the month in which the Qur'an was sent down as guidance for mankind and clear proofs of guidance and Criterion. So whoever of you is

present (at his place of residence or is not a traveler) in that month, then fast. Whoever is sick or on a journey, then the number of days (that he left behind) on other days. Allah wants ease for you, and he does not want hardship. And glorify Allah for his guidance that haply ye may give thanks”

Allah desires ease for his servants. The ease that God desires can be felt in many aspects of life, including in terms of technology that is now growing. Digital applications that exist today are one form of convenience that helps humans carry out various activities without difficulty, technology makes everything faster and more efficient, so there is no longer any difficulty in organizing various needs. All of this is a tangible form of how God makes it easy for people, so that they can live life more lightly and have more opportunities to be grateful. In the midst of the difficulties that God gives us in life, there must be ease. Even when using the application for payment transactions, it is allowed at the moment if the facilities provided by the application do not violate Islamic rules. It is possible to feel that convenience interferes and reduces working hours and workload when using technology. Ease of use should make it easier for users to meet their needs.

The decision to use the dana application in an Islamic context must take into account the principles of Sharia, especially regarding aspects of security, trust, and the potential for usury. In this case, users are advised to ensure that transactions made through the application do not violate Sharia law, such as avoiding the elements of *riba* and *gharar*. In addition, it is important for users to have confidence in the security and privacy of their personal data when using the dana application, as this directly affects their decision to transact digitally.

There are differences or research gap in previous research conducted by (Ramadhani and Ahmadi 2024) (Sheldy, Sidanti, and Setiawan 2023), and (Putri, Hatta, and Indraswono 2023) stating that lifestyle has a positive and significant effect on the decision to use the Dana dompet digital application. However, the study is not in line with research (Seputri and Yafiz 2022) stating that lifestyle does not significantly affect the decision to use e-wallets. Then research conducted by (Mustofa and Kurniawati 2024) states that the perception of risk has no effect on the decision to use digital wallet funds. However, the study is not supported by research (Iffat and Laksmi 2023), (Iffat and Laksmi 2023) with the results of risk research, it has a positive and significant effect on the decision to use the dana dompet digital application. As well as research from Fitria and Punomo (2023) states that convenience has significant positive results on the decision to use Dana electronic wallets (Iffat and Laksmi 2023). The study is also in line with that conducted by (Wardani and Sari 2021), (Idayanti and Ulandari 2023), (Kurniaputra 2017) stated that the ease of positive and significant effect on the decision to use the e-wallet application. The study is not supported by research conducted by (Kurniaputra 2017) with the results of the study, the ease does not affect the decision to use e-wallet.

Based on the above description and based on the background of researchers interested in conducting in-depth research entitled “The influence of lifestyle, risk perception and ease of transaction on decisions using digital wallet payment methods reviewed in an Islamic business perspective (study on dana application users in Bandar Lampung)”.

2. LITERATURE REVIEW

Theory Of Consumer Behavior

Consumer behavior is the study of the units and decision-making processes involved in the acceptance of Use and purchase and determination of goods services and ideas. Using consumer behavior theory in research on decisions using digital wallets, specifically

fund applications, is relevant because it helps explain consumers' decision-making processes. This theory includes an understanding of how consumers evaluate the convenience, benefit, and value of a product or service before, during, and after purchase or use. In the context of digital wallets such as Dana, this behavior is influenced by factors such as ease, speed, security, promotion, as well as the digital lifestyle of people who are increasingly accustomed to instant and practical transactions. The theory of consumer behavior, which is also supported by the economic principle of maximizing satisfaction with minimal risk, explains that consumers will choose the application that best suits their needs and lifestyle.

Technology Acceptance Model (TAM)

First introduced by Fred Davis, the Technology Acceptance Model (TAM) is a model used to analyze the factors that affect the acceptability of a system or information system. According to Davis in the journal Farki, Baihaqi and Wibawa, TAM is one of the models developed to study the acceptance of technology by individuals that explains how individuals can receive and use technology, derived from the theory of reasoned action. TAM is a model of the development of psychological theory that contains about the behavior of technology users based on trust, behavioral attitudes, desires, and the relationship of user behavior with 5 types of important variables in this model, namely the perception of user convenience, perception of Benefits, Attitudes to use, behavior to keep using, and the real conditions of use of the system. Various perceptions that exist in a new technology will have an impact on one's interests (Sheldy et al. 2023).

Lifestyle

Lifestyle is a frame of reference that a person uses in behavior and the consequences will form a certain pattern of behavior (Barr and Gilg 2006). Especially how he wants to be perceived by others, so the lifestyle is closely related to how he forms certain patterns of behavior. Especially how he wants to be perceived by others, so the lifestyle is very much related to how he forms an image in the eyes of others, related to the social status he bears. (Anas and Muhajirin 2020).

As for the indicators of the lifestyle as follows:

- a. Interest
- b. Activity
- c. Opinion

Risk perception

Risk perception is an uncertainty faced by consumers when they cannot foresee the future consequences of their purchasing decisions (Gultom, Manurung, and Simanjuntak 2022).

Indicators measuring risk perception consist of:

- a. Financial risk, a financially related loss that may be experienced as a consequence of the purchase of a product.
- b. Performance risk: a performance risk that relates to a consumer's concern about whether a product will perform as expected.
- c. Time risk, the risk associated with fear of loss or loss of time due to the purchase of a product.
- d. Security risks, risks associated with concerns about Product Safety and the potential for harm to self or others resulting from the use of a product

Ease of transaction

Ease of transactions occurs when a person feels that it is not necessary to spend a lot of effort and effort in order to be able to use new technologies normally or normally (Trisnawati, Suroso 2019).

Indicators measuring ease consist of:

- a. Easy to use (easy to use), an application should be easy to use, so that users do not feel difficulty in operating it.
- b. Easy to learn (easy to learn), an application must be easy to learn so that users are able to easily adapt or understand the application.
- c. Clear and understandable (clear and understandable), an application must be clear and understandable enough, so that users are easy to master the use of the application
- d. Flexible (flexible), an application must be flexible. This means that the application can be customized and used whenever and wherever according to the user's wishes.

Results Of Use

Usage decision is a selection or selection of various alternative choices or in other words is a must for every consumer in carrying out a usage decision that is really needed by the consumer himself" (Haida et al. 2022). According to Kotler and Keller in (Aditiansa and Dermawan 2022) states that there are 4 indicators of user decisions including the following:

- a. Consistency in a product. When going to use a product, consumers will choose one of several alternatives.
- b. Habits in using the product. Consumers feel the product is already too attached to their minds because they have felt the benefits of the product.
- c. Give recommendations to others. When consumers get the benefits of a product, then consumers will definitely recommend the product to others.
- d. Use the product constantly. Consumer satisfaction in using a product will cause consumers to constantly use it.

3. RESEARCH METHODS

This research method uses a quantitative approach, namely the investigation of social problems based on testing a theory consisting of variables, measured by numbers and analyzed by statistical procedures to determine whether the predictive generalization of the theory is correct (Ali et al. 2022). Judging from the nature of this research is descriptive, descriptive research is the nature of research that aims to systematically describe the facts or characteristics of a particular population or sample objectively and precisely. Population is a generalization area consisting of objects or subjects that have certain qualities and characteristics set by the researcher to be studied and then drawn conclusions (Wulandari 2023).

The population in this study is a user of the Dana application in Bandar Lampung City to determine the sample size, the unknown population formula is used that allows researchers to calculate the number of representative samples. From the sample, the number of samples was 96.04 rounded to 100 respondents using purposive sampling technique. The Data was collected through a questionnaire questionnaire containing a series of questions designed to obtain the necessary information. The data were analyzed quantitatively using IBM SPSS Statistic 27. The measurement models in SPSS 27 are validity test, reliability test, classical assumption test (normality test, multicollinearity test,

heteroscedasticity test), multiple linear analysis, hypothesis Test (t test (partial), F test (simultaneous)), and coefficient of determination.

4. RESULTS AND DISCUSSION

Data Description

a. Characteristics Of Respondents By Gender

The answers of the respondents have been classified according to several characteristics of the respondents. The table below is a characteristic of respondents by gender.

Table 2
Characteristics Of Respondents By Gender

NO	Jenis	Jumlah	Presentase
1	Laki- Laki	51	51%
2	Perempuan	49	49%
Total		100	100%

Source: processed data (2025)

From the results of the data in Table 2 the number of respondents there is an almost balanced comparison between the number of male respondents 51 people or 51% and women 49 people or 49% of the total 100 respondents. Although the number of males is slightly higher, the difference is quite small. Therefore, although there are indications that slightly more men are using the Dana app in Bandar Lampung, the dominance of users by men is not very noticeable. This shows that the application of funds has a fairly uniform use among both sexes in the area of Bandar Lampung.

b. Characteristics Of Respondents By Age

The data on the age of respondents Dana application users in Bandar Lampung are as follows

Table 3
Characteristics Of Respondents By Age

No	Rentang Usia	Jumlah	Presentase
1	<15Tahun	5	5%
2	16-20 Tahun	18	18%
3	21-25 Tahun	55	55%
4	26-30 Tahun	8	8%
5	>30 Tahun	14	14%
Total		100	100%

Source: processed data (2025)

Viewed from Table 3, it can be seen that the number of respondents belonging to the age category of 21-25 years dominates the Dana application user group in Bandar Lampung, with a total of 55 people. Meanwhile, other age groups have fewer numbers, such as 5 people in the Under 15 age group, 18 people in the 16-20 age group, 8 people in the 26-30 age group and 14 people in the >30 age group.

Research Results

a. Validity Test

Validity is a measure that indicates the extent to which the questionnaire is valid or valid. Instrument testing using a significant rate of 5% a question is declared valid if $r_{hitung} > r_{tabel}$. Where r_{tabel} used is r_{tabel} value for $n = 100 - 2 = 98$ to 0.196. In this study, the determination of the level of validity is done by a statement that is divided into two independent variables and one dependent variable. Lifestyle variable (X1) has 6 Statements, Risk Perception variable (X2) consists of 8 statements, ease of transaction variable (X3) consists of 8 statements and user decision variable (Y) contains 8 statements. The results of validity testing using SPSS application can be seen in the following table:

Table 4 Results Of Validity Test

Variable	Statement Item	R_{hitung}	R_{tabel}	Description
Lifestyle (X1)	X1.1	0,816	0,196	Valid
	X1.2	0,833	0,196	Valid
	X1.3	0,703	0,196	Valid
	X1.4	0,852	0,196	Valid
	X1.5	0,744	0,196	Valid
	X1.6	0,465	0,196	Valid
Risk Perception (X2)	X2.1	0,577	0,196	Valid
	X2.2	0,657	0,196	Valid
	X2.3	0,595	0,196	Valid
	X2.4	0,759	0,196	Valid
	X2.5	0,696	0,196	Valid
	X2.6	0,727	0,196	Valid
	X2.7	0,578	0,196	Valid
	X2.8	0,517	0,196	Valid
Ease Of Transaction (X3)	X3.1	0,760	0,196	Valid
	X3.2	0,787	0,196	Valid
	X3.3	0,745	0,196	Valid
	X3.4	0,790	0,196	Valid
	X3.5	0,620	0,196	Valid
	X3.6	0,541	0,196	Valid
	X3.7	0,469	0,196	Valid
	X3.8	0,548	0,196	Valid
User Decision (Y)	Y1	0,567	0,196	Valid
	Y2	0,537	0,196	Valid
	Y3	0,527	0,196	Valid
	Y4	0,570	0,196	Valid
	Y5	0,523	0,196	Valid
	Y6	0,616	0,196	Valid
	Y7	0,447	0,196	Valid
	Y8	0,445	0,196	Valid

Source: data processed through SPSS (2025)

From the data contained in Table 4, All question items show the value of $r_{hitung} > r_{tabel}$ at a significance level of 5 percent. This indicates that all items of the statement of each indicator in this study have a validity that is met, so that it can be declared valid and feasible to carry out the next test.

b. Reliability Test Results

After the validity test, the tester then performs a reliability test on each instrument variable X1, X2, X3 and instrument variable Y using Cronbach's Alpha value with the help of SPSS program. The results of the reliability test in this study can be seen in the following table:

Table 5 reliability test of independent and bound variables

Variabel	Koefisien Alfa Cronbach	Indikator	Kesimpulan
Y	0,633	0,6	Reliabel
X1	0,821	0,6	Reliabel
X2	0,789	0,6	Reliabel
X3	0,812	0,6	Reliabel

Source: data processed through SPSS (2025)

According to Sujarweni (2015) if the value of Cronbach's Alpha coefficient is > 0.6 , then each statement is reliable. Table 5 states the results of Cronbach's Alpha value is greater than 0.6 then the results are reliable.

c. Classical Assumption Test

a) The Normality Of The Test

Normality test is a test that aims to test the resulting regression model whether the normal distribution or abnormal distribution. If the significance value of kolmogorov - sminorv Sig test > 0.05 then the data is normally distributed. If the significance value of kolmogorov-sminorv Sig test < 0.05 then the data is not normally distributed. The results of the normality test can be seen in the following table:

**Table 6
Normality Test Results**

One-Sample Kolmogorov-Smirnov Test			Unstandardized Residual
N			100
Normal Parameters ^{a,b}	Mean		.0000000
	Std. Deviation		2.24755428
Most Extreme Differences	Absolute		.063
	Positive		.063
	Negatif		-.060
Test Statistic			.063
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: data processed through SPSS (2025)

Based on the results of the Kolmogorov-Smirnov test as shown in Table 6, the normality Test value is 0.200, the value is greater than 0.05. This signifies that the data of all variables are normally distributed.

b) Multicollinearity Test Results

Multicollinearity test was conducted to test whether the regression model found a correlation of independent variables. Testing the presence or absence of multicollinearity in the regression can be seen by looking at the value of tolerance and the value of VIF (Variance Inflation factor), if the value of VIF is not more than 10 then it can be free from multicollinearity

Table 7
Multicollinearity Test Results

Model		Coefficients				Collinearity Statistics		
		Unstandardized Coefficients		standardized Coefficients	t			Sig
		B	Std Error	Beta		Tolerance	VIF	
1	(Constant)	7,215	1,837		3.927	0,000		
	Gaya Hidup	0,372	0,072	0,374	5.162	0,000	0,629	1.589
	Persepsi Risiko	0,174	0,062	0,209	2.817	0,006	0,600	1.665
	Kemudahan Bertransaksi	0,328	0,058	0,406	5.638	0,000	0,637	1.569
a. Dependent Variable: Keputusan Pengguna								

Source: data processed through SPSS (2025)

Multicollinearity test results in Table 7 showed that the Tolerance value of each variable is $X > 0.10$ ($X_1 = 0.629$, $X_2 = 0.600$ and $X_3 = 0.637$). While the results of testing the VIF value of all variables is $X < 10$ ($X_1 = 1.589$, $X_2 = 1.665$ and $X_3 = 1.569$). This means that the tolerance value and the value of VIF reveal no multicollinearity between variables in the data.

c) Heteroscedasticity Test

Heteroscedasticity testing aims to test whether in the regression model occurs inequalities of variance from the residuals of one observation to another. It can be called heteroscedasticity if the variance of the residuals of one observation to another is constant, and is called homoscedasticity if the variance of the residuals of one observation to another is fixed. When heteroscedasticity does not occur, it is said to be a good regression model. In this study, heteroscedasticity test was conducted with the help of the SPSS program, which is through the glacier statistical test which is one of the detection tools for the presence or absence of heteroscedasticity. If the significance value of each variable > 0.05 , then there is no heteroscedasticity problem in the regression model. The results of the heteroscedasticity test can be in the table below.

Table 8
Heteroscedasticity Test

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.429	1.116		3.071	.003
Gaya Hidup	.048	.044	.137	1.090	.278
Persepsi Risiko	-.033	.038	-.113	-.881	.381
Kemudahan Bertransaksi	-.054	.035	-.190	-1.524	.131

a. Dependent Variable: ABS RES

Source: data processed through SPSS (2025)

From the results of Table 8, it can be seen that the test results with the glacier test model on lifestyle variables (X1) obtained a significance value of 0, 278, risk perception (X2) obtained a significance value of 0, 381 and ease of transaction (X3) obtained a significant value of 0, 131 where both sigifikansi value > 0.05. Thus regression model in this data there is no heteroscedasticity disorder, so this regression model is feasible to use as research data.

d. Multiple Linear Regression Analysis Test

Multiple linear regression is a regression model that involves more than one independent variable. Multiple linear regression analysis is performed to determine the direction and how much influence the independent variable on the dependent variable. Based on multiple linear regression analysis obtained the following results.

Table 9
Test Results Of Multiple Linear Regression Analysis

Model	Coefficients			t	Sig	Collinearity Statistics	
	Unstandardized Coefficients		standardized Coefficients			Tolerance	VIF
	B	Std Error	Beta				
1 (Constant)	7,215	1,837		3.927	0,000		
Gaya Hidup	0,372	0,072	0,374	5.162	0,000	0,629	1.589
Persepsi Risiko	0,174	0,062	0,209	2.817	0,006	0,600	1.665
Kemudahan Bertransaksi	0,328	0,058	0,406	5.638	0,000	0,637	1.569

a. Dependent Variable: Keputusan Pengguna

Source: data processed through SPSS (2025)

By using the equation model in Table 4.8 which obtained the results of testing data with multiple linear regression equation as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e$$

$$Y = 7,215 + 0,372X_1 + 0,174X_2 + 0,328X_3 + e$$

As shown in Table Table 9 it can be explained as follows:

- a. A constant value of 7.215 indicates the user's decision when the variables of lifestyle, risk perception and ease of transaction are all fixed (constant).
- b. Lifestyle coefficient of 0.372, stating that lifestyle affects the user's decision. With the increase of one lifestyle unit, the decision to use digital wallet payments for dana application users in bandar lampung will increase.
- c. Risk perception regression coefficient of 0.174, stating that the perception of risk affects the user's decision. with an increase of one unit of risk perception, the decision to use digital wallet payments on dana application users in bandar lampung will increase.
- d. Ease of transaction regression coefficient of 0.328, stating that the ease of transaction affects the user's decision. With the increase of one unit of transaction convenience, the decision to use digital wallet payments for dana application users in bandar lampung will increase.

e. ASSUMPTIONS

a) T Test (Partial Test)

T test or partial test is used to see the effect of the independent variable to the dependent variable individually or respectively. If the hypothesis $t_{hitung} > t_{table}$ and $sig\ value < (\alpha=0.05)$ then the hypothesis is accepted.

Table 10
T test results (Partial Test)

Variabel	Thitung	Ttabel	Sig	Alpha
Gaya Hidup (X1)	5.162	1.985	0,000	0,05
Persepsi Risiko (X2)	2.817	1.985	0,006	0,05
Kemudahan Bertransaksi (X3)	5.638	1.985	0,000	0,05

Source: data processed through SPSS (2025)

Referring to the results of the table above, it is stated that the financial literacy variable has a calculated value (5,162) > table (1,985) and a GIS value (0.000) < (0.05) so that H1 is accepted and lifestyle affects the decision to use digital wallet payments on dana application users in bandar lampung. Meanwhile, the risk perception variable has a calculated value (2,817) > ttable (1,985) and a GIS value (0.006) < 0.05 so that H2 is accepted and the Ease of transaction has an influence on the decision to use digital wallet payment on dana application users in bandar lampung. Risk perception variable has a value of titung (5.638) > ttable (1.985) and GIS value (0.000) < 0.05) so that H3 is declared accepted and 5.638 has an influence on the decision to use digital wallet payment on Dana application users in Bandar Lampung.

b) F Test (Simultaneous Test)

F Test or simultaneous test is used to see the effect of the independent variable to the dependent variable simultaneously. If the hypothesis $f_{hitung} > f_{table}$ and sig value $< (a-0.05)$ then the hypothesis is accepted.

Table 11
F Test Results (Simultaneous Test)

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1077.901	3	359.300	68.972	.000 ^b
Residual	500.099	96	5.209		
Total	1578.000	99			

a. Dependent Variable: Keputusan Pengguna

b. Predictors: (Constant), Gaya Hidup, Persepsi Risiko dan Kemudahan Bertransaksi

Source: data processed through SPSS (2025)

From the results of the table above states that the value $f_{count} (68,972) > f_{table} (2.70)$ and the value of GIS $(0.000) < (0.05)$. For this reason, it was stated that lifestyle, risk perception and ease of transaction influenced the decision to use Digital wallet payments on the Dana application in Bandar Lampung until H3 was accepted.

f. Coefficient Of Determination (R Square)

The coefficient of determination is a coefficient that describes the magnitude of the influence of one of the independent variables with the assumption that other variables are unknown.

Table 12
Coefficient Of Determination Results

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.826 ^a	.683	.673	2.282

a. Predictors: (Constant), Gaya Hidup, Persepsi Risiko dan Kemudahan Bertransaksi

b. Dependent Variable: Keputusan Pengguna

Source: data processed through SPSS (2025)

According to table 12 shows that the value of the coefficient of determination (R^2) is 0.673. This means that the decision to use digital wallet payments on the Dana application in Bandar Lampung is influenced by 67.3% by the dependent variables of Financial Literacy, risk tolerance and risk perception while the remaining 32.7% are influenced by variables that are not included in this study.

DISCUSSION

A. The Influence Of Lifestyle On The Decision To Use The Digital Wallet Payment Method On Dana Application Users In Bandar Lampung

From the results of the analysis that has been done shows that lifestyle with a significance level of $0.000 < 0.05$ it can be concluded that hypothesis 1 is accepted which can be interpreted as the variable “lifestyle has a positive and significant effect on the decision to use the Digital Wallet Payment Method on Dana application users in Bandar Lampung”.

These results indicate that the higher the lifestyle will affect the interest in decision-making using Digital wallet payment methods. This is because the convenience and increasingly sophisticated payment methods currently affect the habits in everyday transactions. It can be concluded that the higher the lifestyle of consumers will increase the purchase decision. Any improvement in the lifestyle of consumers will improve purchasing decisions. Lifestyle has a strong influence in various aspects of the consumer buying process until the evaluation stage after purchasing a product, consumers will decide to buy the product or not.

The results of this study in line with the results of research conducted by (Wowor, Lumanauw, and Ogi 2021) which states that lifestyle has a positive and significant effect on purchasing decisions. Supported by research from (Dewi and Mahargiono 2022) which concluded that lifestyle variables have a positive and significant effect on purchasing decisions. But contrary to the results of the study (Hikmawati and Rizqi 2019) which states that the price has a negative and insignificant influence on the purchase decision.

Fundamentally, Technology Acceptance Model (TAM) and consumer behavior Theory are closely related in explaining the phenomenon of DANA digital wallet usage decision in Bandar Lampung, especially by considering the influence of lifestyle. TAM, focusing on the perception of ease of use, will explain why individuals feel funds are easy to use and provide benefits in everyday transactions, which ultimately affects their intention to use. Meanwhile, The Theory of consumer behavior, which is broader, would complement this analysis by integrating lifestyle factors. This means that the decision to use the fund is not only based on functional aspects such as convenience and benefits, but also by how the fund aligns with the user's lifestyle, for example, whether the fund is considered a symbol of modernity, efficiency, or part of the digitization trend adopted by certain social groups in Bandar Lampung.

B. Effect Of Risk Perception On The Decision To Use Digital Wallet Payment Method On Dana Application Users In Bandar Lampung

Referring to the results obtained that the perception of risk with a significance level of $0.006 < 0.05$ it can be concluded that hypothesis 2 is accepted which can be interpreted as a variable “risk perception has a positive and significant effect on the decision to use the Digital Wallet Payment Method on Dana application users in Bandar Lampung”.

This suggests that the perception of risk will not affect the interest in using digital payments on the Dana application. The majority of users will feel that they have a high perception of risk in accessing or shopping for services on the Dana application, especially because of the low level of risk in the minds of users, the level of usage decisions becomes high on the Dana application service. Risk perception is the perception of consumers about the uncertainty and adverse consequences of these consumers (Mustofa and Kurniawati 2024). Risk perception can be defined as the consumer's decision to choose, delay or avoid making decisions in using a technology because risks can occur.

This is not in line with previous research conducted by (Aisah 2022) which states that risk perception has a significant effect on usage decisions. And not in line with research from (Hidayanti et al. 2023) which is to say that risk perception has a positive but not significant effect on usage decisions. This means that the higher the risk that users feel in using a product, the lower the intention in making decisions in using the product.

The Technology Acceptance Model (TAM) focuses on perceived ease of Use and perceived usefulness as key predictors of behavioral intention and system use. However, the presence of risk perceptions, such as data security risks, failed transaction risks, or

other financial risks, can be an important moderator that reduces the positive impact of perceptions of high ease of Use and usefulness. Meanwhile, consumer behavior theory provides a broader framework for understanding consumer decision-making processes, including cognitive, affective, and environmental factors. In this case, the perception of risk not only affects the intention of use, but can also trigger risk aversion strategies by consumers, such as choosing more traditional payment methods or seeking more information before deciding to use funds.

C. The Effect Of Ease Of Transaction On The Decision To Use Digital Wallet Payment Method On Dana Application Users In Bandar Lampung

Based on the results of research that has been done shows that the Ease of transaction with a significance level of $0.000 < 0.05$. It can be concluded that hypothesis 3 is accepted which can be interpreted as the variable “ease of transaction affects the decision to use the Digital Wallet Payment Method on Dana application users in Bandar Lampung”.

This means that the Ease of transaction provides benefits to users, especially in the payment process through digital which is very easy to use or operate and does not make it difficult for users. Ease of use in this context is not only the ease of learning and using a system but also refers to the ease of doing a job or task where the use of a system will make it easier for someone to work than working manually. This concept makes clear the rationale of the use of digital technology as well as the ease of use of the flow in order for the objectives to be achieved to the user's liking.

Ease of use is the level where the user believes that the technology / system can be used easily and free from problems when making transactions (Lest, Ari, and Iriani 2018). The perception of ease of use can be interpreted as the extent to which individuals believe that using a particular system/technology will be free from difficulties and a great effort. Ease of use is certainly an important factor influencing the purchase decision. In online purchasing decisions it is believed that when consumers feel a positive ease they will tend to generate attitudes towards the decision to shop online.

This study is in line with research conducted by the decision (Anggraini, Mardani, and Novianto 2024) with the results of the study showed that convenience has a significant impact against the decision. Users experience difficulties when making transactions because of the many features and payment methods available, as happens on digital platforms that offer a variety of features and payment options, including payment methods using easy and practical digital payment systems. But this study is not in line with the user (Zahroh, Septiana, and Arief 2023) which concludes the Ease of use has no effect on the purchase decision by the user.

Technology Acceptance Model (TAM) with a focus on the perception of ease of Use and the perception of usefulness directly explains how the ease felt by DANA users in transactions will increase their intention to use it. This aspect of convenience then interacts with consumer behavior theory, which considers factors such as motivation, perception, Learning, Trust, and user attitudes. When DANA users feel comfortable and easy in every transaction, this will shape positive perceptions, build trust, and ultimately influence their attitude to sustainably use DANA as the preferred payment method, reflecting that an easy transaction experience can be a key driver in shaping consumer behavior decisions.

D. The influence of lifestyle, risk perception and ease of transaction on the decision to use the Digital Wallet Payment Method on Dana application users in Bandar Lampung

The results of the data indicate that lifestyle, risk perception and ease of transaction simultaneously have a significance level of $0.000 < 0.05$ it can be concluded that hypothesis 4 is accepted which can be interpreted as the variable “ease of transaction lifestyle, risk perception and ease of transaction simultaneously affect the decision to use the Digital Wallet Payment Method on Dana application users in Bandar Lampung”.

From these results, it can be explained that the independent variables consisting of lifestyle, risk perception and ease of transaction deserve to be included in the decision model using the digital wallet payment method for Dana application users in Bandar Lampung. Lifestyle is the pattern of a person's life in reality in everyday life that is usually reflected in the opinions, interests, opinions and activities concerned in his interaction with the environment. Perceived Risk is a previous measure of perceived benefit and ease of use before purchasing a product or service, based on the consumer's purchasing goals (Salsabila, Susanto, and Hutami 2021). The higher the price of a product will be directly proportional to the involvement of consumers, and the higher the perceived risk perception of consumers that will affect decisions in the use of a product. Ease of Use and transactions related to operational technical factors in online transactions.

The development of technology has penetrated into various aspects, including financial transactions. Digital wallets or e-wallets are one of the most popular digital payment transaction alternatives among Indonesian people today. Which in this case affects the lifestyle will affect the payment process that is increasingly sophisticated assisted by existing technology, this is what causes the lifestyle of the people of Bandar Lampung city the majority of which use the application of funds in making payments. Risk perception has an influence on reducing individual interest in using technology so that the perception of risk has a negative influence on decisions to use e-wallets, especially funds in the city of Bandar Lampung. However, a small risk will affect the people of Bandar Lampung City where the Fund application has a strict level of security so that the risk of failure of the Fund application does not become a negative influence on people's decisions in using the Fund application. The ease of transaction proves that the awareness of the people of Bandar Lampung City towards the use of technology is very easy with the Dana digital wallet. This means that the ease of influencing purchases using digital wallets, because digital wallet products can provide satisfaction for users. This form of facility will increase users to use Dana's digital wallet for the people of Bandar Lampung City. It also identifies that the ease of use of Dana digital wallets is not difficult for millennials and even the general public to use, because the way it is easy to use, people make Dana digital wallets as an alternative tool in conducting a payment transaction, so ease of use is one of the factors that can influence purchasing decisions.

This research is in line with research conducted by (Hapsari 2020) which states that independent variables consisting of lifestyle, risk perception, ease of Use, Trust simultaneously affect online purchasing decisions.

The Technology Acceptance Model (TAM) specifically suggests that the perception of ease of use directly influences the intention to use a technology. The easier DANA users feel the transaction process, from balance replenishment to payment, the higher their intention to continue using it. This aspect of ease is then integrated in the theory of consumer behavior, where ease of transaction can be one of the main determining factors in the consumer decision-making process. When consumers are faced with the choice of payment method, the convenience offered by DANA through features such as QR scan or

autodebet will reduce psychological and practical barriers, thus significantly encouraging them to choose DANA over traditional payment methods or other digital wallets. Therefore, the perception of ease that funds offer not only increases adoption (as per TAM) but also shapes consumer preference and loyalty (as per consumer behavior theory) in their decision to use digital wallets.

E. Decision To Use Digital Wallet Payment Method On Dana Application Users In Bandar Lampung According To Islamic Business Perspective

In explaining the Islamic business perspective, the use of financial technology is not enough to be seen in terms of efficiency and innovation, but must also meet sharia principles such as Justice, benefit, avoidance of gharar (obscurity), and Prohibition of practices that encourage excessive consumptive behavior.

a. Justice

In an Islamic business perspective, the decision to use a digital wallet payment method such as DANA should be aligned with the principle of fairness. Justice means giving rights proportionately without harming any party. Sharia Fintech must ensure services are accessible to all, including small communities and remote areas, so as not to cause inequality. The cost of services should also be reasonable and transparent, avoiding elements of exploitation. All this reflects the principle of justice in Sharia is not only efficient, but also fair and beneficial to all Ummah.

b. Benefits

Benefit, which means good and benefits for individuals and society at large, is the main foundation. Dana provides benefits in the form of facilitating financial access for the community, reducing the risk of cash fraud transactions, helping users in planning better finances

c. Escape from gharar

The decision of DANA application users to use digital wallet payment methods needs to ensure compliance with the principle of avoiding gharar. Gharar refers to the vagueness or uncertainty in a transaction that can lead to the loss of one of the parties, so it is prohibited in muamalah Sharia. The use of digital wallets such as DANA is generally relatively safe from gharar because information regarding balance amounts, transactions, and fees is usually presented transparently and clearly. This is in line with DSN-MUI Fatwa No. 116/DSN-MUI/IX / 2017 on electronic Money, which states that the use of electronic money is allowed as long as it meets sharia principles, such as not containing gharar, riba, and maisir, as well as the clarity of the contract between the parties to the transaction.

d. Prohibition of consumerist behavior

The use of digital wallets such as DANA does provide convenience, but needs to be viewed from an Islamic business perspective. Islam emphasizes wise consumption and forbids waste (tabdzir). In Bandar Lampung, the ease of digital transactions can encourage consumptive behavior if not accompanied by financial awareness. Therefore, the user must control expenses in order to remain in accordance with Sharia principles. Businesses that facilitate digital wallets should also play a role in educating people to use these services productively, not just to increase consumption without direction.

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facilitate digital wallets should also play a role in educating people to use these services productively, not just to increase consumption without direction

5. CONCLUSION

Based on the results of data analysis, statistical tests, and discussion in the study, it can be concluded that:

- a. Lifestyle plays a role proven to have a positive and significant effect partially on the meaning of lifestyle plays a big role in shaping user decisions, especially because people are increasingly accustomed to technology and want transactions that are fast, practical, and fit the modern digital lifestyle.
- b. The perception of risk also has a positive and significant influence on user decisions. Risk perception although usually considered an obstacle to technology adoption, in this context it still shows a positive influence. This shows that users feel safe enough and trust the DANA application security system, so they are willing to use it.
- c. Ease of transaction is a factor that directly has a positive and significant effect on loyalty. Ease of transaction is the most dominant factor in influencing usage decisions, because the DANA application provides accessibility, flexibility, and simple transaction processes.
- d. Simultaneously, the three variables lifestyle, risk perception, and ease of collective significant effect on user decisions. This is evidenced by the results of a significant F-test and an R² value of 67.3%, which indicates that 67.3% of the variation in user decisions can be explained by these three factors, while the rest is influenced by other factors not studied.
- e. In the Islamic business perspective the use of e-wallets such as DANA is considered in accordance with Sharia principles such as Justice, benefit, and avoidance of gharar (obscurity), as long as it is not used in an excessive consumptive manner. The use of financial technology must still uphold Islamic ethics, avoiding elements of riba, maysir, and non-transparent practices.

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