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The Influence of Digital Literacy, Perceived Ease of Use, and Trust on the Decision to Use Digital Wallets

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Abstract

The rapid development of financial technology has led to the increasing adoption of digital wallets as an alternative to cashless payment transactions. This study aims to examine the influence of digital literacy, perceived ease of use, and trust on the decision to use digital wallets among students of the Faculty of Economics and Business, Universitas Muhammadiyah Palembang. This research employed a quantitative approach using a survey method. Data were collected through questionnaires distributed to respondents selected using purposive sampling. The data were analyzed using multiple linear regression analysis with the assistance of SPSS software. The results indicate that digital literacy, perceived ease of use, and trust simultaneously have a significant effect on the decision to use digital wallets. These findings suggest that the ability to understand digital technology, the ease of using digital wallet applications, and trust in the security and credibility of the service are key factors influencing users' decisions to adopt digital wallets. This study implies that digital wallet service providers should enhance digital literacy programs, improve application usability, and strengthen system security to increase digital wallet usage decisions among university students.

Keywords: digital literacy, perceived ease of use, trust, digital wallet usage decision.

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1. Introduction

Digital transformation has significantly reshaped various aspects of people's lives, including payment systems. The rapid advancement of information and communication technology has fostered innovations in financial technology (fintech), one of which is the digital wallet. A digital wallet is an electronic payment or cashless payment service that enables users to store funds electronically and conduct various financial transactions through mobile applications (Shantika et al., 2022). In Indonesia, the adoption of digital wallets has continued to increase alongside the growing number of internet users, widespread smartphone ownership, and government initiatives to accelerate payment system digitalization, particularly through the implementation of the Quick Response Code Indonesian Standard (QRIS). Various platforms, such as GoPay, OVO, DANA, ShopeePay, and LinkAja, have become integral to daily financial transactions, especially among the productive-age population.

University students represent one of the most active user groups of digital payment services and have contributed significantly to the growth of digital transactions in Indonesia (Fitriana et al., 2024). As a generation raised in the digital era, students generally possess a high level of technological adaptability and intensive internet usage for both academic and non-academic activities. However, the decision to use digital wallets is not determined solely by technological availability. Rather, it is influenced by several factors, including users' ability to understand digital technology, their perceptions of the ease of using digital wallet applications, and their level of trust in the security and reliability of the services provided.

Improving digital literacy plays a crucial role in optimizing the utilization of digital financial services by enhancing users' knowledge, skills, and confidence in conducting digital transactions (Femilia et al., 2025). Individuals with adequate digital literacy are more capable of understanding the benefits, risks, and operational mechanisms of digital wallets, thereby increasing their confidence in adopting such services. Conversely, limited digital literacy may create uncertainty and hesitation in using digital payment technologies due to insufficient understanding of application features, security aspects, and transaction procedures (Maharani et al., 2025).

In addition to digital literacy, perceived ease of use is another important factor in explaining technology adoption. Within the framework of the Technology Acceptance Model (TAM), perceived ease of use refers to an individual's belief that a particular system can be used effortlessly and without requiring substantial effort. The greater the perceived ease of learning, understanding, and operating an application, the more likely users are to accept and continuously use the technology. In the context of digital wallets, user-friendly interfaces, simple registration procedures, and efficient transaction processes are among the primary factors influencing users' adoption decisions (Ramadhanti et al., 2023).

Another critical determinant is trust. Trust reflects users' confidence in the service provider's ability to safeguard personal information, protect users' financial assets, and ensure the reliability of the transaction system. The increasing prevalence of cybercrimes, including data breaches, digital fraud, and account misuse, has made security and trust indispensable elements of digital financial services. Users are more likely to adopt and continue using digital wallets when they believe that the system is secure and capable of minimizing potential transaction risks (Krisnawati et al., 2021).

Based on the above discussion, this study aims to examine the influence of digital literacy, perceived ease of use, and trust on the decision to use digital wallets among students of the Faculty of Economics and Business, Universitas Muhammadiyah Palembang, both individually and simultaneously. The findings are expected to contribute theoretically to the literature on consumer behavior and technology adoption while providing practical insights for digital wallet service providers in designing strategies to enhance service adoption among university students, who represent one of the primary user segments of digital payment services.

2. Literature Review and Hypothesis Development

Digital literacy equips users with the knowledge and skills necessary to understand and utilize technology effectively. Perceived ease of use provides a practical and efficient user experience, while trust fosters a sense of security in conducting digital transactions. The combination of these three factors is expected to enhance users' decisions to adopt digital wallets. Therefore, this study examines the influence of digital literacy, perceived ease of use, and trust on the decision to use digital wallets, both individually and simultaneously, in order to provide empirical evidence regarding the factors that influence consumers' adoption of digital payment services.

H1. *Digital literacy, perceived ease of use, and trust simultaneously have a significant effect on the decision to use digital wallets.*

Digital literacy plays a crucial role in enhancing users' decisions to adopt digital wallets because the ability to understand digital technology enables individuals to operate applications more effectively and take advantage of the available features. Users with higher levels of digital literacy are more likely to understand the benefits, risks, and security measures associated with digital transactions, thereby increasing their confidence in using digital wallets. Conversely, limited digital literacy may lead to uncertainty, operational errors, and concerns regarding transaction security. Therefore, the higher an individual's level of digital literacy, the greater the likelihood of making the decision to use digital wallets in daily financial activities.

H2. *Digital literacy has a significant effect on the decision to use digital wallets.*

Perceived ease of use has a significant influence on users' decisions to adopt digital wallets. Users tend to prefer applications that are easy to learn, feature intuitive interfaces, and enable fast and efficient transactions. The perception that an application is easy to use reduces barriers to technology adoption and enhances user satisfaction. According to the Technology Acceptance Model (TAM), the higher the perceived ease of use, the greater the intention and decision to adopt a particular technology. Therefore, digital wallet service providers should continuously improve the usability of their applications to maintain and expand their user base.

H3. *Perceived ease of use has a significant effect on the decision to use digital wallets.*

Trust is a critical determinant of users' decisions to adopt digital wallets because digital transactions involve personal information and financial assets. Users are more willing to use digital wallets when they believe that the system is secure, their personal information is protected, and transactions are processed accurately and reliably. A high level of trust also reduces users' perceptions of risks associated with digital transactions, such as data breaches, fraud, or system failures. Consequently, the greater the users' trust in digital wallet services, the more likely they are to decide to use these services on a continuous basis.

H4. *Trust has a significant effect on the decision to use digital wallets.*

3. Research Methods

This study employed a quantitative research approach with a descriptive research design. Data were collected using a structured questionnaire as the primary research instrument to obtain information from the respondents. The collected data were subsequently analyzed using statistical methods, specifically multiple linear regression analysis, to examine the linear relationships between the independent variables and the dependent variable. The study utilized primary data collected directly from the respondents.

The population of this study consisted of students from the Faculty of Economics and Business, Universitas Muhammadiyah Palembang. The sample was determined using a purposive sampling technique to ensure that the selected respondents met the research objectives and adequately represented the target population. The sampling criterion required that respondents had used a digital wallet at least once. This criterion was established to ensure that participants had prior experience with digital wallet services and were capable of providing relevant responses regarding their usage decisions.

Data analysis was performed using IBM SPSS Statistics version 27. Prior to hypothesis testing, the research instrument was evaluated through validity and reliability tests, while the data were assessed using a normality test to ensure compliance with the assumptions of multiple linear regression analysis. The hypotheses were tested using the t-test to examine the partial effects of each independent variable, the F-test to evaluate the simultaneous effects of all independent variables on the dependent variable, and the coefficient of determination (R^2) to determine the proportion of variance in the dependent variable explained by the independent variables. All statistical tests were conducted at a 5% significance level ($\alpha = 0.05$).

4. Result

4.1. Validity Test

The validity test was conducted to determine whether each questionnaire item accurately measured the intended research construct. Item validity was evaluated by comparing the Sig. (2-tailed) value with the significance level of 0.05. A questionnaire item was considered valid if the Sig. (2-tailed) value was less than 0.05 and the Pearson Correlation coefficient was positive. These criteria indicate that each item has a significant correlation with the total score of its respective variable, demonstrating that the instrument is capable of measuring the intended construct accurately and is therefore appropriate for use in subsequent data analysis.

Table 1. Validity Test Results for the Digital Literacy Variable (X1)

No	Total Correlation	Sig.	Description
1	0.755	0.000	Valid
2	0.694	0.000	Valid
3	0.548	0.000	Valid
4	0.762	0.000	Valid
5	0.685	0.000	Valid

Table 2. Validity Test Results for the Perceived Ease of Use Variable (X2)

No	Total Correlation	Sig.	Description
1	0.329	0.000	Valid
2	0.466	0.000	Valid
3	0.563	0.000	Valid
4	0.702	0.000	Valid
5	0.553	0.000	Valid
6	0.610	0.000	Valid

Table 3. Validity Test Results for the Trust Variable (X3)

No	Total Correlation	Sig.	Description
1	0.647	0.000	Valid
2	0.743	0.000	Valid
3	0.493	0.000	Valid
4	0.639	0.000	Valid
5	0.567	0.000	Valid
6	0.501	0.000	Valid
7	0.663	0.000	Valid

Table 4. Validity Test Results for the Digital Wallet Usage Decision Variable (Y)

No	Total Correlation	Sig.	Description
1	0.575	0.000	Valid
2	0.508	0.000	Valid
3	0.636	0.000	Valid
4	0.655	0.000	Valid
5	0.593	0.000	Valid

Based on Tables 1, 2, 3, and 4, the Pearson Correlation coefficients and Sig. (2-tailed) values indicate that all 23 questionnaire items measuring the variables of digital literacy, perceived ease of use, trust, and digital wallet usage decision are valid. Each item satisfies the validity criteria, with a Sig. (2-tailed) value below 0.05 and a positive Pearson Correlation coefficient. Therefore, all 23 questionnaire items are considered valid and appropriate for use in this study.

4.2 Reliability Test

The reliability test was conducted using Cronbach's Alpha to evaluate the internal consistency of the questionnaire items. A variable is considered reliable if its Cronbach's Alpha coefficient exceeds 0.60, indicating that the measurement items consistently assess the intended construct. Variables that meet this criterion are regarded as having satisfactory reliability and are therefore suitable for further statistical analysis.

Table 5. Reliability Test Results

No	Variable	Cronbach's Alpha	Description
1	Digital Literacy	0.832	Reliable
2	Perceived Ease of Use	0.741	Reliable
3	Trust	0.712	Reliable
4	Digital Wallet Usage Decision	0.717	Reliable

Based on the reliability test results presented in Table 5, the Cronbach's Alpha values for the research variables are as follows: digital literacy (0.832), perceived ease of use

(0.741), trust (0.712), and digital wallet usage decision (0.717). Since all Cronbach's Alpha coefficients exceed the minimum threshold of 0.60, each variable is considered reliable. Therefore, it can be concluded that the questionnaire used in this study demonstrates satisfactory internal consistency and provides stable and consistent measurements, making it appropriate for subsequent data analysis.

4.3 Normality Test

Table 6. One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.70474030
Most Extreme Differences	Absolute	.077
	Positive	.033
	Negative	-.077
Test Statistic		.077
Asymp. Sig. (2-tailed)		.157[c]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Based on the normality test results presented in Table 6, the significance value is 0.157, which is greater than the threshold of 0.05. This indicates that the data are normally distributed. Therefore, it can be concluded that all variables included in this study satisfy the normality assumption and are appropriate for subsequent multiple linear regression analysis.

4.4 F-Test

Table 7. ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	643.682	3	214.561	71.593	.000[b]
	Residual	287.708	96	2.997		
	Total	931.390	99			

a. Dependent Variable: TOTAL_KPDG

b.Predictors: (Constant), TOTAL_K, TOTAL_KP, TOTAL_LD

Based on the ANOVA (F-test) results, the significance value is 0.000, which is lower than the significance level of 0.05. This indicates that digital literacy, perceived ease of use, and trust simultaneously have a significant effect on the decision to use digital wallets. Therefore, the regression model is statistically significant and demonstrates that the independent variables collectively explain variations in the dependent variable.

4.5 t- Test

Table 8. *t- Test* Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.949	1.826		1.615	.110
	TOTAL_K	.154	.072	.195	2.124	.036
	TOTAL_KP	.421	.064	.496	6.555	.000
	TOTAL_LD	.210	.081	.247	2.589	.011

a. Dependent Variable: TOTAL_KPDG

Based on the t-test results, the significance values for digital literacy (0.036), perceived ease of use (0.000), and trust (0.011) are all below the significance level of 0.05 (5%). These findings indicate that each independent variable has a positive and statistically significant effect on the decision to use digital wallets. Therefore, digital literacy, perceived ease of use, and trust each significantly influence users' decisions to adopt digital wallets.

4.6 Coefficient of Determination (R^2)

Table 9. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.831[a]	.691	.681	1.73117

a. Predictors: (Constant), TOTAL_LD, TOTAL_KP, TOTAL_K

The coefficient of determination (R^2) was used to assess the extent to which the independent variables explain the variation in the dependent variable. A higher coefficient of determination indicates a greater explanatory power of the regression model. Based on the analysis conducted using IBM SPSS Statistics version 27, the Adjusted R Square value was 0.681 (68.1%). This result indicates that digital literacy, perceived ease of use, and trust collectively explain 68.1% of the variance in the decision to use digital wallets, while the remaining 31.9% is attributable to other factors not included in the regression model.

5. Discussion

5.1. The Influence of Digital Literacy, Perceived Ease of Use, and Trust on the Decision to Use Digital Wallets

The results of the multiple linear regression analysis indicate that digital literacy, perceived ease of use, and trust simultaneously have a significant effect on the decision to use digital wallets among students of the Faculty of Economics and Business, Universitas Muhammadiyah Palembang. These findings suggest that the decision to adopt digital wallets is shaped by a combination of users' ability to utilize digital technology effectively, the ease of use offered by the system, and their trust in the service provider. These three factors complement one another in influencing digital wallet adoption behavior. Therefore, digital wallet service providers should strengthen digital literacy initiatives, develop more user-friendly application interfaces, and enhance system security and personal data protection. Such efforts are expected to increase users' trust while promoting the sustainable adoption of digital wallet services.

5.2. The Influence of Digital Literacy on the Decision to Use Digital Wallets

Digital literacy is an essential factor influencing users' decisions to adopt digital wallets because it enables individuals to understand, access, evaluate, and utilize digital technologies effectively. Users with a high level of digital literacy are generally more capable of adapting to financial technology innovations, understanding the benefits of cashless transactions, and recognizing potential risks associated with digital payment services. Consequently, they are more likely to make informed and rational decisions regarding the use of digital wallets. These findings indicate that improving digital literacy can encourage greater adoption of digital wallet services by enhancing users' confidence and competence in conducting digital financial transactions.

5.3. The Influence of Perceived Ease of Use on the Decision to Use Digital Wallets

Perceived ease of use also plays a significant role in influencing the decision to use digital wallets. Applications that are easy to learn, feature intuitive interfaces, and facilitate fast and efficient transactions provide users with a more convenient payment experience. The perception that a technology is simple to use reduces barriers to technology adoption and encourages users to choose digital wallets as their preferred payment method for daily transactions. This finding is consistent with the Technology Acceptance Model (TAM), which identifies perceived ease of use as one of the primary determinants of technology acceptance and adoption.

5.4. The Influence of Trust on the Decision to Use Digital Wallets

Trust is another crucial factor affecting users' decisions to adopt digital wallets. Users are more willing to utilize digital wallet services when they believe that transactions are secure, personal information is adequately protected, and the service provider has a strong reputation for reliability. A high level of trust reduces users' perceptions of risk associated with digital financial transactions, thereby strengthening their willingness to continue using digital wallets as a payment method. In the context of digital financial services, trust serves as a fundamental element supporting the long-term adoption and sustainability of digital wallet platforms.

6. Conclusions

This study demonstrates that digital literacy, perceived ease of use, and trust simultaneously have a significant effect on the decision to use digital wallets among students of the Faculty of Economics and Business, Universitas Muhammadiyah Palembang. The findings indicate that higher levels of digital literacy, greater ease of application use, and stronger trust in the security and credibility of digital wallet services contribute to an increased likelihood of digital wallet adoption. Therefore, digital wallet service providers should continuously enhance application usability, strengthen system security, and promote digital literacy initiatives to support the sustainable use of digital wallet services.

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