

Determinants of the interest of digital wallet among the accounting students

Nandya Putri Pratiwi¹, Rita Wijayanti^{2*}

Universitas Muhammadiyah Surakarta

b200210361@student.ums.ac.id¹, rw120@ums.ac.id^{2*}

ABSTRACT

This study analyzes the factors that influence accounting students' interest in using digital wallets. The research adopts a quantitative approach, using survey data collected through questionnaires and analyzed with statistical methods, including multiple regression analysis in SPSS 21 and Microsoft Excel 2016. The independent variables studied include ease of use, perceived usefulness, and perceived risk, while the dependent variable is students' interest. The study found that all three factors significantly affect students' interest in digital wallets, with strong statistical evidence supporting the rejection of the null hypotheses. However, the study is limited by its small sample size and focus on a specific cohort of accounting students, which affects the generalizability of the results. Future research should explore additional variables and include a more diverse sample of students. Moreover, it is recommended that students enhance their understanding of digital wallets to better optimize their use in daily life.

Keywords: Digital Wallets, Ease of Use, Interest, Perceived Risk, Perceived Usefulness.

ABSTRAK

Penelitian ini menganalisis faktor-faktor yang mempengaruhi minat mahasiswa akuntansi dalam menggunakan dompet digital. Penelitian ini mengadopsi pendekatan kuantitatif, menggunakan data survei yang dikumpulkan melalui kuesioner dan dianalisis dengan metode statistik, termasuk analisis regresi berganda pada SPSS 21 dan Microsoft Excel 2016. Variabel independen yang dipelajari meliputi kemudahan penggunaan, kegunaan yang dirasakan, dan risiko yang dirasakan, sedangkan variabel dependen adalah minat siswa. Studi ini menemukan bahwa ketiga faktor tersebut secara signifikan memengaruhi minat siswa pada dompet digital, dengan bukti statistik yang kuat mendukung penolakan hipotesis nol. Namun, penelitian ini dibatasi oleh ukuran sampelnya yang kecil dan fokus pada kelompok tertentu dari mahasiswa akuntansi, yang memengaruhi generalisasi hasil. Penelitian di masa depan harus mengeksplorasi variabel tambahan dan menyertakan sampel siswa yang lebih beragam. Selain itu, disarankan agar siswa meningkatkan pemahaman mereka tentang dompet digital untuk lebih mengoptimalkan penggunaannya dalam kehidupan sehari-hari.

Kata kunci: Dompet Digital, Kemudahan Penggunaan, Minat, Risiko yang Dirasakan, Kegunaan yang Dirasakan.

INTRODUCTION

The ongoing advancements in innovation are reshaping the dynamics of social and personal relationships, significantly altering how economic activities are conducted. Companies in sectors like software, web, and internet services have

played a pivotal role in this transformative process (Damayanti, 2025). Technological breakthroughs, especially in commerce, have fueled substantial progress, with financial technology driving notable innovations (Angelica & Soebiantoro, 2022). These advancements have led to considerable changes globally, compelling businesses to evolve into international entities, including the banking industry (Kamanda et al., 2022). This transformation marks the commencement of a new industrial era, with technology acting as a catalyst for the Fourth Industrial Revolution (Nuriani et al., 2024). Banks, traditionally acting as financial intermediaries, have long been entrusted with managing deposits, offering loans, and issuing promissory notes, commonly referred to as banknotes (Sulistiyowati et al., 2020). Their role in collecting and distributing public funds has been fundamental to national development and ensuring equitable progress (Gustiana & Agustina, 2023). Today, banks are embracing innovative technological approaches to enhance their services, one of which pertains to payment systems (Nizar & Yusuf, 2022).

The rapid evolution of payment systems is in line with advancements in science and technology, catering to the needs of modern society (Kustiyah, 2019). Public awareness of the importance of non-physical transaction methods, especially electronic payment systems, has grown significantly (Ameka, 2024). The rise of digital wallets is one such innovation driven by the growth of financial technology. A digital wallet enables users to store money through mobile applications, facilitating online transactions that require an internet connection (Anjelina, 2018). This technology allows users to complete transactions anytime and anywhere, without the necessity of physical cash. The convenience of digital wallets eliminates the need for ATM visits, saving time (Kumala & Mutia, 2020). Users also benefit from rewards, such as cashback for each completed transaction, which can be redeemed for attractive offers from partnering businesses. Additionally, providing various vouchers can incentivize users to adopt digital wallets (Artina, 2021). Factors such as ease of use significantly impact Indonesian students' enthusiasm for using digital wallets. Interest, in this context, refers to an individual's perception of an issue, object, or situation that holds relevance to them (Yam & Taufik, 2021). This study seeks to explore the factors influencing individuals' perceptions, building on previous research on digital wallet implementation in relation to electronic wallet transactions or accounting information systems (Antoni, 2023).

The Technology Acceptance Model (TAM), proposed by Fred D. Davis in 1989, serves as the theoretical framework for this investigation. TAM aims to elucidate how individuals come to accept and use new technologies to derive benefits. It acts as a tool for evaluating user attitudes towards technological integration, with its roots in the Theory of Reasoned Action (TRA), developed by Martin Fishbein and Icek Ajzen (Romandhon et al., 2023). The model identifies factors influencing the acceptance of information technology and provides insights into technology users' behavior across diverse populations (Aulia, 2020). TAM's purpose is to predict technology adoption and explain why systems, such as library information systems, are either accepted or ignored (Bakri et al., 2023). The model has proven effective in measuring technology

acceptance and is grounded in a solid theoretical framework. Moreover, TAM has been augmented by integrating elements like trust and perceived risk, particularly in research on digital wallet adoption (Nadia & Wiryawan, 2022). Further extensions of TAM, including self-efficacy and risk perception, have been incorporated to assess the likelihood of adopting digital wallets for non-cash transactions (Pangestika & Achyani, 2022). This study intends to incorporate risk awareness into the model (Mawardani & Dwijayanti, 2021).

Perceived ease of use refers to the belief that interacting with a system or technology will be straightforward and free of complications (Sari Pascariati Kasman, 2021). The simpler a system is to operate, the higher the likelihood of its adoption (Sari Pascariati Kasman, 2021). As Jogiyanto (2010) explains, ease of use refers to the confidence that a technology can be navigated with minimal effort. The simpler the system, the more frequently it is utilized by users. Research supports that perceived ease of use positively influences the intention to use digital wallets (Umaningsih, 2020). Perceived usefulness, which concerns the belief in a system's ability to enhance performance and simplify tasks (Pertwi & Yetti, 2022), is another significant factor. When users view a system as useful, they are more inclined to adopt it. Trust and the simplification of financial transactions, particularly in daily life, enhance perceived usefulness. Studies show that perceived usefulness strongly impacts the intention to use digital wallets (Rahmadhani et al., 2023), highlighting factors like speed, efficiency, and control in promoting their adoption.

RESEARCH METHOD

This study adopts a quantitative approach, utilizing survey data in numerical form analyzed through statistical methods (Kustono et al., 2020). Quantitative research is based on scientific principles that are concrete, empirical, objective, measurable, rational, and systematic. It is often referred to as a discovery method, as it involves quantifying data and using statistical analysis to uncover and develop new knowledge and technology. The population consists of accounting students familiar with and using digital wallets, chosen for their accessibility and relevance to the research. A sample of 147 respondents was selected using purposive sampling, focusing on accounting students. Primary data was collected through questionnaires distributed via WhatsApp, Telegram, and Instagram, while secondary data was obtained from relevant articles. The Likert scale was employed to measure responses ranging from "Strongly Agree" to "Strongly Disagree." The research examines three independent variables: ease of use, perceived usefulness, and perceived risk, and one dependent variable, interest. Data analysis was conducted using SPSS 21 and Microsoft Excel 2016 for multiple regression analysis, with descriptive statistics used to summarize and categorize the data. Validity and reliability tests were performed, along with classical assumption tests such as normality, multicollinearity, heteroscedasticity, and model adequacy. The study also applied F and t tests to assess the significance of the relationships between the variables, with a significance level of

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0.05.

RESULTS AND DISCUSSION

Research Object and Study Description

This study employs a quantitative research approach, utilizing statistical data processing in numerical form. The research focuses on students from Universitas Sebelas Maret (UNS), Universitas Muhammadiyah Surakarta (UMS), Universitas Islam Batik (UNIBA), and Universitas Slamet Riyadi (UNISRI). The targeted sample consists of Accounting students from the 2021 cohort who use e-wallets, specifically examining their perceptions regarding ease of use, usefulness, and the risks they encounter when conducting transactions via e-wallets. Data is gathered through a questionnaire distributed via Google Forms to the Accounting students from the 2021 cohort at UNS, UMS, UNIBA, and UNISRI.

Respondent Characteristics

Table 1. Respondent Characteristics Based on Gender and Institution.

Characteristic	Category	Number of Respondents
Gender	Male	32
	Female	146
Institution	UNS	60
	UMS	85
	UNIBA	17
	UNISRI	16
Total		178

Source: Data processed using Microsoft Excel, 2025

This table presents the characteristics of the respondents based on gender and institution. Of the 178 respondents, a majority were female (146), with only 32 male respondents. Regarding the institutions, most respondents were from Universitas Muhammadiyah Surakarta (UMS) with 85 participants, followed by Universitas Sebelas Maret (UNS) with 60, Universitas Islam Batik (UNIBA) with 17, and Universitas Slamet Riyadi (UNISRI) with 16. The total number of respondents is 178.

Data Quality Test

Validity Test Results

A validity test is conducted to assess the legitimacy of a questionnaire. A dataset is considered valid if the questions in the questionnaire are capable of revealing the intended measure. According to the results of the validity test, each item's correlation coefficient (R calculated) is greater than the R table value (0.1620), indicating that every item across the variables is deemed valid.

Reliability Test

Reliability testing determines the extent to which a measurement instrument

is dependable. This test is performed using the Cronbach's alpha coefficient, where values greater than 0.60 are considered acceptable, indicating that the data is reliable. Below are the outcomes from the reliability test:

Table 2. Reliability Test

Variables	Cronbach's alpha	Description
Perceived Ease (X1)	0.762	Reliable
Perceived Usefulness (x2)	0.771	Reliable
Perceived Risk (X3)	0.856	Reliable
Interest (Y)	0.844	Reliable

Source: Data Processed using SPSS, (2025)

Based on the reliability test results presented in the table above, it is evident that the variables of Perceived Ease of Use (X1), Perceived Usefulness (X2), Perceived Risk (X3), and Interest (Y) are deemed reliable since their Cronbach's alpha coefficients exceed 0.60. This implies that the items within these variables are deemed appropriate and can be utilized in future studies.

Multiple Linear Regression Analysis

Table 3. Results of Multiple Linear Regression Analysis

Variable	Coefficient B	t	Sig.	Description
Constant	3.729	1.602	.111	
Convenience	.580	5.104	.000	H_1 Accepted
Usefulness	.358	3.009	.003	H_2 Accepted
Risk	.273	3.751	.000	H_3 Accepted
Normality		Asymp. Sig(2-tailed) = 0,51		
Multicollinearity		VIF ≤ 10; tolerance ≥ 0,10		
Heteroscedasticity		> 0,05		
R-Square		Ajd R-Square = 0,405		
F test		Sig 0,000		

Source: Data processing, 2024

From the table above which is the result of multiple linear regression testing, the following regression equation can be made:

$$Y = 3.729 + 0.580X1 + 0.358 X2 + 0.273X3 + e$$

Explanation:

- Y = Student Interest in Pursuing a Career as a Public Accountant
- X1 = Knowledge
- X2 = Financial Rewards
- X3 = Job Market Considerations
- B = Regression Coefficient

e = Residual Error

The constant value of 3.729 represents the baseline level of student interest in pursuing a career as a public accountant when all independent variables—perception of ease, usefulness, and risk are zero. This value serves as the starting point for the analysis of how the independent variables influence the dependent variable.

The coefficient for Perception of Ease ($B = 0.580$) indicates that for each unit increase in the perception of ease, student interest in pursuing a career as a public accountant increases by 0.580, assuming other factors remain constant. The standardized Beta coefficient of 0.402 shows a moderately strong positive relationship, suggesting that perception of ease is an important factor influencing student interest in becoming a public accountant. The significance value ($\text{Sig.} = 0.000$) confirms that this relationship is statistically significant, making it a key determinant of career interest.

The coefficient for Perception of Usefulness ($B = 0.358$) implies that each unit increase in the perception of usefulness results in a 0.358 increase in student interest in pursuing a public accounting career, holding other factors constant. The Beta value of 0.242 reflects a moderate positive relationship, showing that while perception of usefulness does impact career interest, its effect is less pronounced compared to perception of ease. The significance value ($\text{Sig.} = 0.003$) confirms that perception of usefulness significantly influences students' career decisions.

The coefficient for Perception of Risk ($B = 0.273$) suggests that for every unit increase in the perception of risk, student interest in becoming a public accountant increases by 0.273, assuming other variables are constant. The Beta coefficient of 0.248 indicates a moderate positive relationship, meaning that although perception of risk influences career interest, its effect is somewhat smaller compared to the other variables. The significance value ($\text{Sig.} = 0.000$) indicates that this variable has a statistically significant effect on student interest in a public accounting career.

Classical Assumption Test

Normality Test

According to Table 3, the results of the Kolmogorov-Smirnov test show an Asymp. Sig. (2-tailed) value of 0.51, indicating that the residuals in this regression model follow a normal distribution since the Asymp. Sig. (2-tailed) value exceeds 0.05.

Multicollinearity Test

According to the multicollinearity test results presented in Table 3, the variables Perceived Ease of Use, Perceived Usefulness, and Perceived Risk exhibit tolerance values of ≥ 0.10 and VIF values ≤ 10 . This implies the absence of multicollinearity among the independent variables.

Heteroscedasticity Test

The results presented in Table 3 of the heteroscedasticity test indicate that all

independent variables exhibit significance values greater than 0.05. Therefore, it can be inferred that the independent variables in this study are not subject to heteroscedasticity issues.

Model Accuracy Analysis

Coefficient of Determination Test (R^2)

The results of the determination test in Table 3 reveal that the R^2 value is 0.417, indicating that the independent variables Perceived Ease of Use (X1), Perceived Usefulness (X2), and Perceived Risk (X3) explain 41.7% of the variance in the dependent variable, Accounting Students' Interest in Digital Wallets (Y). The remaining 58.3% is influenced by other external factors not covered by the variables under investigation.

Simultaneous Test (F Statistic Test)

Based on Table 3, which presents the results of the simultaneous test (F-test), the significance value is 0.000 (with significance < 0.05). This indicates that the variables Perceived Ease of Use (X1), Perceived Usefulness (X2), and Perceived Risk (X3) collectively have a positive and statistically significant impact on the dependent variable, Accounting Students' Interest in Digital Wallets (Y).

Partial Test (t-Statistic Test)

The results of the t-test for the Perceived Ease of Use (X1) variable show a calculated t-value of 5.104, which is greater than the t-table value, and a significance level of 0.000, which is less than 0.05. This indicates that H1 is accepted, meaning that Perceived Ease of Use has a significant positive effect on the intention to transact via e-wallet. Similarly, for the Perceived Usefulness (X2) variable, the calculated t-value is 5.104, exceeding the t-table value, with a significance value of 0.003, which is also below 0.05. This confirms that H2 is accepted, indicating that Perceived Usefulness significantly influences the intention to use e-wallets. Lastly, the calculated t-value for the Perceived Risk (X3) variable is 3.751, which is greater than the t-table value, and the significance value is 0.000, which is less than 0.05. Therefore, H3 is accepted, demonstrating that Perceived Risk has a significant effect on the intention to transact via e-wallet.

Discussions

The Impact of Perceived Ease of Use on Accounting Students' Interest in Digital Wallets

The analysis of the data indicates that perceived ease of use significantly influences the interest of Accounting students in 2021 to use digital wallets. With a calculated t-value of 5.140, which exceeds the critical t-value of 1.976 and a significance value of 0.000 (below 0.05), the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted. This result aligns with previous research by Agustina (2023), who also found that ease of use significantly impacts users' interest in digital wallets. The study shows that perceived ease of use accounts for 51.40% of

the variance in students' intention to use e-wallets, leaving the remaining variance to be explained by other factors, in line with findings from Utomo (2023) and Nizar & Yusuf (2022), who also identified ease of use as a strong influencer in the use of digital wallets.

The Impact of Perceived Usefulness on Accounting Students' Interest in Digital Wallets

For perceived usefulness, the data reveals a t-value of 3.009, which exceeds the critical t-value of 1.976, and a significance level of 0.003, indicating that perceived usefulness positively impacts students' interest in digital wallets. This result is consistent with studies by Artina (2021), Aulia (2020) and Nadia & Wiryawan (2022), all of whom showed that perceived usefulness plays a significant role in influencing users' intention to adopt digital wallet technology. In this study, perceived usefulness accounted for 30.09% of the variance, leaving the rest to be explained by other factors.

The Impact of Perceived Risk on Accounting Students' Interest in Digital Wallets

The results for perceived risk show a t-value of 3.751, which exceeds the critical value of 1.976, with a significance value of 0.000, indicating a significant relationship. This finding is in agreement with Wahyu (2020), who also identified that perceived risk influences users' decisions regarding digital wallet adoption. The study reveals that perceived risk accounts for 37.51% of the variance in the interest of Accounting students in using digital wallets. This aligns with earlier research, such as Antoni (2023), which found that risk perceptions affect users' willingness to engage in digital transactions. However, other factors contribute to the remaining variance, indicating that multiple variables should be considered when assessing the full scope of digital wallet adoption.

CONCLUSION

This study investigates the relationship between perceptions of ease of use, usefulness, and risk with accounting students' interest in digital wallets. The findings suggest that all three factors significantly influence students' interest in using digital wallets, as they demonstrate strong statistical evidence supporting the rejection of the null hypotheses. However, the study has limitations, including its focus on a small sample size of accounting students from one cohort, which limits the generalizability of the results. Additionally, the study only accounts for a portion of the factors influencing digital wallet usage, suggesting the need for future research to explore other variables and expand the sample to include students from diverse academic backgrounds. It is also recommended that students further enhance their understanding of digital wallets, including their benefits, drawbacks, and risks, to optimize their use in everyday life. The contribution of this study lies in providing insights into the factors that influence accounting students' interest in digital wallets, specifically how perceived ease of use, usefulness, and risk shape their intentions to adopt this technology. This research can be valuable for educators, policymakers, and

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digital wallet providers to better understand the barriers and motivators for digital wallet adoption among students, and guide the development of targeted strategies to promote its use in academic and everyday contexts.

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