

Cashless Behavior among Yogyakarta Muslim Students: Digital Financial Literacy and QRIS Payment Intention

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Abstract. The financial literacy index in Indonesia continues to increase, followed by an increase in the digital literacy index. The paper aims to investigate the effect of digital financial Literacy on QRIS payment intention among Yogyakarta Moslem students. The data were collected by using survey methods employing a purposive sampling approach. Structural equation modelling with the sample of 100 Yogyakarta Muslim student respondents was applied to test the influence of digital finance literacy on the intention to use QRIS payments. The results endorse that 1) Trust has a positive effect on the intention to use QRIS, 2) digital literacy has a positive effect on the intention to use QRIS, and 3) Knowledge, competency, and attitude do not have significant effects on the intention to use QRIS. This study suggests several theoretical and practical implications from the findings, as well as limitations and future directions.

1 Introduction

The current era is the Industrial Revolution 4.0, which focuses on automation and cooperation between digital technology and the conventional industrial sector[1]. The Industrial Revolution 4.0 requires the financial industry to carry out digital transformation through the development of digital-based services by producing fintech innovations, which are a combination of finance and technology, which are technological innovations in the financial sector. Mobile banking (m-Banking) is one of the fintech innovations based on mobile payments through banking services that support transaction activities via smartphones connected to the internet[2]. This digital transformation also has an impact on the Islamic banking industry in Indonesia, where 13 Islamic banks are currently operating. Several Islamic banks are currently using mobile banking as a means of online banking services. Mobile banking provides various transaction services easily with just one application, one of which is the payment method, namely QRIS.

QRIS is a QR code developed as a digital payment method based on mobile payment[3]. QRIS, as a fintech product, is considered to be able to present a practical financial transaction process[4]. Based on the data, the number of QRIS transactions throughout 2022 was recorded at 1.03 billion transactions, an increase of 86% annually (year-on-year/yoy).

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Meanwhile, until the end of 2023, the Director of the Payment System Policy Department of Bank Indonesia, Fitria Irmis Triswati, stated that the total volume of QRIS transactions from the beginning of the year to October 2023 had exceeded Bank Indonesia's target of 1 billion transactions. In October, the total volume of QRIS transactions reached 1.6 billion, with a value of 24.97 trillion. In addition, the number of QRIS users until October 2023 reached 43.4 million, or 90% of the 2022 target. One example is the BSI Mobile and QRIS applications experiencing a positive increase. SEVP Digital Banking BSI Saut Parulian said that BSI continues to strengthen the role of digital platforms as the main access, especially through QRIS, which has reached 266.5 million transactions.

Transaksi		Pertumbuhan (%)			Nilai/Volume		
		2023	2024*	2025*	2023	2024*	2025*
Ekonomi Keuangan Digital							
E-Commerce	Rp Triliun (Nom)	-4,4	7,2	3,3	454	487	503
Digital Banking	Rp Triliun (Nom)	13,5	9,1	10,2	58.478	63.804	70.289
Uang Elektronik	Rp Triliun (Nom)	43,4	25,8	22,6	836	1.051	1.289

Fig. 1. Indonesian Payment System Indicators 2023-2025.

The figure 1 shows that the value of Electronic Money (EU) transactions increased by 43.45% (yoy) to reach IDR 835.84 trillion in 2023 and is projected to increase by 25.77% (yoy) to IDR 1,051.24 trillion in 2024. The value of digital banking transactions was recorded at IDR 58,478.24 trillion, growing 13.48% (yoy), and is projected to increase by 9.11% (yoy) to IDR 63,803.77 trillion in 2024. E-commerce transactions are also expected to continue to increase from IDR 474 trillion in 2023 to IDR 487 trillion in 2024.

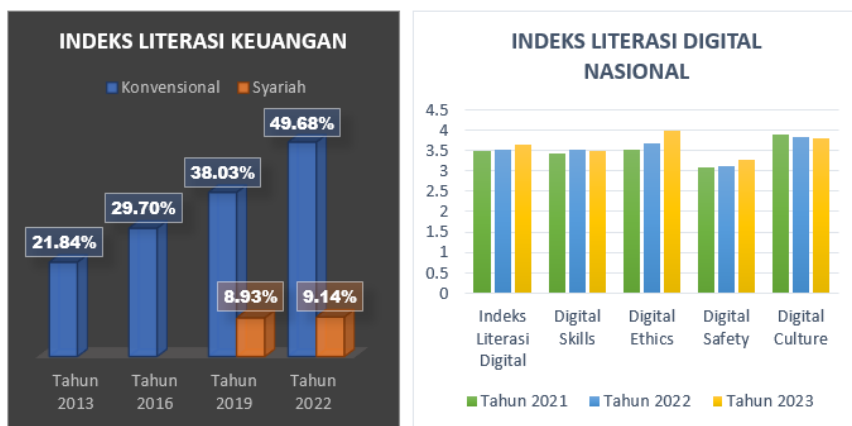


Fig. 2. National Financial Literacy Index and National Digital Literacy Index..

Based on the OJK (Financial Services Authority) data graph on SNLIK (National Survey of Financial Literacy and Inclusion)[5], it shows that the sharia financial literacy index of the Indonesian people has increased from 8.93 percent in 2019 to 9.14 percent in 2022. Indonesia's digital literacy index in 2022 is at 3.54 points on a scale of 1-5. The index increased by 0.05 points compared to 2021, which was still 3.49. Meanwhile, the digital literacy index in the Special Region of Yogyakarta Province scored 3.64, and it is the province with the highest digital literacy index in 2022 out of 34 provinces in Indonesia.

The objective of this research is to investigate the effect of digital financial Literacy on QRIS payment intention among Yogyakarta Muslim students.

2 Literature Review

Financial literacy and digital literacy will influence the way people make decisions regarding the use of fintech services. This is found in several studies, including in a study conducted by Basri (2023) [6], which explains that financial literacy and digital literacy, both partially or simultaneously, influence consumer preferences for digital banks. However, other studies, such as (Pradini, 2021) [7], explain that partial financial literacy does not have a significant effect on the use of mobile banking. Likewise, partial digital literacy does not have a significant positive effect on the use of mobile banking.

Consumer behavior theory is how consumers allocate their income to buy goods and services with the aim of achieving maximum satisfaction. Five important assumptions shape consumer behavior [8], namely Goods (Commodities), Utility (Utility), The Law of Diminishing Marginal Utility, Consistency of Preferences (Transitivity), Perfect Knowledge (Perfect Knowledge). The cardinal approach means that the utility of an item can be measured nominally using util units. Consumers decide to consume an item based on the total utility value they obtain compared to the costs incurred and the ordinal approach, namely that the utility of an item can only be compared using an indifference curve.

Consumer preferences are defined as individual activities in obtaining and using products. This process involves decision-making that includes the stages of research, purchase, use, and product evaluation[9]. The attitude reflected by consumer preferences is the behavior of preferring (prefer) or the behavior of both liking (indifference) and can be assessed through the conditions when the level of utility obtained by consumers for an item reaches the point of maximum utility or when the indifference curve intersects the budget line, then consumers will tend to choose to consume the item [10]The knowledge in question is an adequate understanding of Islamic financial literacy as the key for someone to manage finances effectively. Chodlir et al. (2024)[11] stated that in terms of payments, individuals who have financial knowledge usually make better decisions, including in the use of digital payment tools such as QRIS for daily transactions in retail. Ability is defined as follows: if someone has a high level of literacy, he will be able to make smart financial decisions. Decision-making is an important aspect of financial literacy. Based on the context of personal financial management, an attitude refers to the skills in identifying sources of income, meeting financial obligations, understanding the process of opening an account at a sharia financial institution, applying for financing, and planning personal finances for the future. Meanwhile, trust can be interpreted as the fact that not all individuals have self-confidence when planning long-term needs.

Digital literacy includes the general availability to use digital services and infrastructure as a means to access various services. In addition, digital literacy also includes public understanding of content, risks, and other elements related to digital banking services[12]. Four pillars are part of the digital literacy curriculum development framework[13], namely Digital Skill, Digital Ethics, Digital Safety, and Digital Culture. QRIS is a new payment facility in digital transaction activities. It is a payment standard in the form of a QR code (Quick Response) that supports and facilitates digital-based payments in Indonesia[14]. Also, Sharia fintech is a combination of financial technology and Islamic financial principles. The goal is to offer financial solutions that are in accordance with Sharia law. In Islamic finance, there are prohibitions on interest (riba), gambling (maisir), and uncertainty (gharar).

3 Research Methods

In this quantitative study, a descriptive approach was used to analyse data quantitatively[15]. The population in the study were Muslim students who were studying in the Special Region of Yogyakarta and had or were using the digital Sharia payment application. The technique

used in this study was purposive sampling[16]. There were 100 respondents with several criteria used in selecting the sample in this study, namely Muslim students who were studying in the Special Region of Yogyakarta had used the QRIS feature on the digital Sharia payment application as a payment method in carrying out daily financial transactions, and were at least 17 years old.

The data collection technique used by researchers in this study to obtain primary data was through a questionnaire. The questionnaire was distributed online using Google Forms, which contained several questions related to knowledge, abilities, attitudes, beliefs, digital literacy, and consumer preferences (usage decisions) using a Likert scale.

The data analysis technique used in this study was descriptive analysis. For the data analysis method used in this study, namely PLS (Partial Least Square), the data was processed using the SmartPLS Version 4.1.0.0 software program. It is generally carried out in two stages, namely through a measurement model, also called an outer model, and a structural model or inner model[17]

4 Finding and Discussion

4.1 Data analysis

4.1.1 Respondent Characteristics

Table 1. Respondent Gender.

Gender	Amount	Percentage
Male	31	31%
Female	69	69%
Total	100	100%

The table 1 shows the distribution of questionnaires to 100 Muslim student respondents who are studying in the Special Region of Yogyakarta, namely that the number of females is more dominant, namely 69 students or 69%, compared to the number of male students, namely 31 students or 31%.

Table 2. Frequency of QRIS Usage.

Frequency	Amount	Percentage
Always	11	11%
Often	35	35%
Sometimes	38	38%
Rarely	16	16%
Total	100	100%

The table 2 shows that 35 students have a high intensity of QRIS use, 11% of students have a frequency of always using QRIS in everyday life, 38 students sometimes use QRIS, and 16% of the total number of respondents have a frequency of rarely using QRIS in making transactions in everyday life.

4.1.2 Convergent Validity Test

Table 3. Convergent Validity Test

No	Variable	Average Variance Extracted (AVE)
1	Knowledge	0.636
2	Ability	0.558
3	Attitude	0.689
4	Trust	0.512
5	Digital literacy	0.647
6	Consumer preferences	0.567

The test results in the table 3 show that the AVE knowledge value is 0.636, the AVE ability value is 0.558, the AVE Attitude value is 0.689, the AVE trust value is 0.512, the AVE digital literacy value is 0.647, and the AVE consumer preferences value is 0.567. This shows that all variables have values above 0.5, which means that the variables meet the requirements and are stated as a good model.

4.1.3 Discriminant Validity Test

Table 4. Discriminant Validity Test.

	PG	KP	SP	KY	LD	PK
Knowledge	0.797					
Ability	0.554	0.747				
Attitude	0.497	0.524	0.830			
Trust	0.539	0.510	0.521	0.716		
Digital literacy	0.095	0.081	0.135	0.228	0.805	
Consumer preferences	0.254	0.305	0.161	0.446	0.410	0.753

Based on the table 4, it can be seen that the AVE root value of the construct is 0.797, 0.747, 0.830, 0.716, 0.805, and 0.753, which are greater than the values next to them. This shows that all variables in this study can be declared valid.

4.1.4 Reliability Test

Table 5. Reliability Test.

	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)
Knowledge	0.811	0.826	0.874
Ability	0.749	0.890	0.832
Attitude	0.803	0.924	0.869
Trust	0.766	0.802	0.839
Digital literacy	0.820	0.862	0.879
Consumer preferences	0.810	0.827	0.867

Based on the results of the reliability test written in the table 5, it shows that all Cronbach's alpha and composite reliability values can be said that all constructs and

measurement variables used in this study are reliable, namely the variables of knowledge, ability, attitude, trust, digital literacy, and consumer preferences. This is because all Cronbach's alpha values are greater than 0.6, and the composite reliability value is more than 0.7.

4.1.5 R-Square Test

Table 6. R-Square Test

Construct	R-Square	Adjusted R-Square
Consumer preferences	0.329	0.293

The table 6 shows that the R² value for consumer preferences of 32.9% means that the ability of the independent variables, namely knowledge, ability, attitude, trust, and digital literacy, to explain the consumer preferences variable is 32.9%. So, the remaining 67.1% has an influence explained by variables outside of those discussed in this study.

4.1.6 F-Square Test

Table 7. F-Square Test

	Consumer preferences
Knowledge	0.000
Ability	0.026
Attitude	0.027
Trust	0.112
Digital literacy	0.158

The table 7 shows that the f-Square value of the knowledge variable is 0.000, so it can be said that the knowledge variable has no influence on consumer preferences. The f-Square value of the ability variable is 0.026, the Attitude variable is 0.027, and the trust variable is 0.112. It can be concluded that the ability, attitude, and trust variables have a weak influence on consumer preferences. The f-Square value of the digital literacy variable is 0.158. Thus, the digital literacy variable has a moderate influence on consumer preferences.

4.1.7 Hypothesis Test

Table 8. Hypothesis Test.

	Original sample (O)	T statistics (IO/STDEVI)	P-Value
Knowledge ► Consumer preferences	0.016	0.130	0.896
Ability ► Consumer preferences	0.174	1.540	0.124
Attitude ► Consumer preferences	-0.172	1.132	0.258
Trust ► Consumer preferences	0.362	3.271	0.020
Digital literacy ► Consumer preferences	0.335	3.860	0.000

Hypothesis 1: the knowledge variable has a positive effect on consumer preferences using QRIS and is significant with a beta coefficient value of 0.016, t-statistics of 0.130, which means <1.96 from a significance level of 5%, and a p-value of 0.896 which means >0.05 so that the knowledge variable has a positive and insignificant effect on consumer preferences so that if the level of knowledge is high, then it cannot affect consumer preferences in using digital sharia payment applications.

Hypothesis 2: the ability variable has a positive effect on consumer preferences using QRIS and is significant with a beta coefficient value of 0.174, t-statistics of 1.540, which means <1.96 from a significance level of 5%, and a p-value of 0.124 which means >0.05 so that the ability variable has a positive and insignificant effect on consumer preferences so that if the level of ability is high, then it cannot affect consumer preferences in using digital sharia payment applications.

Hypothesis 3: The attitude variable has a negative effect on consumer preferences using QRIS and is significant with a beta coefficient value of -0.172, t-statistic 1.132, which means <1.96 from a significance level of 5%, and a p-value of 0.258 which means >0.05 so that the Attitude variable has a negative and insignificant effect on consumer preferences so that if the Attitude level is high then it cannot affect consumer preferences in using digital sharia payment applications.

Hypothesis 4: The Trust variable has a positive effect on consumer preferences using QRIS and is significant with a beta coefficient value of 0.362, t-statistic 3.271, which means >1.96 from a significance level of 5%, and a p-value of 0.020, which means <0.05 so that the trust variable has a positive and significant effect on consumer preferences so that if the trust level is high, then it cannot affect consumer preferences in using digital sharia payment applications.

Hypothesis 5: The digital literacy variable has a positive effect on consumer preferences using QRIS and is significant with a beta coefficient value of 0.335, t-statistics of 3,860, which means >1.96 from a significance level of 5%, and a p-value of 0.000 which means <0.05 so that digital literacy has a positive and significant effect on consumer preferences so that if the level of digital literacy is high, it can affect consumer preferences in using digital sharia payment applications.

4.2 Discussion

4.2.1 *The influence of knowledge on consumer preferences using QRIS on Sharia digital payment applications*

In this study, we obtained in-depth observation results from the analysis carried out based on the respondents' answers, namely as follows:

- a) Muslim students' understanding of financial knowledge is better known, so they have fairly strong basic knowledge.
- b) Muslim students still understand enough about the products of Islamic financial institutions, although some students do not know about them.
- c) Muslim students' understanding of self-insurance and investment for the future is still lacking because there are quite a lot of them who do not know about insurance and investment.

Based on the description above, the understanding of Islamic financial knowledge is not widely considered, and many do not understand it, while this knowledge itself is the basis for managing finances. So, if the level of knowledge increases or decreases, this does not affect consumer preferences for using QRIS on Islamic digital payment applications.

This study is not in line with the research of Chodlir et al [11], which states that financial knowledge has a significant effect on the interest in using QRIS among the Muslim community in Kudus. This study intends to show that financial knowledge is not only an integral part of financial literacy but also plays a key role in individuals' understanding of economic aspects.

4.2.2 The influence of ability on consumer preferences using QRIS on Sharia digital payment applications

The following are the results of in-depth observations from the analysis conducted based on respondents' answers, namely that students lack the ability to manage pension funds in old age and the ability to manage finances according to daily needs. An individual's ability to manage finances can help them in making decisions to do something related to finance wisely. Therefore, in this study, it can be concluded that if the level of financial ability is high or low, it cannot affect consumer preferences in using QRIS on Sharia digital payment applications. This study is in contrast to research conducted by Firdauzi [18], which stated that financial ability has a significant positive effect on interest in using electronic money.

4.2.3 The influence of attitude on consumer preferences using QRIS on Sharia digital payment applications

Based on the results of in-depth observations from the analysis carried out based on the respondents' answers, namely that the respondents already have a fairly good individual attitude in setting aside money for savings, the respondents in this study also have an attitude to consider the needs that need to be purchased and those that do not need to be purchased, then the respondents are still lacking in having an attitude to set aside money that will be used for investment.

Meanwhile, this study found that some respondents did not have the individual attitudes that had been explained, so if the level of financial attitude were high, it would not affect consumer preferences in using QRIS on the Sharia digital payment application.

This study is also not in line with previous research, namely the research of Pratiwi et al.[19], which explained that someone with a positive financial attitude and financial behavior must have a positive financial mindset in terms of finance. Good financial attitudes and behavior can make the mindset more advanced in making financial considerations.

4.2.4 The influence of trust on consumer preferences using QRIS on sharia digital payment applications

Based on the results of in-depth observations from the analysis carried out based on respondents' answers, namely, respondents understand the profit sharing pattern of Islamic financial institutions, respondents understand the weekly and monthly budgets, respondents understand the interest system is usury, respondents understand the halal and haram of the money they have and understand planning finances for the future. This study is in accordance with previous research, namely research conducted by Hermawan et al.[20], which states that trust influences consumer preferences in using e-wallets. This means that respondents feel increasingly encouraged to use e-wallets because of guaranteed security.

4.2.5 The influence of digital literacy on consumer preferences using QRIS on Sharia digital payment applications

The results of in-depth observations from the analysis carried out are based on respondents' answers, namely, respondents use smartphones to make cashless transactions, respondents are in areas with internet signal conditions and are able to use digital sharia payment applications, respondents understand the appearance of the user interface on the application. Therefore, it can be concluded that if the level of digital literacy is high, it can affect consumer preferences in using QRIS on digital Sharia payment applications. This study is in line with research conducted by Tiffani [21], which has the opinion that financial literacy and digital literacy, both partially or simultaneously, influence consumer preferences toward digital banks. In addition, this study is also in line with previous research presented by Nurdien et al.[10], which states that financial literacy and digital literacy, both partially and simultaneously, have a positive and significant influence on preferences for using QRIS BSI Mobile among Gen Z.

4.3 Conclusions and Recommendations

Based on the research conducted by the researcher above, it can be concluded that knowledge has no effect and is not significant on the variable of consumer preferences. So, the level of knowledge of Islamic financial literacy, high or low, will not affect the decision or consumer preferences regarding the use of QRIS on Islamic digital payment applications. The ability has no effect and is not significant on the consumer preferences variable. Therefore, the level of ability of Islamic financial literacy, whether low or high, does not affect consumer preferences in using QRIS on Islamic digital payment applications. Attitude has no effect and is not significant on the consumer preferences variable. Therefore, Islamic financial literacy will not affect consumer decisions when using QRIS on Islamic digital payment applications,

Trust has a positive and significant effect on the consumer preferences variable, so if the level of trust in Islamic financial literacy is high, it will affect consumer decisions to use QRIS on Islamic digital payment applications. Digital literacy has a positive and significant effect on consumer preferences, so if the level of digital literacy is high, it will affect the level of consumer preferences for using QRIS on Islamic digital payment applications.

This study has a limited scope of research objects, namely, only Muslim students who are studying in the Special Region of Yogyakarta. Therefore, the researcher provides suggestions to further researchers to expand the scope of research objects. In this study, only five independent variables were used, namely knowledge, ability, attitude, trust, and digital literacy variables, so the researcher suggests adding several variables that affect the dependent variable, such as mediation variables or other variables. For students and the public, this research is expected to be used as literacy and a point of view if they want to see a wider scope regarding the benefits of knowledge, ability, attitude, trust, and digital literacy on consumer preferences using QRIS in making transactions in everyday life.

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