e-ISSN 2580-3743 Vol. 13 No. 3, September 2025 (306-320)

PERCEPTIONS OF BENEFITS AND SECURITY ON CONFIDENCE AND DECISIONS IN USING DIGITAL WALLET APPLICATIONS (E-WALLET) IN PEKANBARU CITY

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DOI: https://doi.org/10.35145/procuratio.v13i3.5238
Received: 16/9/2025, Revised: -, Accepted: 25/9/2025

ABSTRACT

This research aims to determine and analyze the influence of perceived benefits and security on trust and decision-making of e-wallet users in the city of Pekanbaru. The population of this study comprises all e-wallet application users in Pekanbaru, with a sample size of 200 users as respondents. The sampling technique employed is non-probability sampling, specifically accidental sampling. Data collection is conducted through the use of a questionnaire. Data analysis is carried out using Structural Equation Modeling Partial Least Square (SEM-PLS). The results of the study indicate that perceived benefits and security have a positive and significant impact on trust among e-wallet users in Pekanbaru. Additionally, perceived benefits have a positive and significant influence on the decision-making of e-wallet users in Pekanbaru, while security has a small, insignificant effect on decisions in Pekanbaru City.

Keywords: Perceived Benefits; Security; Trust; User Decision

*PERSEPSI MANFAAT DAN KEAMANAN TERHADAP KEPERCAYAAN DAN KEPUTUSAN DALAM PENGGUNAAN APLIKASI DOMPET DIGITAL (*E-WALLET*) DI KOTA PEKANBARU*

ABSTRAK

Penelitian ini bertujuan untuk mengetahui dan menganalisis pengaruh persepsi manfaat dan keamanan terhadap kepercayaan serta pengambilan keputusan pengguna e-wallet di Kota Pekanbaru. Populasi penelitian ini mencakup seluruh pengguna aplikasi e-wallet di Pekanbaru, dengan jumlah sampel sebanyak 200 responden. Teknik pengambilan sampel yang digunakan adalah non-probability sampling, khususnya accidental sampling. Pengumpulan data dilakukan melalui penyebaran kuesioner, sedangkan analisis data menggunakan metode Structural Equation Modeling Partial Least Square (SEM-PLS). Hasil penelitian menunjukkan bahwa persepsi manfaat dan keamanan berpengaruh positif dan signifikan terhadap kepercayaan pengguna e-wallet di Pekanbaru. Selain itu, persepsi manfaat juga berpengaruh positif dan signifikan terhadap pengambilan keputusan pengguna e-wallet di Pekanbaru, sedangkan keamanan memiliki pengaruh positif namun tidak signifikan terhadap keputusan di Kota Pekanbaru.

Kata Kunci: *Persepsi Manfaat; Keamanan; Kepercayaan; Keputusan Pengguna*

e-ISSN 2580-3743

INTRODUCTION

In this era, the development of the internet and social networks not only functions as a medium of information and communication media but can also be used for various activities and transactions. The development of increasingly sophisticated technology has changed the way people live, including in the payment system when making transactions in everyday life. The impact of this technological advancement can be seen in the technology-based payment system, which slowly but surely replaces the role of cash with a digital form that is easier, more efficient, more effective, and of course safer. Along with the development of technology, human life in the digital era has also changed, where technology has become an integral part of everyday life. The use of technology helps increase the speed of solving problems, including in financial matters, so that the concept of financial technology (fintech) emerged. The development of fintech is triggered by the needs and desires of the community for a modern and practical lifestyle. Digital-based payments are increasingly popular and in demand compared to manual systems because the payment process is easier. With the existence of a digital wallet application (e-wallet), people no longer need to bother withdrawing cash at ATMs or carrying a lot of cash when traveling, because e-wallets have become a solution that helps as a practical place to store money.

Fintech, as defined by Bank Indonesia (BI, 2018), is a combination of financial services and technology that revolutionizes traditional business models. In the past, face-to-face interaction and physical cash were required for payment transactions. However, with the emergence of fintech, individuals can now make transactions remotely using instant access payment methods. One example is a digital wallet, or e-wallet, which allows users to store digital currencies securely in a mobile application. This deposit can then be used for offline and online payment transactions with various merchants.

E-wallet is an attribute or feature of a banking system designed to simplify financial transactions. The availability of e-wallet services has reduced cash transactions and non-cash payments among users. This has increased public awareness of the benefits of using these services. The shift towards non-cash payments has led to an increase in non-cash transactions. To facilitate this transition, various types of e-wallets have been developed, such as Ovo, Go-Pay, Dana, and Link Aja, all of which can be easily downloaded for free on Google Play. In a survey by the Katadata Insight Center (KIC), it was revealed that 94% of people use at least one digital payment method when paying for services or products in digital applications. The survey was conducted on 2,209 respondents in various regions in Indonesia, with details of 59% male respondents and 41% female respondents. The following table illustrates the prevalence of payment method use in 2022.

Table 1. Most Used Payment Methods 2022

Information	Percentage (%)
e-wallet	81
Virtual Account	60
Bank Transfer	55
Cash/COD	55
Paylater	32
QR Code/QRIS	31
Retail Outlets	22
Instant Debit	12
Credit card	9

Source: Databoks (Cindy, 2022)

Based on Table 1 of the KIC survey results in 2022, e-wallets stand out as the most popular payment method with 81% of respondents choosing it. This is due to its practicality, speed, and ease of use, as well as various promotions and cashback from e-wallet service providers that increase its appeal. Virtual accounts are in second place with 60% of respondents choosing it because of the flexibility in online transactions without the need to store physical cash, as well as attractive features such as automatic bill payments and easier fund management. Meanwhile, both bank transfers and cash on delivery (COD) services both received 55% support because they are considered safe and reliable, especially in transactions involving large amounts of money or physical goods. Pay later services or paylater are also the choice for 32% of respondents because they provide flexibility in financial management. The Indonesian Standard QR Code or QRIS received the attention of 31% of respondents because it facilitates cash and non-cash transactions by using the same QR code at all merchants. Retail outlets remain in demand by 22% of respondents because they provide the convenience of transacting directly at the point of purchase. Instant debit appealed to 12% of respondents because it offers convenience and speed in payments without having to carry cash or wait for a bank transfer process. However, only 9% of respondents chose credit cards, likely due to interest charges and a tendency to avoid debt. Thus, a deeper understanding of payment method preferences can help financial service providers optimize their strategies to meet user needs and preferences more effectively.

Although using e-wallets is efficient and practical, based on research (Prakoso & Wintaka, 2020) shows that many millennials use e-wallets, but there are still many millennials who use cash to pay for goods and services. This is due to a lack of understanding of the benefits and ease of payment and trust. E-wallets do not fulfill their purpose of facilitating e-wallet transactions and providing security to users. In using e-wallets, there are a number of hidden dangers lurking. One of the most vulnerable aspects of security is the use of one-time passcodes, or OTPs, which users are often unaware of. OTPs are used to validate a user's identity, both during initial registration and when switching devices to access an account. Fraudsters often ask for this code to gain access to the victim's e-wallet. Unfortunately, many users do not realize that OTP is a secret code that should not be shared when making transactions in the application. As a result, they often become victims of fraud due to a lack of understanding of the security associated with OTPs. On April 26, 2023, as reported by infobanknews.com, there was a hacking and breach of a premium digital wallet account on one of the users with a total balance loss of IDR 5,108,774 with 3 suspicious transactions, but the response and follow-up from the e-wallet was only to freeze the account and provide an explanation that the claim of account misuse was considered invalid and without any clarity regarding the return of the balance. This news can further reduce the sense of trust and security of users and the lack of handling provided by the e-wallet. The formation of trust between the business world and consumers means less concern felt by the latter group. Careless handling of personal and transactional data can have dire consequences. This can not only lead to the possibility of misuse of the data, but can also result in irreparable data damage. Table 2 shows results of the pre-survey conducted by researchers in Pekanbaru City.

Table 2. Results of The E-Wallet Pre-Survey in Pekanbaru

Question	Information	Person	Percent
Are you an e-wallet user?	Yes	30	100
	No	0	0
Do you trust e-wallet applications?	Yes	26	86
	No	4	14

Source: Processed Data 2023

In Table 2, the results of a pre-survey conducted for two days from November 2, 2023 to November 3, 2023, involving 30 respondents, it was found that all respondents, namely 100% of the total respondents, stated that they were users of e-wallet applications. Of the 30 respondents, the majority, namely 26 people or equivalent to 86%, confirmed that they felt comfortable and trusted e-wallet applications. This could be due to several factors, such as the convenience and ease of use of the application, high perception of security, and the increasing trend of digitalization. Meanwhile, a small portion, namely 4 people or around 14%, expressed distrust of e-wallet applications. Several reasons that could underlie this include widespread security issues in society, negative personal experiences, and lack of education or information about the application.

The phenomenon in this study is the change in consumer behavior related to the use of digital payment technology, especially e-wallets, in everyday life. This is evident from the high prevalence of e-wallet use in online shopping transactions, credit purchases, money transfers, and various other financial activities, as revealed in the survey table provided. In addition, there are also challenges related to security in the use of e-wallets, such as the risk of fraud caused by a lack of user understanding of security practices such as the use of one-time passcodes (OTPs). However, there is still a tendency to use cash in some transactions, especially among the millennial generation, which can be caused by a lack of understanding or trust in e-wallets. This shows an opportunity to increase consumer education and awareness regarding the benefits and security of using digital payment technology.

Consumer behavior also plays a role in influencing consumers themselves to make decisions. User decisions are inseparable and will be attached to their consumer behavior when making purchases or using something. differences in consumers fulfill their interests based on their desires for the products they want. This is influenced by several related factors, including background, social aspects, economic environment, personality, lifestyle, etc. As well as issues or problems that may contribute to user decisions. According to Wahyun and Waloejo in (Rinaldi et al., 2020) User Decision is the intended use process in consistent matters, especially which focuses on daily needs, is carried out quickly to meet consumer needs and requirements after going through various stages including recognizing needs, seeking information and evaluating alternatives after use.

There are several factors that influence user decisions in using digital wallet (e-wallet) applications, namely Perceived benefits, security and trust as well as several differences in previous studies found by the author. The first factor is the perception of benefits, according to (Rahmatsyah, 2015) defines the perception of benefits as the subjective probability of potential users using a particular thing to facilitate the performance of their work. In the study (Thalita & Budi, 2023) the variable of perceived benefits influences user decisions, while in the study (Ernawati & Noersanti, 2020) the variable of perceived benefits does not influence the decision to use. The next factor is security, according to the definition (Park & Kim, 2016) "security" refers to the ability and actions of online applications to ensure safe and secure transactions. "Maintaining control and ensuring security over data transactions is an integral part of their management. In the study (Kartika & Dionysia, 2022) the security variable has no effect on the decision to use e-wallet and in the study (Yuliani Dwi & Rahmi, 2020) the security variable has a positive and significant effect on the decision to use e-wallet. The last factor taken for this study is trust, according to (Radityo, 2015) who states trust as the degree to which a person believes in putting a positive attitude towards the good wishes and reliability of others who are trusted in changing and risky situations. In the study (Savitri & Purwanti, 2022) trust has a positive and significant effect while in the study (Putri & Tasnim, 2023) the trust variable does not affect the decision to use e-wallet.

Based on the description above, the author is interested in finding problems where some users are still hesitant to use e-wallets and find it difficult to give loyalty to the e-wallet application. Therefore, the researcher decided to conduct further research on "The Influence of Perceived Benefits and Security on Trust and Decisions in Using Digital Wallet Applications (E-Wallet) in Pekanbaru City."

LITERATURE REVIEW

Marketing

Marketing is a very important activity in a company, even marketing is a source of company success in contributing profits through the sale of goods/services produced by the company. According to (Tjiptono & Diana, 2020) marketing is the process of creating, distributing, marketing and determining the price of goods, services and ideas that foster satisfying exchange relationships with customers and create and maintain positive relationships with environmental stakeholders. According to (Limakrisma & Togi Parulian, 2017) marketing is one of the economic activities that helps create economic value. According to (H. Abdul, 2016) marketing is a process in which concepts, pricing, product process definitions, promotions and locations or distribution, as well as social and management processes are planned and implemented for marketing purposes.

The marketing concept takes an external perspective, is based on a well-defined market, focuses on customer needs, coordinates all activities that affect customers. Basically, the marketing concept is market-focused, customer-centered, and coordinated marketing aimed at generating customer satisfaction as the key to achieving organizational goals and marketing objectives. (Erina Alimin, 2022).

Financial Technology (Fintech)

The advancement of digital technology is an inevitable and unavoidable reality. Like the Industrial Revolution in the 18th century in England, which always resulted in changes in the industrial structure that affected various sectors, both positively and negatively. The next industry that is predicted to experience disruption is the financial services industry, known as Financial Technology (Fintech) or Financial Technology (Tekfin). Based on (Pribadione et al, 2016) Financial Technology (FinTech) combines technology with financial features or is defined as innovation in the financial sector that is colored by a touch of modern technology. (Dorfleitner et al, 2017) describes FinTech as a fast-moving and dynamic industry, featuring various business models. Meanwhile, according to (Hsueh, 2017) Financial Technology or FinTech is a new financial service model formed through information technology innovation.

The conclusion that can be drawn is that the advancement of digital technology has resulted in transformation in various industrial sectors, including the financial services industry. This phenomenon is reflected in the emergence of Financial Technology (FinTech) or Financial Technology (Tekfin), which is an innovation in the financial sector driven by modern technology. FinTech is characterized by the speed and dynamism of the industry, with a variety of diverse business models. This marks a significant change in the way financial services presented and accessed, opening the door to the development of new financial services through information technology innovation.

E-wallet

E-Wallet, also known as electronic wallet, is a digital payment tool that uses server-based electronic media. According to (Mulyana & Wijaya, 2018) Generally, e-wallet is in the form of an application that operates on a server and requires a connection with its issuer when. Unlike E-Money which uses chips, E-Wallet uses an application in its use. In Indonesia, some e-wallets that are often used are Go-Pay, OVO, DANA, Link Aja, and so on.

Trust

Trust is consumer knowledge about an object, its attributes and benefits or in the sense of a person's willingness to trust a brand to perform or run a function. (Radityo, 2015), Mentions trust as the degree to which a person believes in placing a positive attitude towards the good will and reliability of another person who is trusted in a changing and risky situation.

Trust is the foundation of business. A business transaction between two or more parties will occur if each party trusts each other. This trust is not simply acknowledged by business partners/other parties, but must be built from the start and can be proven. Every company wants to have an amazing and more loyal trust in the eyes of their customers because they know very well about the cost of getting new customers is very high, not to hold one

e-ISSN 2580-3743

of the previous customers and the task is very complicated for the organization. (Syah, 2021)

User Decision

According to (Ziza Ricmala, 2016) purchasing decision is a decision about the brand purchased. Meanwhile, adoption itself is defined as a person's decision to become a regular user of a product. Furthermore, Kotler and Armstrong define buyer behavior for individuals and households who buy goods and services for personal consumption. Consumers are greatly influenced by cultural, social, personal and psychological characteristics.

According to (Genady, 2018) decision making must have a choice from several available options. When one meets two options, namely using or not using, then a person is in a position to make a decision. Various different decisions are related to life activities that consumers often do. Consumers make decisions anytime or every time, without realizing that they have made a decision. Many consumer influences underlie a person's decision to buy or use a particular product or brand. According to (Irham, 2016) a decision is a process of tracing a problem that starts from the background of the problem, identifying the problem. drawing conclusions or recommendations.

Perception of Benefits

According to Yeow et al. (2017) users are willing to accept innovation if the innovation has certain benefits for users compared to existing solutions. Davis (2015) defines benefits as the level of someone who believes that using a particular system can improve their performance at work, meaning that there are benefits from facilities from something that can increase performance productivity for people who use the facility. According to (Rahmatsyah, 2015) interprets the perception of benefits as the subjective probability of potential users using something to make their work performance easier.

From the discussion above, it can be concluded that benefits and perceived usefulness play a very important role in the adoption of innovation. Users are more likely to accept an innovation if they believe that the innovation will provide greater benefits compared to existing solutions. The benefits of innovation are measured by its ability to improve user performance or productivity. Meanwhile, perceived usefulness is the subjective belief of users that an innovation will facilitate their performance and generate benefits, both physically and non-physically. Therefore, to increase the adoption of innovation, it is important for the innovation to offer clear and significant benefits to users and build a positive perception of usefulness. This will help in gaining wider support and acceptance from the community.

Security

By definition (Park & Kim, 2016) "security" refers to the ability and actions of online applications to ensure safe and secure transactions. "maintaining control and ensuring security over data transactions is an integral part of their management. Further emphasis is placed on maintaining this control to prevent unauthorized access or information disruption. According to (Pralytha et al 2023) Online transaction security is how to prevent fraud or at least detect fraud in an information-based system where the information itself has no physical meaning.

(Kumala et al, 2020) online transaction security is how to prevent fraud or at least detect fraud in a security system is defined as the process of maintaining perceived risk at an acceptable level. The higher the level of security, the more individuals will trust the technology and can lead to personal use of this technology. Information-based where the information itself has no physical meaning.

HYPOTHESIS FORMULATION

The Influence of Perceived Benefits on Trust

Research (Nurzanita & Marlena, 2020) which explains the perceived benefits (perceived usefulness) is defined as how much someone believes in using technology, the use of which improves work results. The greater the benefits obtained by e-wallet users, the greater the user's trust in continuing to use e-wallets. Trust is a path that is considered between the benefits felt and the decision to use an e-wallet because users also feel the same benefits when using an e-wallet for transactions will build trust or confidence among users to get through what is there, this belief is what will make users decide to use an e-wallet.

Based on previous research (Nurzanita & Marlena, 2020) the Perceived benefits variable has a positive and significant effect on Gopay trust. And in the study (Agustino, 2021) Perceived benefits have a positive and significant effect on trust and interest in use. Meanwhile (Saputri, 2018) perceived benefits do not affect people's interest in using e-banking facilities mediated by trust. So the results of the first hypothesis made in this study are:
H1: Perceived Benefits have a positive and significant effect on trust in using the Digital Wallet (E-wallet) application.

The Impact of Security on Trust

Consumers will be willing to open up personal information and make purchases with a sense of security and safety when the level of security meets consumer expectations. The existence of security guarantees plays an important role in the formation of trust by minimizing consumer concerns about misuse of personal and transactional data vulnerable to corruption. Building trust requires a high level of integrity, the basic ability of a person to carry out their obligations competently, responsibly, consistently, fairly and honestly. Only customers who have trust dare to make transactions online or use e-wallet finances.

Based on previous research (Afiah, 2018) the security variable has a positive and significant influence on user trust, the same as research (Sahari, 2021) the security variable has a significant positive influence on trust. If consumers feel that the service provider provides a guarantee of security in transactions, consumers will feel confident in using it. So the results of the second hypothesis made in this study are:
H2: Security has a positive and significant effect on trust in using Digital Wallet (E-wallet) applications.

The Influence of Perceived Benefits on User Decisions
According to (Yuliani Dwi & Rahmi, 2020) if someone does not use an e-wallet then the e-wallet is not used. The same applies to the belief that nothing good will come of doing something. On the contrary, people will use an e-wallet if they believe that work will bring benefits in completing work. Because the benefits perceived can affect the consumption of e-wallet user transactions. Perceived benefits are subjective probabilities of application users to improve their staff performance.

Based on previous research conducted by (Savitri & Purwanti, 2022) The variable of perceived benefits has a positive and significant effect on the decision of e-wallet users, the same as the research (Yuliani Dwi & Rahmi, 2020) which states that the variable of perceived benefits has a positive and significant effect on the decision of e-wallet users, different from the research (Ernawati & Noersanti, 2020) which states that the variable of perceived benefits does not have a significant effect on user decisions on the ovo e-wallet application. So the results of the third hypothesis made in this study are:
H3: Perceived benefits have a positive and significant influence on the decision to use the Digital Wallet (E-wallet) application.

The Influence of Security on Usage Decisions
Research (Ahmad & Pambudi, 2015) From a consumer perspective, security is the strength of protecting user information or data from criminal acts such as fraud and theft of online banking companies. Based on this definition, it can be concluded that security Can measure the security and limitations of banking services in e-wallets Security will ensure that transactions have a lower risk than using cash. Information security is an approach to preventing fraud in information system-based systems where the information has no physical meaning (Ahmad & Pambudi, 2015) and (Sari, 2019) states that security, Privacy risks and security that affect user perceptions of banking activities in general.

Based on previous research conducted by (izdihar et al., 2022) Security variables have a partial or simultaneous effect on the decisions of Shopee Pay e-wallet users, almost the same as research (Yuliani Dwi & Rahmi, 2020) which states that security variables have a positive and significant effect on e-wallet user decisions in different from research (Kartika & Dionysia, 2022) which states that security variables do not affect user decisions on Gopay e-wallet. So the results of the fourth hypothesis made in this study are:
H4: Security has a positive and significant influence on the decision to use the Digital Wallet (E-wallet) application.

The Influence of Trust on Usage Decisions
According to (Sugara & Dewantara, 2017) Trust is a form of support received by consumers Get what you need, with this belief you will get it Determines how consumers decide to use something and Trust in technology causes users to trust it The technology is effective, safe, and the technology functions as anticipated.

Based on previous research conducted by (Fadillah, Hartono, & Sodikin, 2022a) The trust variable has a positive and significant effect on the decision of e-wallet link aja users, almost the same as the study (Wibowo & Suryoko, 2018) which stated that the trust variable has an effect on the decision of e-wallet users, while in the study (Putri & Tasnim, 2023) stated that the trust variable does not have a significant effect on user decisions on the e-wallet link aja syariah. So the results of the fifth hypothesis made in this study are:
H5: Trust has a positive and significant influence on the decision to use the Digital Wallet (E-wallet) application.

Framework
Figure 1 shows the framework of this research.

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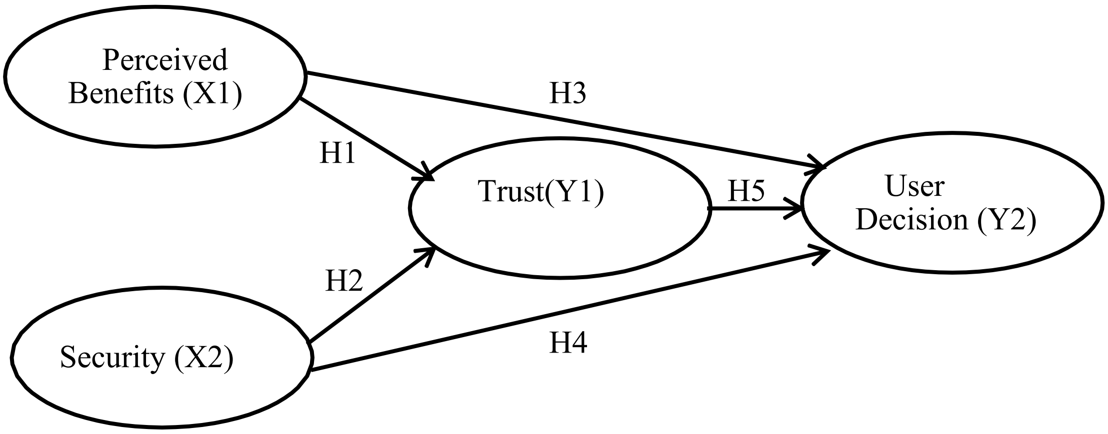


Source: Processed Data 2023

Figure 1. Framework of Thought

RESEARCH METHODS

Place and Time

This research was conducted in the Pekanbaru city area with the research time starting from the preparation stage to the thesis reporting stage, namely from September 2023 until completion.

Population and Sample

The population used in this study was all consumers who use e-wallet applications in Pekanbaru City, the number of which cannot be known with certainty by the researcher.

The sample was taken because of the limitations that the researcher had when conducting his research with a very large amount of population data and a sample was taken which was considered to be able to represent the population using the Roscoe formula because the total variables in this study were 4 variables consisting of 3 independent variables and 1 dependent variable, the number of samples used in the study is 40 x 4 = 160. To get better results, the sample size was set at 200 respondents.

The sample collection method used is non-probability sampling with the technique used being accidental sampling, accidental sampling is a method carried out without planning, where respondents are selected unintentionally or by chance based on availability or ease of access.

Table 3. Profile of Research Respondents

	Information	Frequency	Percentage
Gender	Man	79	39%
	Woman	121	61%
	Total	**200**	**100%**
Age	16 - 25 Years	118	59%
	26 - 35 Years	72	36%
	36 - 45 Years	8	4%
	>45 Years	2	1%
	Total	**200**	**100%**
Work	Not yet working	10	5%
	Students	55	27%
	Private employees	99	49%
	Civil Servant (PNS)	13	7%
	Self-employed	13	7%
	Other	10	5%
	Total	**200**	**100%**
Income	< Rp. 1,000,000	31	15%
	Rp. 1,000,000 – Rp. 3,000,000	53	27%
	Rp. 3,000,000 – Rp. 6,000,000	104	52%
	> Rp. 6,000,000	12	6%
	Total	**200**	**100%**
	Build Widya	0	0%
	Great Hill	12	6%
	Kulim	15	7%

	Fifty	14	7%
	Peaceful Marpoyan	26	13%
	Leg Umbrella	31	15%
Residential District	Pekanbaru City	18	9%
	West Tassel	3	1%
	East Rumbai	0	0%
	Tassel	37	19%
	sail	9	5%
	Rifle	16	8%
	Sukmawati	13	7%
	Greater Tenayan	4	2%
	Mr. Madani	2	1%
	Total	**200**	**100%**

Source: Processed Data 2023

RESULT AND DISCUSSION

Respondent Profile

The profile of respondents who participated in this study is shown in Table 3. From table 3, a description of gender, age, occupation, income and place of residence. When viewed from gender, the majority of e-wallet users are women aged 16-25 years as much as 59%. From the work, it can be seen that employees who use e-wallets the most are 99 people or 49% with an income of Rp 3,000,000 - Rp 6,000,000 as much as 52%. And rumbai dominates the area as much as 19%.

Data analysis

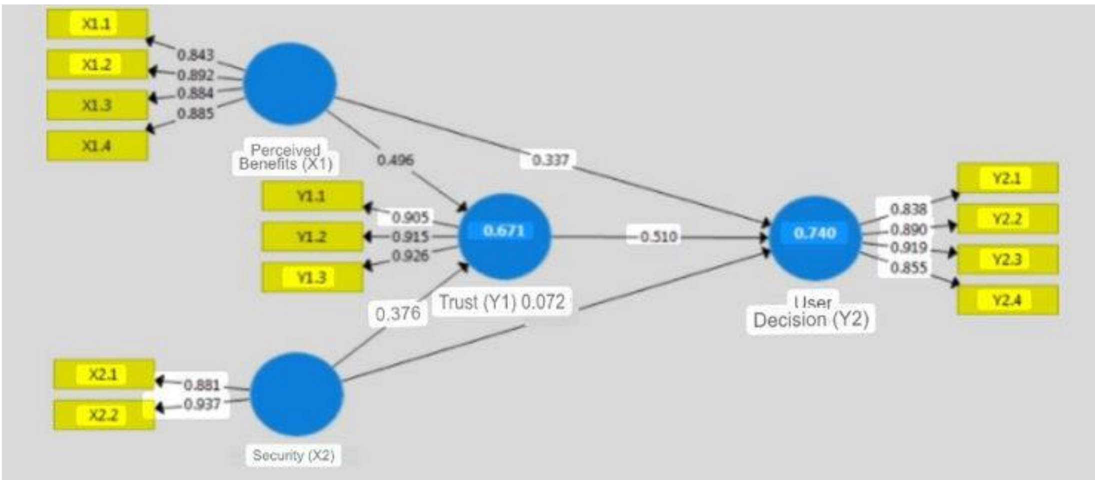
Structural Equation Model (SEM) Analysis

Evaluation of Measurement Model (Outer Model)

Outer model analysis defines how each indicator relates to its latent variables. The tests used in outer model analysis include the following:

Convergent Validity Test

In this study, the test conducted was Loading Factor, Loading factor values between 0.60 or more can be said to be sufficient to meet convergent validity and Average Variance Extracted (AVE) > 0.50. Figure 2 shows a picture of the results of the SEM PLS model calculation:



Source: Processed Data 2023

Figure 2. Results of PLS SEM Model Calculation

After data processing using SEM-PLS 3.3.3, the loading factor value or outer loading can be seen in Table 4.

e-ISSN 2580-3743

Table 4. Loading Factor Values

Variables	Indicator	*Loading Factor*
Perception of Benefits	X1.1	0.843
	X1.2	0.892
	X1.3	0.884
	X1.4	0.885
Security	X2.1	0.881
	X2.2	0.937
Trust	Y1.1	0.905
	Y1.2	0.915
	Y3.1	0.926
User Decision	Y2.1	0.838
	Y2.2	0.890
	Y2.3	0.919
	Y2.4	0.855

Source: Processed Data 2023

It can be seen from Table 4 that the resulting loading factor exceeds 0.5, indicating that the indicators used for each variable have correctly met convergent validity.

Discriminant Validity Test

The discriminant validity test in sem-pls is evaluated by comparing the values in the cross-loading table. If the square root value of the average variance extracted (√AVE) for each construct is greater than the correlation value between constructs with other constructs, then it can be said to have a good discriminant validity value. After processing the data using sem-pls 3.3.3, the cross-loading value can be seen in Table 5.

Table 5. Cross Loadings Values

Indicator	Perceived Benefits (X1)	Security (X2)	Trust (Y1)	User decision (Y2)
X1.1	**0.843**	0.593	0.669	0.665
X1.2	**0.892**	0.664	0.676	0.729
X1.3	**0.884**	0.672	0.690	0.676
X1.4	**0.885**	0.729	0.704	0.700
X2.1	0.646	**0.881**	0.581	0.532
X2.2	0.728	**0.937**	0.766	0.738
Y1.1	0.723	0.712	**0.905**	0.745
Y1.2	0.697	0.641	**0.915**	0.732
Y1.3	0.726	0.712	**0.926**	0.794
Y2.1	0.696	0.624	0.686	**0.838**
Y2.2	0.699	0.610	0.747	**0.890**
Y2.3	0.700	0.631	0.744	**0.919**
Y2.4	0.675	0.630	0.722	**0.855**

Source: Processed Data (2023)

It can be seen from Table 5 that the cross-loading value of the structure and its indicators is greater than cross-loading the indicator values with other constructs. For example, the cross-loading value of the perceived benefits of X1.1 is 0.843, greater than the cross-loading value compared to other constructs, namely security (0.593), trust (0.669) and user decisions (0.665). Also, the security, trust and user decision variables with values that load each other are greater than the cross-loading values with other structures, this indicates that each latent variable has good discriminant validity.

Reliability Test

Conducting reliability testing to show the accuracy, consistency, and accuracy of the instrument in measuring the structure. 2 tests were conducted with SEM-PLS 3.3.3, namely:

Composite Reliability

If the CR value ≥ 0.60 and 0.70 is still acceptable for exploration research can be seen in Table 6.

Table 6. Composite Reliability Test

Variables	*Composite Reliability*	CR Standard	Conclusion
Perception Benefit	0.905		Reliable
Security	0.939	≥ 0.60	Reliable
Trust	0.929		Reliable
User Decision	0.930		Reliable

Source: Processed Data 2023

Based on Table 6, it can be seen that the Composite Reliability (CR) value is greater than 0.60 or 0.70 which shows that all variables can be said to be reliable or meet reliability requirements.

Cronbach's Alpha

If the Cronbach's Alpha value ≥ 0.60 is still at a figure that is acceptable for exploratory research.

Table 7. Cronbatch's Alpha Test

Variables	Cronbach's Alpha	Standard (α)	Conclusion
Perception Benefit	0.795		Reliable
Security	0.903	≥ 0.60	Reliable
Trust	0.898		Reliable
User Decision	0.899		Reliable

Source: Processed Data 2023

Based on Table 7, it can be seen that the Cronbach's Alpha (α) value is greater than 0.60, which indicates that all variables can be said to be reliable and acceptable.

Structural Model Evaluation (Inner Model)

Inner model (internal relationship, structural model, entity theory) describes the relationship between latent variables based on entity theory. After processing the data using SEM-PLS 3.3.3, the results can be seen as follows:

Test *Q-square (Q2) / Predictive Relevance*

The Q2 predictive relevance value > 0 indicates that the model has predictive relevance, while the Q2 value < 0 indicates that the model has less predictive relevance. The Q2 relevance values are 0.02, 0.15 and 0.35 indicates that the model is weak, moderate and strong.

Table 8. Q-square (Q2) Values

Variables	SSO	SSE	Q^2 (=1-SSE/SSO)
Perceived Benefits (X1)	800,000	800,000	
Security (X2)	400,000	400,000	
Trust (Y1)	600,000	270,093	**0.550**
Decision (Y2)	800,000	352,783	**0.559**

Source: Processed Data (2023)

Based on Table 8, Q-square > 0 is 0.550 and 0.559, so it can be concluded that the model has good relevance and predictive relevance value and observation value.

Test *F-square (F2) / Effect Size*

An F2 value > is said to have a weak influence, an F2 value > 0.15 is said to have a sufficient or moderate influence, an F2 value > 0.35 is said to have a strong influence.

Table 9. F-square (F2) value

Variables	F-Square (F2)	Conclusion
Perceived_Benefits (X1) -> Trust (Y1)	0.317	Enough
Perceived_Benefit (X1) -> Decision (Y2)	0.141	Small
Security (X2) -> Trust (Y1)	0.182	Enough
Security (X2) -> Decision (Y2)	0.007	Small
Belief (Y1) -> Decision (Y2)	0.329	Enough

Source: Processed Data (2023)

Based on Table 9, it can be seen that the perception of benefits has a sufficient or moderate influence on trust, namely with an F-square value of 0.317, and security has a sufficient influence on trust with a value of 0.182 and the trust variable also has a sufficient influence on user decisions, namely 0.329.

Furthermore, the perceived benefits variable has a small or weak influence on decisions with an F-square value of 0.141 and the security variable on decisions has a value of 0.007.

R-square (R2) Test

The R-square result represents the amount of variance of a construct explained by the model. A good rule for R-squared values is: values of 0.75, 0.50 and 0.25 mean that the model is strong, moderate or weak.

Table 10. R-Square (R2) Value

Variables	R-Square (R2)	R-Square Adjusted
Trust	0.671	0.668
User Decision	0.740	0.736

Source: Processed Data 2023

Based on Table 10, it can be seen that the value obtained from the R-square test for trust is 0.671 or 67.1% which indicates that the model is moderate. This makes the trust variable influenced by the perceived benefits and security variables by 67.1% while the remaining 32.9% is influenced by other variables not examined in this study.

Furthermore, for the R-square value for the user decision variable, the value obtained is 0.740 or 74%, almost approaching the strong model so that the model obtained is a moderate model. This shows that the user decision variable is influenced by the benefit and security perception variables by 74% while the remaining 26% is influenced by other variables that were not examined in this study.

Multicollinearity Test / Variance Inflation Factor (VIF)

To test multicollinearity by looking at the VIF value of each independent variable, if VIF < 10, then it can be concluded that the data is free or there is no multicollinearity.

Table 11. Variance Inflation Factor (VIF) values

Variable	**VIF**	**VIF Standard**	**Conclusion**
Perceived Benefits (X1) → Trust (Y1)	2,360		There is no multicollinearity
Security (X2) → Trust (Y1)	2,360		There is no multicollinearity
Perceived Benefits (X1) → User Decision (Y2)	3,108	< 10	There is no multicollinearity
Security (X2) → User Decision (Y2)	2,790		There is no multicollinearity
Trust (Y1) → User Decision (Y2)	3,040		There is no multicollinearity

Source: Processed Data (2023)

As seen in Table 11, there is no multicollinearity and it is safe from independent correlation in each variable because the VIF value is <10.

Hypothesis Testing

Table 12. Hypothesis Testing Results

Hypothesis	**Track**	**Sample Original (O)**	**Average Sample (M)**	**Standard Deviation (STDEV)**	**T Count**	**P *Values***	**Conclusion**
H1	Perceived Benefits (X1) □Trust (Y1)	0.496	0.491	0.072	6,918	**0,000**	Accepted
H2	Security (X2) □Trust (Y1)	0.376	0.379	0.068	5,545	**0,000**	Accepted
H3	Perceived Benefits (X1) □User Decision (Y2)	0.337	0.344	0.063	5,359	**0,000**	Accepted
H4	Security (X2) □User Decision (Y2)	0.072	0.073	0.067	1,078	**0.284***	Rejected
H5	Trust (Y1) □User Decision (Y2)	0.510	0.503	0.060	8,543	**0,000**	Accepted

*Information :*P value > 0.05 Source: Processed Data 2023*

For hypothesis testing is done by using statistical values then for alpha 5% the t-statistic value used is 1.96. From

e-ISSN 2580-3743

Table 12 it can be seen that the independent variable has an influence on the dependent variable (endogenous), with the condition that P value <0.05, and the calculated t value> 1.653. T table is obtained from the sample minus the variable, which is 200-4 = 196. The results of the hypothesis above and the discussion can be explained in Table 12.

DISCUSSION

The Influence of Perceived Benefits on Trust

The first hypothesis states that the perception of benefits influences user trust in the Pekanbaru city community. This is based on Table 12. which states: the coefficient value or original sample (O) is 0.496 and it is interpreted that the variable of perceived benefits has a positive effect on trust. the calculated t value is greater than the t table which is 6.918> 1.653 which states that perceived benefits significantly affect trust. the p value is 0.000 <0.05. This shows that perceived benefits have a significant effect on consumer trust.

This is sufficient to prove that the perception of benefits has a positive and significant effect on user trust in Pekanbaru City. The trust of e-wallet users is based on the benefits provided by e-wallets and users can feel the increasing benefits from the benefits offered by e-wallets. The results of this study are in line with the researcher's hypothesis and previous studies conducted by (Nurzanita & Marlena, 2020) and (Agustino, 2021) which state that the perception of benefits has a positive and significant effect on the trust of e-wallet users.

The Impact of Security on Trust

The second hypothesis states that security affects user trust in the Pekanbaru city community. This is based on Table 12 which states: the coefficient value or original sample (O) is 0.376 and means that the security variable has a positive effect on trust. the calculated t value is greater than the t table, which is 5.545> 1.653, which states that security significantly affects trust. the p value is 0.000 <0.05. This shows that security has a significant effect on user trust.

This can prove that security has a positive and significant effect on user trust in Pekanbaru City. User trust is based on security, the higher the security provided by the e-wallet and felt by the user, the more it will foster a sense of trust in the user. The results of this study are in line with the researcher's hypothesis and previous research conducted by (Afiah, 2018) and (Sahari, 2021) which state that security has a positive and significant effect on e-wallet user trust.

The Influence of Perceived Benefits on Decisions

The third hypothesis states that security influences user decisions in the Pekanbaru city community. This is based on Table 12 which states: the coefficient value or original sample (O) is 0.337 and is interpreted as the variable of perceived benefits having a positive effect on decisions. The calculated t value is greater than the t table, which is 5.359> 1.653, which states that perceived benefits significantly influence a person's decision. The p value is 0.000 <0.05. This shows that perceived benefits have a significant effect on user decisions.

This is sufficient to prove that the perception of benefits has a positive and significant effect on user decisions in Pekanbaru City. User decisions are based on the benefits obtained, the higher the benefits felt by the user, the higher the user's decision to use the e-wallet. The results of this study are in line with the researcher's hypothesis and previous studies conducted by (Savitri & Purwanti, 2022) and (Yuliani Dwi & Rahmi, 2020) which state that the perception of benefits has a positive and significant effect on e-wallet user decisions.

The Influence of Security on Decisions

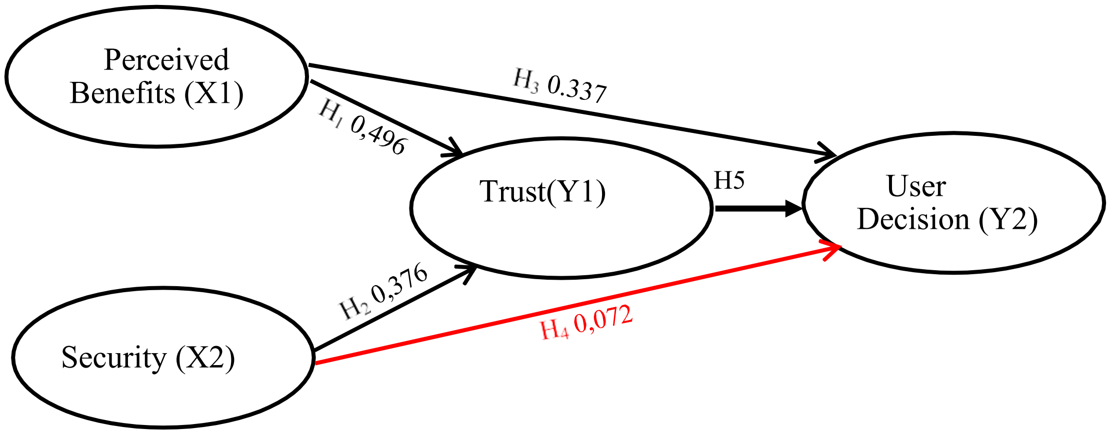
The fourth hypothesis states that security has an effect but is not significant on user decisions in the Pekanbaru city community. This is based on Table 12 which states: the coefficient value or original sample (O) is 0.072 and means that the security variable has a positive effect on decisions. the calculated t value is greater than the t table, which is 1.078 <1.653, which states that security does not significantly affect trust. the p value is 0.282> 0.05. This shows that security does not significantly affect consumer trust.

This proves that security may not always be the main factor in decision making even though the research result tables show an influence, but the hypothesis test or path test shows that security has a positive but insignificant influence or can be said to have a small influence and most users of this e-wallet are aged 16-25 years where in this age range someone tends not to think long and easily believes something. Increasing awareness and trust in security can be an important investment alternative to build long-term user trust. The results of this study are not in line with research conducted by researchers but are in line with previous research by (Kartika & Dionysia, 2022) and (Susanto et al, 2023) which states that security has no influence and is significant on user decisions.

The Influence of Trust on Decisions

The fifth hypothesis states that trust influences user decisions in the Pekanbaru city community. This is based on Table 12 which states: the coefficient value or original sample (O) is 0.510 and means that the trust variable has a positive effect on decisions. the calculated t value is greater than the t table, which is 8.543> 1.653, which states that trust significantly influences decisions. the p value is 0.000 <0.05. This shows that trust has a significant effect on user decisions.

This is sufficient to prove that trust has a positive and significant effect on user decisions in Pekanbaru City. User decisions are based on the trust given and built, the higher the sense of trust given, the higher the user's decision to use the e-wallet. The results of this study are in line with the researcher's hypothesis and previous studies conducted by (Fadillah et al., 2022) and (Wibowo & Suryoko, 2018) which state that trust has a positive and significant effect on e-wallet user decisions.



Source: Processed Data 2023

Figure 3. Results of the Thinking Framework

To detail the results of the first hypothesis to the fifth hypothesis that have been proposed, as well as to provide a deeper understanding, a framework of thought can be made according to the results of the tests conducted and obtained in this study. Figure 3 shows a picture of the framework of thought that has been prepared.

CONCLUSION

From the results of the study above, it can be concluded that: (1) Perception of benefits has a positive and significant influence on the trust of e-wallet users in Pekanbaru City. The better the perception of benefits given, the better the user's trust. (2) Security has a positive and significant influence on the trust of e-wallet users in Pekanbaru City. The better the security is built, the better the user's trust in e-wallets. (3) Perception of benefits has a positive and significant influence on the decisions of e-wallet users in Pekanbaru City. The better the perception of benefits given, the higher the decision of e-wallet users. (4) Security has a positive and insignificant influence on the decisions of e-wallet users in Pekanbaru City or has a small influence on the decisions of e-wallet users in Pekanbaru City. This is because security is considered an important factor, but its impact does not reach a level of significance that can directly influence user decisions. (5) Trust has a positive and significant influence on the decisions of e-wallet users in Pekanbaru City. The better the trust that is built, the higher the decisions of e-wallet users.

Some suggestions that can be given: (1) For academics, this research can provide new information or knowledge and be useful material for interested parties and be a guideline or comparison for further research for academics. (2) For companies, they can improve security by investing significantly in technology security and data security. Ensuring the protection of sensitive information and customer transactions can build strong trust. Continue to develop and update e-wallet features to increase convenience and provide added value to users. For example, consider integration with other payment services or developing features that utilize new technologies. Establish partnerships with local businesses, e-commerce platforms, and other service providers to expand the e-wallet ecosystem. This can increase the utility of e-wallets and provide more reasons for consumers to adopt. Hold attractive promotional programs and provide incentives to users. Discounts, cashback, or exclusive offers can stimulate user growth and retain loyal customers. Focus on developing an intuitive and user-friendly user interface. Make sure the e-wallet application is easily accessible and provides a smooth experience for users.

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