

Navigating The Cashless Shift: A TAM-Based Qualitative Inquiry into Accounting Students Adoption Of DANA

Ayu Safitri^{1*}, Rahayu Indriasari², Muhammad Ilham Pakawaru³, and Andi Ainil Mufidah Tanra⁴

^{1,2,3,4} Universitas Tadulako, Indonesia

Journal of Economics and Management Sciences is licensed under a Creative Commons 4.0 International License.



ARTICLE HISTORY

Received: 27 February 26

Final Revision: 26 March 26

Accepted: 09 April 26

Online Publication: 30 June 26

KEYWORDS

Technology Acceptance Model (TAM), Student Perceptions, Cashless Payment, DANA, Financial Technology

KATA KUNCI

Model Penerimaan Teknologi (TAM), Persepsi Mahasiswa, Pembayaran Tanpa Tunai, DANA, Teknologi Keuangan

CORRESPONDING AUTHOR

ayu.safitri291090@gmail.com

DOI

10.37034/jems.v3i8.414

A B S T R A C T

This study investigates the adoption of DANA as a primary digital payment platform among accounting students at Tadulako University. The primary objective is to analyze how Perceived Usefulness and Perceived Ease of Use determine student acceptance of financial technology using the Technology Acceptance Model (TAM) framework. The research method employs a descriptive qualitative approach designed to explore a deep understanding of user behavior. Data were gathered through in-depth, semi-structured interviews with informants selected via purposive sampling, specifically active students who are regular users of the DANA application. The data analysis process included stages of data reduction, systematic data display, and verification to ensure the validity of findings regarding students' transactional experiences. The results reveal that students attribute high functional value to the platform due to accelerated transaction processing, time optimization, and enhanced security features. Additionally, the streamlined registration process and minimalistic interface significantly reduce technical barriers for novice users. This study concludes that the perceived simplicity of the interface acts as a catalyst that reinforces the perceived functional benefits, ultimately driving widespread adoption of DANA for cashless transactions within the academic environment in accordance with TAM postulates.

A B S T R A K

Penelitian ini menyelidiki fenomena adopsi aplikasi DANA sebagai platform pembayaran digital utama di kalangan mahasiswa akuntansi Universitas Tadulako. Tujuan utama penelitian adalah untuk menganalisis bagaimana variabel *Perceived Usefulness* (Persepsi Kegunaan) dan *Perceived Ease of Use* (Persepsi Kemudahan Penggunaan) menentukan tingkat penerimaan mahasiswa terhadap teknologi finansial berdasarkan kerangka kerja *Technology Acceptance Model* (TAM). Metode penelitian yang diterapkan adalah pendekatan kualitatif deskriptif yang dirancang untuk menggali pemahaman mendalam tentang perilaku pengguna. Data penelitian dikumpulkan melalui wawancara semi-terstruktur yang mendalam dengan informan yang dipilih menggunakan teknik *purposive sampling*, yakni mahasiswa aktif yang merupakan pengguna rutin aplikasi DANA. Proses analisis data mencakup tahapan reduksi data, penyajian data secara sistematis, serta verifikasi untuk memastikan keabsahan temuan terkait pengalaman transaksional mahasiswa. Hasil penelitian mengungkapkan bahwa mahasiswa memberikan nilai fungsional yang tinggi pada platform ini karena kemampuan pemrosesan transaksi yang cepat, optimalisasi waktu, dan fitur keamanan yang dirasa sangat mumpuni. Selain itu, proses registrasi yang efisien dan antarmuka yang minimalis terbukti secara signifikan mengurangi hambatan teknis bagi pengguna pemula. Kesimpulan dari studi ini menunjukkan bahwa persepsi kesederhanaan antarmuka bertindak sebagai katalis yang memperkuat persepsi manfaat fungsional, yang pada akhirnya mendorong adopsi DANA secara luas untuk transaksi non-tunai di lingkungan akademik sesuai dengan postulat TAM.

1. Introduction

1.1. Research Background

The rapid evolution of information and communication technology has catalyzed a significant transformation

within Indonesia's payment landscape. This shift is characterized by a fundamental transition in societal transaction patterns, moving away from traditional cash reliance toward a cashless ecosystem that prioritizes practicality, speed, and operational efficiency. A key

innovation driving this transition is the emergence of digital wallets (e-wallets), which facilitate seamless transactions through internet-enabled mobile devices. These digital platforms are recognized for their ability to streamline financial activities, optimize time management, and diminish the necessity for physical currency [1].

In tandem with the rapid expansion of financial technology (fintech) in Indonesia, a diverse array of digital wallet applications has emerged, gaining widespread adoption among the public, particularly within the younger demographic. University students represent one of the most technologically adaptive segments, showing a high degree of receptivity toward e-wallets as a primary transactional tool. The fast-paced academic environment, coupled with high mobility and multifaceted transaction needs, positions digital wallets as a pragmatic solution that aligns with the contemporary digital lifestyle [1]. Among the various platforms currently available, DANA has established itself as a prominent digital wallet application extensively utilized by this demographic.

The DANA application is a digital wallet platform engineered to facilitate swift, secure, and seamless cashless and cardless transactions. It supports a broad spectrum of financial activities, ranging from purchasing food and beverages and topping up mobile data, to settling utility bills and conducting peer-to-peer transfers or QRIS-based payments at various merchants. The substantial user base of DANA signifies its broad public acceptance as a reliable digital payment instrument. Within the Accounting Department at Tadulako University, the integration of DANA into daily routines is particularly evident [2]. Students utilize the platform for diverse academic and personal needs, such as cafeteria payments, photocopying services, and interpersonal fund transfers. This adoption is primarily driven by the convenience of rapid processing and the elimination of physical cash requirements. Furthermore, the transaction history feature within the application serves as a practical tool for students to monitor and manage their financial expenditures effectively [3].

Nevertheless, a high adoption rate does not necessarily equate to optimal functional effectiveness. In practice, students frequently encounter several operational challenges, including systemic glitches, unstable internet connectivity, and delayed or unsuccessful transaction processing [2]. Furthermore, the limited availability of DANA-enabled merchants in the campus vicinity remains a significant barrier. Recent reductions in promotional incentives and cashback offers have also shifted student perceptions regarding the platform's economic advantages [4]. These factors contribute to disparate user experiences and subjective assessments of DANA's actual effectiveness as a cashless payment instrument.

The effectiveness of a technological tool is determined not merely by its frequency of use, but by the extent to which it delivers tangible benefits, simplicity, speed, and user comfort. Within the framework of technology adoption, it is established that perceived ease of use and perceived usefulness are the fundamental determinants of the acceptance and use of a given system. Consequently, this theoretical framework remains highly pertinent for evaluating the effectiveness of the DANA application as a digital payment instrument, providing a robust lens through which to analyze student adoption [5].

In light of the aforementioned context, it is imperative to conduct a comprehensive study on the effectiveness of DANA as a cashless payment instrument among accounting students at Tadulako University. This research is intended to provide profound insights into the operational efficiency of the application while identifying the critical drivers and barriers that influence its effectiveness in supporting students' financial activities. Ultimately, the findings are expected to offer a nuanced understanding of how digital wallet integration serves the specific transactional needs of this demographic.

1.2. Literature Review

1.2.1. Effectiveness Concept

The conceptual framework of effectiveness was pioneered by Chester I. Barnard, a seminal figure in classical management theory, through his 1938 landmark work, *The Functions of the Executive*. Barnard defined effectiveness as the capacity of an organization, group, or individual to realize predetermined objectives. He emphasized that an activity is deemed effective only when the actual outcomes align with or closely approximate the intended goals. Barnard's postulates have since served as a foundational element for various subsequent economic and organizational behavior theories [6]. In the context of this study, Barnard's theory of effectiveness is highly pertinent for evaluating the extent to which DANA successfully fulfills user objectives specifically regarding ease of use, transaction speed, security, and overall utility for accounting students within the cashless ecosystem [7].

1.2.2. Theoretical Framework

The rapid advancement of financial technology has facilitated a significant transition from cash-based to digital payment systems, with the DANA e-wallet emerging as a prominent tool in this shift. While Accounting students at Tadulako University are active users of the platform, high adoption rates do not inherently guarantee functional effectiveness, particularly given the persistent operational challenges [8]. To address this, the current study employs the Technology Acceptance Model (TAM), focusing on two core constructs: Perceived Usefulness and

Perceived Ease of Use, to evaluate the effectiveness of DANA. This framework posits that if students perceive the application as both user-friendly and beneficial to their financial activities, DANA can be deemed an effective instrument for cashless transactions [9]. Ultimately, this logical structure serves to determine whether the platform successfully fulfills its purpose within the student demographic.

2. Research Method

This study adopts a descriptive qualitative approach utilizing field research methods. This methodology was selected to gain a profound understanding of DANA’s effectiveness as a digital payment tool, grounded in the authentic experiences and natural perceptions of its users. The research focus is centered on students within the Accounting Study Program, Faculty of Economics and Business, Tadulako University, who actively integrate DANA into their daily transactions. The study was conducted within the Tadulako University campus and the students’ residential areas, with data collection timelines aligned with pre-established interview and observation schedules.

Data sources comprise primary data, gathered directly from informants through in-depth interviews, field observations, and documentation. This primary evidence encompasses user experiences, perceived ease of use, utility, and the operational obstacles encountered by students. The informant’s details can be seen on Table 1.

Table 1. Research Informants

No	Informants Name	Age	Gender	Batch
1	MR	21	Man	2021
2	FA	21	Man	2021
3	RL	20	Man	2022
4	DS	21	Woman	2022
5	AL	21	Woman	2023
6	DN	19	Woman	2024
7	NS	17	Woman	2025

Data collection was executed through in-depth interviews, direct observation of DANA application usage, and supplementary documentation to support the primary findings. In accordance with qualitative research principles, the primary instrument in this study is the researcher, supported by an interview guide developed based on the Technology Acceptance Model (TAM) constructs specifically Perceived Usefulness and Perceived Ease of Use. For data analysis, this study employed the Miles and Huberman interactive model, which consists of three concurrent flows of activity: data reduction, data display, and conclusion drawing and verification. This analytical framework was utilized to derive a comprehensive understanding of the effectiveness of the DANA application as a cashless payment instrument among the student population.

3. Result and Discussion

This section details the empirical findings derived from interviews with accounting students at Tadulako University regarding their utilization of the DANA application for cashless transactions. The analysis is structured according to the Technology Acceptance Model (TAM) framework, focusing on its two primary constructs: Perceived Usefulness and Perceived Ease of Use [10]. The presentation of these findings aims to illustrate student perceptions of the functional benefits and user-friendliness of the DANA application, specifically assessing how these factors contribute to its overall effectiveness within their daily transactional activities.

3.1. Perceived Usefulness and the Effectiveness of DANA Usage

The primary benefit highlighted by the majority of informants is the accelerated speed of transactions. Participants explained that utilizing the DANA application significantly reduces the duration of the payment process compared to traditional cash methods. The QR code scanning mechanism is perceived as highly practical, as it eliminates additional steps such as preparing physical currency or waiting for change, thereby facilitating near-instantaneous transaction completion [9]. This sentiment was echoed by informant MR, who stated: “Using DANA is much faster, especially at the cafeteria. You just scan it, and it’s done.” This statement underscores that transactional speed is a paramount benefit for students, particularly during daily activities such as purchasing food and beverages. Similarly, informant FA remarked: “It’s more practical; there’s no need to look for small change or wait for change back.” These testimonials confirm that DANA offers both convenience and operational efficiency, streamlining the overall payment experience for users.

Beyond transactional speed, informants highlighted significant advantages regarding time efficiency. The application eliminates the need for students to prepare physical cash prior to a transaction, thereby minimizing the time typically spent searching for or exchanging currency [6]. This efficiency is particularly beneficial for students characterized by high mobility and demanding academic schedules. Informant AL noted: “Using DANA is more efficient, especially when I’m in a rush.” Furthermore, informant NS stated: “Transactions with DANA are more practical because everything can be managed directly through a smartphone.” Additional benefits identified by participants include practicality and flexibility. DANA is perceived as a versatile tool applicable across various scenarios and transaction types, including food and beverage purchases, transportation, and digital services. This inherent flexibility ensures that DANA remains highly relevant to the multifaceted daily needs of the student demographic.

Furthermore, informants emphasized that utilizing the DANA application offers significant advantages in terms of transactional security. Students feel inherently safer as the platform negates the necessity of carrying substantial amounts of physical currency, thereby mitigating the risk of monetary loss. Informant RL highlighted this perspective, stating: "Using DANA feels more secure; I don't have to carry around a lot of cash." This security dimension serves as a pivotal consideration for students when electing to adopt DANA as their primary cashless payment instrument, reinforcing their overall perception of its utility.

Another distinct benefit identified by informants is the ease of managing personal expenditures. The transaction history feature within the DANA application enables students to review their past financial activities, thereby facilitating more effective control over daily spending. Informant DS noted: "Using DANA feels more structured; I don't have to deal with the hassle of finding cash anymore." Through automated transaction logging, students find the platform instrumental in organizing their finances, a benefit that is particularly vital for those operating within constrained academic budgets.

Overall, the interview results demonstrate that the DANA application is perceived to provide significant utility for accounting students at Tadulako University. These benefits encompass transactional speed, time efficiency, operational practicality, enhanced security, and streamlined expenditure management. This high level of perceived usefulness serves as a primary driver, encouraging students to adopt and consistently utilize DANA as their preferred cashless payment instrument in their daily financial activities.

3.2. Perceived Ease of Use and the Effectiveness of DANA Usage

Based on in-depth interviews conducted with all research participants, the findings indicate that the DANA application is perceived as highly user-friendly. Informants consistently reported that they encountered no significant difficulties in understanding or operating the platform, both during the initial adoption phase and in their subsequent daily usage. This perception of ease is derived from the informants' direct hands-on experience, spanning from their first interaction with the app to their continuous long-term utilization.

All participants highlighted that DANA's user interface (UI) is straightforward and intuitive. The menus and icons are considered well-organized and utilize clear, accessible language. This clarity enables informants to identify the functionality of each feature effortlessly without the need for specialized manuals. Informant MR noted: "The layout is simple, so it's easy to understand." This sentiment was further corroborated by informant FA, who remarked: "From the very first time I opened the app, I understood how to use it

immediately." User-friendliness was also significantly observed during the initial stages of adoption, specifically within the registration and account configuration processes. Informants reported that the registration procedure is uncomplicated and can be completed independently in a short timeframe. Informant DN remarked: "The registration was fast, and the steps were very clear." This indicates that the DANA application does not present substantial barriers to entry for new users.

Following the registration phase, the ease of utilizing DANA becomes even more apparent during the payment process, particularly through the QR Code feature. All participants characterized the payment procedure as highly practical, requiring only a few rudimentary steps. Informant AL stated: "Paying is not complicated; you just scan it." Similarly, informant NS observed: "There are very few steps involved, so it's finished quickly." These findings suggest that the streamlined user journey from initial setup to daily transaction significantly contributes to the overall perception of ease.

Beyond transactional simplicity, informants highlighted that the learning curve for the DANA application is remarkably short. After only a few uses, participants reported becoming well-acquainted with the platform, enabling them to navigate primary features without difficulty. Informant FA noted: "It didn't take long to learn how to use it; I got used to it immediately." This suggests that DANA possesses a high degree of learnability, allowing students to master the interface with minimal cognitive effort.

Nevertheless, while the general perception of the application is positive, informants identified certain technical challenges, primarily revolving around internet connectivity dependence. Informant AL remarked: "If the network is poor, it usually takes a long time to load." Additionally, some participants mentioned occasional system glitches or errors during specific periods. However, users generally viewed these issues as transient and felt they did not significantly diminish the core ease of use. Informant RL stated: "I've experienced errors before, but they occur very rarely." These findings indicate that while external factors like infrastructure can impact the user experience, the internal design of the application remains robust and user-friendly.

In summary, the interview findings conclude that the DANA application is perceived to possess a high level of ease of use among accounting students at Tadulako University. This perception is manifested through the application's intuitive interface, the uncomplicated registration procedure, the streamlined transactional steps, and the platform's high degree of learnability. Ultimately, this perceived ease of use serves as a foundational support for the effectiveness of DANA as

a digital payment instrument, facilitating seamless integration into the students' daily financial activities.

3.3. Barriers and Interpretation of DANA's Operational Effectiveness

Despite the high levels of perceived usefulness and ease of use, the research findings identify several persistent barriers encountered by students during the application's operation. The most prevalent obstacle reported is a heavy dependency on internet connectivity. When network stability is compromised, transactions via DANA are often hindered or delayed. Furthermore, several informants highlighted occasional systemic disruptions, such as application errors or latencies in QR code scanning, which can cause significant inconvenience during the payment process [11].

Further obstacles relate to balance limitations and the reloading (top-up) process. Participants noted that when funds are insufficient, transactions cannot be executed immediately, requiring a prior top-up. In certain urgent scenarios, this requirement is perceived as less practical compared to cash payments. Nevertheless, students generally view these challenges as situational rather than persistent, suggesting they do not fundamentally undermine the platform's value [12].

Within the Technology Acceptance Model (TAM) framework, the effectiveness of the DANA application is evidenced by the high levels of Perceived Usefulness and Perceived Ease of Use reported by users [13]. Despite the existence of occasional technical and operational barriers, students continue to regard DANA as a beneficial and user-friendly tool. Consequently, the utilization of the DANA application among accounting students at Tadulako University can be characterized as effective. It successfully fulfills the two primary TAM constructs that drive technology acceptance and foster sustainable, long-term usage.

3.4. Discussion

This discussion aims to interpret the research findings regarding the perceptions of accounting students at Tadulako University toward the use of the DANA application as a cashless payment tool, framed within the Technology Acceptance Model (TAM). This model emphasizes two primary constructs Perceived Usefulness and Perceived Ease of Use to explain technology adoption and effectiveness. Through this lens, the discussion transcends a mere presentation of data by providing a theoretical explanation of the findings, thereby facilitating a deeper understanding of digital payment technology usage among the student demographic.

The findings demonstrate that students perceive the DANA application as providing tangible benefits in supporting their daily transactional activities. These advantages are realized through payment speed, time

efficiency, operational practicality, transactional security, and enhanced expenditure monitoring. From a TAM perspective, this condition reflects the fulfillment of the Perceived Usefulness construct, as students believe that utilizing DANA significantly enhances the effectiveness of their financial management. These results are consistent with prior research which posits that e-wallet adoption simplifies transactional processes and reduces cash dependency among university students [4], [14], [15].

In addition to perceived benefits, the research findings indicate that students perceive the DANA application as highly user-friendly. This ease of use is manifested in the intuitive user interface, systematically organized menus, and uncomplicated registration and transaction procedures. Students are able to master the application rapidly, requiring minimal learning time [16]. Within the TAM framework, these findings confirm the fulfillment of the Perceived Ease of Use construct, wherein students believe that operating the DANA application requires minimal physical and mental effort. This result aligns with the research which asserts that ease of use is a critical determinant in the acceptance of digital payment systems [17], [18], [19], [20].

While technical obstacles such as internet connectivity dependence and occasional systemic glitches do exist, students perceive these as merely transient issues. These barriers do not significantly diminish the overall utility or the user-friendly nature of the platform. Under the TAM framework, Perceived Ease of Use acts as a catalyst that reinforces Perceived Usefulness; the more effortless an application is to operate, the greater its perceived benefits become, thereby fostering a positive attitude toward sustained usage. Consequently, the DANA application is deemed effective as a cashless payment instrument for Accounting students at Tadulako University, as it successfully bridges the gap between technological complexity and user necessity.

4. Conclusion

The study concludes that DANA has successfully integrated into the daily financial activities of accounting students at Tadulako University by fulfilling the core pillars of the Technology Acceptance Model (TAM). Factually, the adoption is driven by significant gains in transactional speed, time efficiency, and a robust sense of security, complemented by an intuitive interface that minimizes technical barriers. These findings imply that for financial technology to achieve widespread penetration in academic environments, functional utility must be paired with extreme user-centric simplicity. Speculatively, as digital ecosystems evolve, the high acceptance among accounting students who are traditionally more sensitive to financial precision suggests that DANA could potentially evolve from a simple payment tool

into a comprehensive personal wealth management hub. However, sustained dominance in this demographic will likely depend on the developer's ability to maintain system stability and enhance data encryption. Consequently, students are encouraged to leverage these digital tools not just for consumption, but for more disciplined budgetary control. For future research, expanding the analytical framework to include variables such as user trust and social influence, or applying a longitudinal approach, would provide a more nuanced understanding of how behavioral intentions shift as the financial technology landscape becomes increasingly saturated.

References

- [1] Kirana, A., Mutia, A., & Fielnanda, R. (2023). Pengaruh persepsi kemudahan, persepsi manfaat dan persepsi resiko terhadap keputusan penggunaan e-wallet pada mahasiswa di Kota Jambi. *MUQADDIMAH: Jurnal Ekonomi, Manajemen, Akuntansi dan Bisnis*, 1(4), 82–99. <https://doi.org/10.59246/muqaddimah.v1i4.442>
- [2] Aryani, I. S. (2025). Analisis Keputusan Generasi Z Dalam Penggunaan Pembayaran E-Wallet Ditinjau Dari Perspektif Akuntansi Keperilakuan. *Jurnal Riset Mahasiswa Akuntansi*, 5(4), 574–582. <https://doi.org/10.29303/risma.v5i4.2554>
- [3] Afolo, S. C. M., & Dewi, N. N. S. R. T. (2022). Minat mahasiswa akuntansi UNTRIM sebagai pengguna e-wallet dengan mempertimbangkan persepsi kemanfaatan, persepsi kemudahan, dan persepsi kepercayaan. *KRISNA: Kumpulan Riset Akuntansi*, 13(2), 267–277. <https://doi.org/10.22225/kr.13.2.2022.267-277>
- [4] Karim, F., & Indriasari, R. (2024). Predicting intention to use Shopee PayLater among accounting students: A Technology Acceptance Model (TAM) approach. *GoodWill: Journal of Management and Accounting*, 4(1). Retrieved from <https://jurnal.amertainstitute.com/index.php/GoodWill/>
- [5] Kusumastuti, R., Haryanto, R., Hidayati, U., & Wibowo, T. S. (2023). Security as a moderation of interest in using a digital wallet with a Technology Acceptance Model (TAM). *Jurnal Ekonomi*, 12 (03). <https://doi.org/10.54209/ekonomi.v12i3.2192>
- [6] Yadnya, I. D. G. S. A. (2022). Effect of perception of usability and perception of ease of use of digital payment on the performance of cashless society programs in the management of state finances. *Journal of World Science*, 1(5), 300–307. <https://doi.org/10.36418/jws.v1i5.41>
- [7] Darwis, R. H. (2025). Determinants of transaction ease among users of the DANA platform as a payment method: A study on FEBI students at IAIN Bone. *Jurnal EMAK*, 6(3), 1–13. <https://doi.org/10.53697/emak.v6i3.2>
- [8] Afandi, M. Y. (2022). Antecedents of digitizing ZIS payments: A TAM and TPB approaches. *Journal of Finance and Islamic Banking*, 4(2). <https://doi.org/10.22515/jfib.v4i2.4899>
- [9] Asmara, M. A., Sari, D. F., Asrijal, A., & Muafiqie, H. (2023). Analysis of supporting factors for payment technology utilization in MSMEs using Technology Acceptance Model (TAM) method. *Journal of Applied Science, Engineering, Technology, and Education*, 5(2), 256–264. <https://doi.org/10.35877/454RI.asci2396>
- [10] Rahmawati, R. N., & Narsa, I. M. (2019). Intention to use e-learning: Aplikasi Technology Acceptance Model (TAM). *Owner*, 3(2), 260. <https://doi.org/10.33395/owner.v3i2.151>
- [11] Saputra, I., & Febrian, A. (2025). Efektivitas penggunaan Quick Response Code Indonesian Standard (QRIS) sebagai alat pembayaran non tunai dengan Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2) di Stasiun Lambuang Bukittinggi. *Jurnal Keuangan dan Manajemen Terapan*, 6(1).
- [12] Putri, S. A., & Rahmanto, D. N. A. (2024). Analisis efektivitas penggunaan Quick Response Code Indonesian Standard (QRIS) sebagai alat pembayaran non tunai pada Bank Syariah Indonesia KCP Godean 2. *Jurnal Ekonomi dan Bisnis*, 5(1), 456. <https://doi.org/10.47467/elmal.v5i1.3992>
- [13] Mogot, C. P., Saerang, D. P. E., & Pandowo, M. H. C. (2023). The effect of perceived usefulness, perceived ease of use and trust on intention to use DANA as a mobile payment. *Jurnal EMBA*, 11(1), 1189–1198
- [14] Duhe, S. H., Tahir, A., & Aneta, Y. (2024). Pengaruh efektivitas kerja terhadap kinerja pelayanan pada Badan Keuangan dan Aset Daerah Kabupaten Gorontalo. *Jurnal Ilmiah Multidisiplin*, 4(4), 338–344. <https://doi.org/10.5281/zenodo.11201155>
- [15] Fatmawati, M. N. R., & Yuliana, I. (2019). Pengaruh transaksi non tunai terhadap jumlah uang beredar di Indonesia tahun 2015-2018 dengan inflasi sebagai variabel moderasi. *Eksposisi: Jurnal Ekonomi, Keuangan, Perbankan Dan Akuntansi*, 11(2), 269–283. <https://doi.org/10.35313/ekspansi.v11i2.1608>
- [16] Kesuma, P., & Nurbaiti, N. (2023). Minat menggunakan e-wallet DANA di kalangan mahasiswa di Kota Medan. *Jesya*, 6(1), 694–703. <https://doi.org/10.36778/jesya.v6i1.979>
- [17] Prameswari, A., Hsb, D. N., & Bayani, L. N. (2022). Analisis faktor-faktor yang mempengaruhi minat mahasiswa UINSU Medan dalam menggunakan sistem pembayaran e-wallet. *JUSIBI: Jurnal Sistem Informasi dan Bisnis*, 4(1). <https://doi.org/10.54650/jusibi.v4i1.421>
- [18] Raninda, R., Wisnalmawati, W., & Oetomo, H. (2022). Effect of perceived usefulness, perceived ease of use, perceived security, and cashback promotion on behavioral intention to the DANA e-wallet. *Jurnal Ilmiah Manajemen Kesatuan*, 10(1), 63–72. <https://doi.org/10.3741/jimkes.v10i1.1218>
- [19] Ritonga, A. U., Ahmadi, N., Rahmani, B., & Qarni, W. (2025). Analysis of determinants of QRIS use in North Sumatra with the TAM model (Technology Acceptance Model). *Amkop Management Accounting Review (AMAR)*, 5(2), 1–16. <https://doi.org/10.37531/amar.v5i2.2702>
- [20] Ulum, I. F., & Solekah, N. A. (2024). The impact of lifestyle, financial literacy, and ease of use of e-payment on e-wallet users' consumptive behavior in the millennial generation. *MEC-J (Management and Economics Journal)*, 8(1), 67–82. <https://doi.org/10.18860/mec-j.v8i1.26265>