

Unlocking Students' E-Wallet Adoption: The Roles of Service Features, Security, and Ease of Use

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Abstract

The rapid advancement of financial technology (fintech) has accelerated the adoption of electronic wallets (e-wallets) as one of the most widely used digital payment instruments among university students. However, users' intention to adopt e-wallets is influenced by various factors related to service quality and application characteristics. This study aims to examine the effects of service features, security, and perceived ease of use on the intention to use e-wallets among students of Universitas Nurul Jadid. This research employed a quantitative approach with an associative research design. Primary data were collected through questionnaires distributed to 246 respondents selected using a purposive sampling technique. Data were analyzed using multiple linear regression with the assistance of SPSS software, following validity, reliability, and classical assumption tests. The results indicate that, partially, service features ($t = 6.499$; $p < 0.001$), security ($t = 5.917$; $p < 0.001$), and perceived ease of use ($t = 3.277$; $p = 0.001$) have a positive and significant effect on the intention to use e-wallets. Simultaneously, the three independent variables also have a significant effect on the intention to use e-wallets, with an F-value of 227.544 ($p < 0.001$). Furthermore, the coefficient of determination (R^2) of 0.738 indicates that 73.8% of the variance in e-wallet usage intention can be explained by service features, security, and perceived ease of use, while the remaining 26.2% is explained by other factors outside the proposed model. These findings suggest that improving service features, strengthening security systems, and enhancing application usability are essential strategies for increasing university students' intention to adopt e-wallets as a digital payment method. The study contributes to the digital payment adoption literature by demonstrating that technology-related convenience alone is insufficient to explain adoption intention and that functional service features and perceived security should be considered alongside ease of use when explaining e-wallet acceptance among university students.

Keywords: e-wallet, service features, security, perceived ease of use, usage intention

Introduction

The rapid adoption of electronic wallets (e-wallets) has transformed payment behavior among university students, who increasingly rely on digital transactions for their daily financial activities. E-wallets enable users to conduct various cashless transactions through mobile devices and provide greater convenience, speed, and flexibility compared with conventional payment methods (Afandi et al., 2023; Amory et al., 2025). In Indonesia, the increasing penetration of smartphones and the expansion of the digital economy have further encouraged the use of e-wallets, particularly among younger consumers who are highly adaptive to digital technology. However, increasing adoption does not necessarily ensure users' intention to continue using a particular digital payment service. Therefore, identifying the factors that

encourage students' intention to use e-wallets remains an important issue in digital payment adoption research.

E-wallets have become one of the most widely used digital payment methods among the public, supported by ease of access, transaction efficiency, and various features integrated with transportation services, marketplaces, and other digital services (Khairin et al., 2023). This development has also occurred in East Java alongside the increasing digitalization of transactions across various sectors (Rotama & Anwar, 2025). At Universitas Nurul Jadid, observations indicate a tendency among students to use e-wallets for various daily transactions, including purchasing food and beverages, obtaining academic necessities, accessing digital services, and making payments through e-commerce platforms. However, because specific institutional data regarding the proportion of student users, transaction frequency, and preferred e-wallet platforms are not available, this condition is presented as an observed tendency rather than as evidence representing the entire student population. Nevertheless, this phenomenon provides a relevant context for investigating the factors associated with students' intention to use e-wallets.

Theoretically, this study draws on the Technology Acceptance Model (TAM), which explains that individuals' acceptance of technology is influenced by their perceptions of the characteristics and usability of the technology. Within TAM, perceived ease of use is an important determinant of users' willingness to accept a technological system because technology that is easier to learn and operate requires less effort from users (Ardianto & Azizah, 2021). In the e-wallet context, however, ease of use alone may not sufficiently explain usage intention because digital financial transactions also involve functional service considerations and concerns about transaction security. Accordingly, this study extends the technology acceptance perspective by incorporating service features and security alongside perceived ease of use.

Service features represent the functional value offered by an e-wallet application. Comprehensive and relevant features can enable users to perform various transactions efficiently through a single application, thereby increasing the practical benefits of the service (Putri et al., 2025). Security represents users' perceptions regarding the ability of an e-wallet system to protect personal information, maintain transaction confidentiality, and prevent unauthorized access or misuse. In digital financial services, these considerations are particularly important because users are required to provide personal and financial information during transactions. Perceived ease of use, meanwhile, reflects the extent to which an application can be learned, understood, and operated without substantial effort. These three factors therefore represent complementary dimensions of e-wallet adoption: functional value through service features, risk protection through security, and technological usability through ease of use.

Previous studies have reported different determinants of e-wallet usage intention. Sulisty Budi Utomo et al. (2023) found that perceived ease of use significantly influenced digital wallet usage intention, whereas perceived risk did not show a significant relationship. Kezia Putri Altara and Eko Triyanto (2023) identified cost as an important determinant of students' intention to use e-wallets. Muthia Rahma Dianti et al. (2023) reported that perceived usefulness and perceived ease of use positively influenced the intention to use LinkAja, while Dewi Khornida Marheni et al. (2022) found that perceived ease of use was significant but usefulness and trust were not.

These previous studies can be grouped into several perspectives. Studies focusing on functional benefits emphasize perceived usefulness and the availability of features, while

studies emphasizing usability generally identify ease of use as an important determinant of technology adoption. Other studies focus on perceived risk, security, and trust because digital financial transactions involve uncertainty regarding personal and financial information. In addition, economic considerations such as transaction costs may influence adoption decisions. The differences in previous findings indicate that e-wallet usage intention may depend on the characteristics of the users, digital experience, research setting, and specific attributes of the e-wallet services being evaluated.

Despite the growing body of research, relatively limited attention has been given to simultaneously examining service features, security, and perceived ease of use among university students within a single empirical model. Previous studies have more frequently emphasized usefulness, risk, trust, or cost individually, while the combination of functional service characteristics, security assurance, and application usability has received less attention, particularly among students at Universitas Nurul Jadid. This study therefore addresses this gap by integrating service features, security, and perceived ease of use to explain students' intention to use e-wallets.

Service Features and E-Wallet Usage Intention

Service features refer to the range of functions and facilities provided by an e-wallet application to support users' transaction needs. In digital financial services, users tend to evaluate an application not only on its basic payment function but also on the extent to which its features provide convenience and practical benefits. Features such as money transfers, bill payments, mobile credit purchases, QR-based payments, transaction histories, and integration with other digital services can increase the functional value perceived by users. Putri et al. (2025) indicate that integrated service features can contribute to a more convenient user experience by allowing consumers to access various services efficiently through a digital platform.

From a technology acceptance perspective, useful and relevant system characteristics can strengthen users' perception that technology provides tangible benefits in supporting their activities. Galang and Ramdhan (2023) also indicate that system characteristics that provide convenience and benefits can facilitate technology acceptance. For university students, whose transactions often require speed and flexibility, more comprehensive and relevant e-wallet features may make the application more valuable for everyday use. Therefore, students who perceive that an e-wallet provides complete and useful service features are expected to demonstrate a stronger intention to use the application. Based on this reasoning, the following hypothesis is proposed:

H1: Service features have a positive and significant effect on students' intention to use e-wallets.

Security and E-Wallet Usage Intention

Security is a critical consideration in the adoption of digital financial services because e-wallet transactions involve personal information, account credentials, and monetary value. Users need confidence that the system is capable of protecting their personal data and preventing unauthorized access, fraud, or misuse. Security mechanisms such as personal identification numbers, authentication procedures, transaction verification, and account protection can reduce users' perceived uncertainty when conducting digital transactions.

From the perspective of perceived risk and trust in digital transactions, stronger security can reduce users' concerns regarding potential financial and privacy losses. When consumers

believe that an e-wallet system provides adequate protection, they are more likely to feel comfortable using the platform for financial transactions. Previous research also indicates that perceived security is associated with users' willingness to adopt e-wallet services (Salepa & Ni, 2022). In the student context, confidence in transaction and data protection is therefore expected to strengthen the intention to use e-wallets. Accordingly, the second hypothesis is formulated as follows:

H2: Security has a positive and significant effect on students' intention to use e-wallets.

Perceived Ease of Use and E-Wallet Usage Intention

Perceived ease of use is one of the central constructs of the Technology Acceptance Model (TAM). It refers to the extent to which individuals believe that using a particular technology requires minimal physical and mental effort. According to the TAM perspective, users are more likely to accept technology when its interface, procedures, and functions are easy to understand and operate (Ardianto & Azizah, 2021). In the context of e-wallets, ease of use can be reflected in simple registration procedures, an understandable application interface, straightforward transaction processes, and quick access to available services.

For university students who frequently interact with digital technology, a complicated application may reduce convenience even when the service itself provides useful functions. Conversely, an e-wallet that is easy to learn and operate can reduce the effort required to complete transactions and improve users' overall experience. Previous studies have also consistently demonstrated the relevance of perceived ease of use in explaining intention to adopt digital wallets. Therefore, greater perceived ease of use is expected to strengthen students' intention to use e-wallet services. Based on this theoretical and empirical reasoning, the following hypothesis is proposed:

H3: Perceived ease of use has a positive and significant effect on students' intention to use e-wallets.

Service Features, Security, Perceived Ease of Use, and E-Wallet Usage Intention

-wallet adoption is unlikely to be determined by a single technological characteristic. Users may simultaneously evaluate whether an application provides sufficient functionality, protects their financial information, and can be operated conveniently. Service features provide functional benefits, security minimizes perceived transaction risks, and perceived ease of use reduces the effort required to interact with the technology. Consequently, these three dimensions can complement one another in shaping users' overall evaluation of an e-wallet service.

Within an extended technology acceptance perspective, a digital payment platform is more likely to be accepted when it offers relevant functionality, provides adequate protection, and remains easy to operate. For university students, an e-wallet with comprehensive features but weak security may discourage adoption, while a secure application with complicated operating procedures may similarly reduce usage intention. Therefore, examining these factors collectively provides a more comprehensive explanation of e-wallet adoption than evaluating each factor independently. Based on this argument, the following hypothesis is proposed:

H4: Service features, security, and perceived ease of use simultaneously have a significant effect on students' intention to use e-wallets.

Method

This study used a quantitative approach with an associative research design aimed at testing the influence of service features, security, and ease of use on the intention to use electronic wallets (e-wallets) as a transaction instrument among students at Universitas Nurul Jadid. The quantitative approach was selected because it can explain relationships among variables through hypothesis testing based on numerical data analyzed statistically. The study population consisted of 638 active students from the 2022 cohort of the Faculty of Islamic Studies and the Faculty of Social Sciences and Humanities at Universitas Nurul Jadid. The sample size was determined using the Slovin formula with a margin of error of 5%, resulting in a sample of 246 respondents. The Slovin formula was used only to determine the target number of respondents from the identified finite population, whereas purposive sampling was subsequently applied to select respondents who met the study eligibility requirements. Thus, the use of Slovin in this study was intended as an operational sample-size determination rather than as an indication of probability-based respondent selection.

The sampling technique used was purposive sampling, namely the selection of respondents based on predetermined criteria. The inclusion criteria required respondents to be active students of the 2022 cohort from either the Faculty of Islamic Studies or the Faculty of Social Sciences and Humanities at Universitas Nurul Jadid, to have previous experience using an e-wallet for digital transactions, and to complete the questionnaire in full. Respondents who did not meet the student-status, cohort, faculty, or e-wallet usage criteria, as well as questionnaires with incomplete responses, were excluded from the analysis.

Primary data were collected through the distribution of a closed-ended questionnaire constructed using a five-point Likert scale, ranging from Strongly Disagree (1) to Strongly Agree (5). The research instrument was designed to measure four variables: Service Features (X1), Security (X2), and Ease of Use (X3) as independent variables, and E-Wallet Usage Intention (Y) as the dependent variable. Service features represent users' evaluations of the availability and functionality of e-wallet services in supporting various transaction needs; security reflects users' perceptions of the protection of personal information and digital transactions; ease of use represents users' perceptions of how easily the application can be learned, understood, and operated; and usage intention reflects users' willingness to use e-wallets for digital transactions. The measurement indicators were adapted from relevant previous studies and adjusted to the context of e-wallet usage among university students. The operationalization of the research variables is presented in Table 1.

Table 1. Operationalization of Research Variables

Construct	Indicators	Item Statements	Measurement Source	Scale
Service Features (X1)	Feature completeness; feature diversity; integration with transaction services	SF1: The e-wallet provides features that meet my transaction needs. SF2: The e-wallet offers various services for conducting digital transactions. SF3: The available features make	Adapted from Putri et al. (2025)	Five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree)

		my daily transactions more practical.		
Security (X2)	Personal data protection; transaction security; account protection	SEC1: I believe that my personal information is protected when using the e-wallet. SEC2: I feel secure when conducting financial transactions through the e-wallet. SEC3: The e-wallet provides adequate mechanisms to protect my account from unauthorized access.	Adapted from Salepa and Ni (2022)	Five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree)
Ease of Use (X3)	Easy to learn; easy to understand; easy to operate	EOU1: Learning to use the e-wallet is easy for me. EOU2: I find the e-wallet application easy to understand. EOU3: I can easily operate the e-wallet when conducting transactions.	Adapted from Ardianto and Azizah (2021)	Five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree)
E-Wallet Usage Intention (Y)	Intention to use; intention to continue using; preference for using e-wallets	UI1: I intend to use an e-wallet for my digital transactions. UI2: I intend to continue using an e-wallet in the future. UI3: I prefer using an e-wallet when conducting suitable payment transactions.	Adapted from Galang and Ramdhan (2023)	Five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree)

Before the main statistical analysis, the measurement instrument was evaluated through validity and reliability testing. Item validity was assessed using item-total correlation by comparing the calculated correlation coefficient with the critical r-value, while internal consistency was evaluated using Cronbach's alpha. A construct was considered reliable when its Cronbach's alpha value exceeded 0.60, consistent with the reliability criterion applied in this study. Dalam hasil artikel, alpha masing-masing konstruk memang berada di atas 0.60, yaitu 0.872, 0.868, 0.834, dan 0.842.

The collected data were subsequently analyzed using the Statistical Package for the Social Sciences (SPSS) software. Prior to multiple linear regression analysis, classical assumption testing was performed to assess the adequacy of the regression model. Normality was evaluated by examining the distribution of standardized residuals through the Normal Probability–Probability (P–P) Plot, in which residuals distributed approximately along the diagonal line were considered to satisfy the normality assumption. Multicollinearity was evaluated using tolerance and Variance Inflation Factor (VIF) values; the model was considered free from problematic multicollinearity when the tolerance value exceeded 0.10 and the VIF value was below 10. Heteroscedasticity was assessed using the Glejser test, with a significance

value greater than 0.05 indicating the absence of heteroscedasticity. Hypothesis testing was conducted using multiple linear regression analysis with the equation:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

where Y represents e-wallet usage intention, α is the constant, β_1 – β_3 are the regression coefficients, X_1 is service features, X_2 is security, X_3 is ease of use, and e is the error term. The partial effects of service features, security, and ease of use were evaluated using the t-test at a significance level of 5% ($\alpha = 0.05$), with a p-value below 0.05 indicating statistical significance. The overall regression model was evaluated using the F-test at the same significance level to determine whether the independent variables jointly explained variation in e-wallet usage intention. The coefficient of determination (R^2) was used to assess the proportion of variance in e-wallet usage intention explained collectively by service features, security, and ease of use.

Results and Discussion

Field data collection involved 246 respondents from the population of active students in the 2022 cohort of the Faculty of Islamic Studies and the Faculty of Social Sciences and Humanities at Universitas Nurul Jadid who had used e-wallet applications. Respondent characteristics were grouped by faculty and gender, as shown in the following tables:

Table 2. Respondent Characteristics by Faculty

Faculty	Frequency	Percentage %
Faculty of Islamic Studies	119	48.4%
Faculty of Social Sciences and Humanities	127	51.6%
Total	246	100%

Based on the table, the respondents came from two faculties: 127 respondents (51.6%) from the Faculty of Social Sciences and Humanities and 119 respondents (48.4%) from the Faculty of Islamic Studies. The difference in the number of respondents from the two faculties was relatively small; therefore, the sample distribution can be considered fairly balanced.

Table 3. Respondent Characteristics by Gender

Gender	Frequency	Percentage (%)
Male	103	41.9%
Female	143	58.1%
Total	246	100%

Based on the table of respondent characteristics by gender, of the 246 respondents, 143 respondents (58.1%) were female and 103 respondents (41.9%) were male. These results indicate that female respondents were more dominant than male respondents.

Before conducting multiple linear regression analysis and hypothesis testing, the feasibility of the data obtained from the questionnaire instrument was first evaluated through validity and reliability tests. A summary of the instrument quality testing results for all research variables is presented in Table 3 as follows:

Table 4. validity and Reliability test result

Variable	Calculated r	Critical r	Cronbach's Alpha	Reliability Standard	Description
Service Features	0.827-0.868	0.124	0.872	> 0.60	Valid and Reliable
Security	0.798-0.872	0.124	0.868	> 0.60	Valid and Reliable
Ease of Use	0.861-0.871	0.124	0.834	> 0.60	Valid and Reliable
Usage Intention	0.850-0.904	0.124	0.842	> 0.60	Valid and Reliable

Based on Table 4, the validity test results show that all indicators for each research variable had calculated r-values greater than the critical r-value of 0.124. The Service Features variable had calculated r-values ranging from 0.827–0.868, the Security variable from 0.798–0.872, the Ease of Use variable from 0.861–0.871, and the Usage Intention variable from 0.850–0.904. These results indicate that all statement items for each variable met the validity criteria and were therefore able to accurately measure the constructs under study. The reliability test results show that all variables had Cronbach's Alpha values exceeding the reliability standard of 0.60. The Service Features variable obtained a Cronbach's Alpha value of 0.872, Security 0.868, Ease of Use 0.834, and Usage Intention 0.842. Thus, all research instruments were declared reliable, meaning that each indicator had a good level of internal consistency and could produce stable and consistent data when used for measurement under the same conditions. Therefore, all statement items were declared suitable for use as data collection instruments and could proceed to the next stage of analysis.

The influence of digital marketing variables on consumption patterns was then analyzed using multiple linear regression and partial testing (t-test). The regression calculation results are presented in Table 5 below:

Table 5. Multiple Linear Regression Analysis and t-Test Results

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	-.312	.455		.686
	Service Features	.315	.048	.400	<.001
	Security	.281	.047	.348	<.001
	Ease of Use	.193	.059	.178	.001

a. Dependent Variable: Usage Intention

Based on Table 5, the regression equation obtained was $Y = -0.312 + 0.315X_1 + 0.281X_2 + 0.193X_3 + e$. The constant value of -0.312 indicates the condition when the service features, security, and ease of use variables are considered constant or equal to zero.

Furthermore, the partial test (t-test) results showed that the service features variable obtained a calculated t-value of 6.499 with a significance value of < 0.001, indicating a positive

and significant influence on e-wallet usage intention. The security variable had a calculated t-value of 5.917 with a significance value of < 0.001 , indicating a positive and significant influence on e-wallet usage intention. Meanwhile, the ease of use variable obtained a calculated t-value of 3.277 with a significance value of 0.001, and therefore also had a positive and significant influence on e-wallet usage intention. Thus, all three independent variables were proven to have a positive and significant influence on e-wallet usage intention, with service features being the most dominant variable based on the largest Standardized Beta value of 0.400.

Next, simultaneous testing (F-test) was conducted to examine the joint influence of all independent variables on the dependent variable. The results are presented in Table 6:

Table 6. F-Test Results (Simultaneous)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1257.971	3	419.324	227.544	<.001 ^b
	Residual	445.964	242	1.843		
	Total	1703.935	245			

a. Dependent Variable: Usage Intention

b. Predictors: (Constant), Ease of Use, Security, Service Features

Based on Table 5, the simultaneous test (F-test) results produced a calculated F-value of 227.544 with a significance value of < 0.001 , which is less than 0.05. These results indicate that service features, security, and ease of use jointly have a positive and significant influence on e-wallet usage intention. Thus, the regression model used is feasible, and the hypothesis stating that the three independent variables simultaneously influence e-wallet usage intention is accepted. The coefficient of determination was subsequently used to measure the extent to which the independent variables could explain variations in the dependent variable. The coefficient of determination results are presented in Table 7:

Table 7. Coefficient of Determination (R^2) Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.859 ^a	.738	.735	1.35751

a. Predictors: (Constant), Ease of Use, Security, Service Features

Based on Table 7, the R Square value was 0.738 or 73.8%. This indicates that 73.8% of the variation in usage intention could be explained by the Service Features, Security, and Ease of Use variables, while the remaining 26.2% was influenced by other factors outside the research model. The magnitude of the coefficient of determination indicates that the research model has strong explanatory power for the dependent variable.

Overall, this study aims to analyze and explain the influence of service features, security, and ease of use on e-wallet usage intention as a digital transaction instrument among students at Universitas Nurul Jadid. Based on the multiple linear regression analysis results, all

three independent variables were proven to have a positive influence on e-wallet usage intention. The findings are consistent with (Armaijn et al. 2024), indicating that the more complete and innovative the service features provided, the higher the level of security perceived by users, and the easier the e-wallet application is to learn and operate, the greater students' tendency to use e-wallets in various transaction activities. This condition indicates that the quality of services offered by e-wallet providers not only plays a role in increasing transaction convenience and efficiency but can also build trust and encourage the acceptance of digital payment technology among students. Thus, service features, security, and ease of use are important factors that contribute to increasing e-wallet usage intention as part of the transformation of payment systems toward a more modern and efficient digital financial ecosystem. A more detailed explanation of the dynamics of the influence of each variable is provided as follows:

Influence of Service Features on E-Wallet Usage Intention

The partial test results showed that service features had a positive and significant influence on e-wallet usage intention, with a t-value of 6.499 and a significance value of < 0.001 . This finding suggests that students do not evaluate an e-wallet merely as a payment application but also according to the extent to which its features can accommodate their various transaction needs. From a behavioral perspective, comprehensive and relevant service features increase the functional value of an e-wallet because users can perform several activities, such as bill payments, fund transfers, mobile credit purchases, QRIS payments, and transactions with other digital services, within a single platform. Such functional integration reduces the time, effort, and number of applications required to complete routine transactions. Consequently, students are more likely to perceive the e-wallet as useful and compatible with their daily activities, thereby strengthening their intention to use it.

This mechanism is consistent with the broader logic of technology acceptance, in which system characteristics that improve practical benefits can strengthen users' willingness to adopt a technology (Galang & Ramdhan, 2023). The present finding is also consistent with Rahayu and Prasetyatama (2021), who found that service features had a positive and significant relationship with university students' intention to continue using e-wallets. Their findings indicate that users are more inclined to maintain adoption when the services offered correspond to their transactional needs. Similarly, previous research involving active university students found that service features contributed positively to the use of electronic payment services, supporting the argument that functional completeness increases the practical value perceived by users.

Nevertheless, the result differs from Umaningsih and Wardani (2020), who reported that service features did not significantly affect intention to use e-money, although security was significant. This difference may arise because the importance of features depends on the type of digital payment service, users' previous experience, and the extent to which additional features are perceived as genuinely useful rather than merely available. In the context of Universitas Nurul Jadid students, the significant result may indicate that feature diversity has become an instrumental consideration because students use e-wallets for multiple recurring transaction purposes rather than for a single payment function.

Influence of Security on E-Wallet Usage Intention

The test results showed that security had a positive and significant influence on e-wallet usage intention, with a calculated t-value of 5.917 and a significance value of < 0.001 . This finding is consistent with (Salepa and Ni 2022), indicating that the higher the level of security perceived by users, the greater students' intention to use e-wallets. Security in digital transactions is an important aspect because it relates to the protection of personal data, information confidentiality, and balance security against various risks of misuse. The availability of security features such as PINs, authentication, and transaction verification can increase user trust, making users feel more comfortable conducting transactions through e-wallets. This result is consistent with the theory stating that perceived security is an important determinant of digital payment technology acceptance. In addition, the results of this study reinforce previous findings concluding that security has a positive influence on the intention to use e-wallet services.

Influence of Ease of Use on E-Wallet Usage Intention

The partial test results showed that ease of use had a positive and significant influence on e-wallet usage intention, with a calculated t-value of 3.277 and a significance value of 0.001. This indicates that the easier an e-wallet application is to understand, learn, and operate, the higher students' intention to use it as a digital transaction instrument. A simple application interface, an easy transaction process, and rapid access to services provide a more convenient user experience, thereby encouraging students to continue using e-wallets in their daily activities. This finding is consistent with the concept of perceived ease of use in the Technology Acceptance Model (TAM) (Ardianto and Azizah 2021), which explains that technology that is easy to use will be more readily accepted by users. The results of this study are also consistent with various previous studies showing that ease of use is an important factor influencing e-wallet usage intention.

Simultaneous Influence

Service features, security, and ease of use jointly had a positive and significant influence on e-wallet usage intention among students at Universitas Nurul Jadid. This was demonstrated by a calculated F-value of 227.544 and a significance value of < 0.001 , and therefore the hypothesis stating that the three independent variables simultaneously influence e-wallet usage intention was accepted. In addition, the coefficient of determination (R^2) value of 0.738 indicates that 73.8% of the variation in e-wallet usage intention could be explained by service features, security, and ease of use, while the remaining 26.2% was influenced by other factors outside the research model. This finding is consistent with (Azwar 2019), indicating that students' decisions to use e-wallets are not influenced by only one particular factor but result from a combination of the quality of the available service features, the level of perceived security, and the ease with which the application supports transaction activities. The better these three aspects are implemented by e-wallet service providers, the higher students' intention to adopt and use e-wallets as a digital payment instrument. The results of this study reinforce that the successful adoption of digital payment technology requires synergy among functional aspects, security, and ease of use to provide users with a secure, practical, and efficient transaction experience.

Conclusion

This study concludes that service features, security, and ease of use have a positive and significant influence on e-wallet usage intention among students at Universitas Nurul Jadid, both partially and simultaneously. Partially, service features were the variable with the most dominant influence, followed by security and ease of use. This indicates that the more comprehensive the features offered, the higher the level of perceived security, and the easier the application is to operate, the greater students' intention to use e-wallets as a digital transaction instrument. Simultaneously, the three variables were able to explain 73.8% of the variation in e-wallet usage intention, while the remaining 26.2% was influenced by other factors outside the research model. These findings indicate that increasing e-wallet usage intention is not determined by only one factor but results from a combination of service feature quality, transaction security, and ease of use that can provide a practical, secure, and efficient digital transaction experience. The results of this study are expected to serve as a reference for the development of studies on financial technology adoption and provide input for e-wallet service providers in improving service quality to encourage usage intention among students. From a practical perspective, e-wallet service providers should prioritize the development of relevant and integrated service features while maintaining reliable security mechanisms and a simple user interface to strengthen adoption intention among young users.

This study has several limitations. First, the respondents were limited to students from Universitas Nurul Jadid, particularly the selected faculties and cohort included in the study, which limits the generalizability of the findings to students at other universities or broader user groups. Second, the study employed a cross-sectional survey and purposive sampling, so the findings reflect respondents' perceptions at a particular point in time and cannot fully capture changes in e-wallet usage behavior over time. Third, the model focused only on service features, security, and ease of use, while other factors potentially associated with e-wallet adoption were not examined. Future studies are therefore encouraged to involve respondents from multiple universities and regions, apply longitudinal or comparative designs, and incorporate additional determinants such as perceived usefulness, trust, perceived risk, cost, and social influence to provide a more comprehensive explanation of e-wallet usage intention.

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