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The Effect of Financial Literacy, Perceived Security, and Trust on Decisions Regarding the Use of the Dana E-Wallet Among Management Major Students at Ngurah Rai University

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Abstract

The expansion of financial technology has increased e-wallet adoption in Indonesia, particularly among university students. However, concerns related to financial understanding, transaction security, and service reliability may influence decisions to use these services. This study aimed to examine the partial and simultaneous effects of financial literacy, perceived security, and trust on decisions to use the DANA e-wallet among Management students at Ngurah Rai University. A quantitative associative design was employed using questionnaire data from 81 respondents, supplemented by secondary data. The research instruments were assessed for validity and reliability, while the data were analyzed using classical assumption tests, multiple linear regression, the coefficient of determination, t-tests, and an F-test with SPSS version 25. The findings showed that financial literacy had a positive and significant effect on decisions to use DANA ($B = 0.126$; $p = 0.036$). Perceived security ($B = 0.473$; $p < 0.001$) and trust ($B = 0.406$; $p < 0.001$) also had positive and significant effects. Simultaneously, the three variables had a significant effect on decisions to use DANA ($F = 203.704$; $p < 0.001$), explaining 88.4% of the variance. These results indicate that students' decisions to use DANA were influenced by their financial literacy, confidence in transaction security, and trust in the service. Therefore, strengthening financial literacy, perceived security, and service reliability may encourage greater adoption of DANA among university students.

INTRODUCTION

The development of science and technology has accelerated significantly in the current era, particularly since the emergence of the Fourth Industrial Revolution. Internet use has become one of the key factors driving this development. More than 64% of Indonesia's population has access to the internet (Budiman, 2020). Digitalization has become a central element in the advancement of information and communication technology. Various Android- and iOS-based applications are widely used by the public to support daily activities. This digital transformation has also had a significant impact on the economic and financial sectors (Umiyati et al., 2021).

Bank Indonesia Regulation No. 18/40/PBI/2016 concerning the Implementation of Payment Transaction Processing explains that developments in technology and information systems have generated various innovations, particularly those related to financial technology (FinTech), to meet the needs of the broader community, including within the banking system. The use of FinTech enables financial and banking services to be delivered in a more practical, secure, efficient, and modern manner (Bank Indonesia, 2016).

Financial technology facilitates broader access to financial products and services while supporting more efficient transactions (Aziz, 2020). An e-wallet is a digital payment instrument that enables users to store electronic funds and conduct transactions through a mobile application (Rembulan & Firmansyah, 2020). Several e-wallet providers licensed by Bank Indonesia and supporting the Quick Response Code Indonesian Standard (QRIS) include OVO, GoPay, LinkAja, DANA, ShopeePay, PayTren, DOKU, BluePay, and OttoCash (Bank Indonesia, 2020).

Along with the increasing adoption of financial technology in Indonesia, the use of digital financial applications among younger generations has also grown significantly. Generation Z and Millennials, as groups that are highly adaptive to digitalization, demonstrate diverse preferences when selecting financial management and payment platforms. Competition among digital wallet providers in Indonesia continues to intensify alongside growing public interest in cashless transactions. Each platform seeks to offer convenience, security, and innovative features to attract and retain users.

The decision to use reflects an individual's choice among available alternatives after considering relevant information and perceived benefits (Anjani, 2025). Riziq et al. (2024) similarly described decision-making as a cognitive process that leads to the selection of a particular course of action from several alternatives. In the context of digital payment services, the decision to use reflects whether an individual chooses to adopt and continue using a particular service. Hartanti and Ridwan (2025) identified four indicators of the decision to use: confidence in the product, habitual use of the product or service, willingness to recommend it, and intention to reuse it.

DANA holds a substantial position in Indonesia's digital wallet market, making service-related problems relevant to a large number of users. Issues such as difficulty accessing the application, login failures, transaction errors, and slow complaint handling may reduce user satisfaction and affect continued usage. These phenomena indicate that the decision to use DANA is influenced not only by the functional benefits of the service but also by perceived security, trust, and the overall user experience associated with the application as a digital payment instrument (Komdigi, 2022).

Based on a pre-survey of 30 students in the Management Study Program at Ngurah Rai University, responses toward the use of the DANA e-wallet remained relatively unfavorable. This was reflected in the predominance of disagreement with several statements, indicating persistent uncertainty regarding the use of the application. Students were not fully convinced of DANA's suitability as a transaction tool and had not consistently incorporated it into their daily activities. In addition, their willingness to recommend the application to others remained relatively low, suggesting that their usage experiences had not yet generated strong satisfaction or commitment.

Financial literacy enables individuals to understand the benefits and risks associated with digital financial transactions and may strengthen confidence in electronic payment systems

(Palimbong et al., 2023). It reflects an individual's ability to understand, evaluate, plan, and manage personal financial decisions effectively (Sholehah & Amaniyah, 2024). Putri et al. (2023) similarly described financial literacy as the capacity to assess, plan, implement, and monitor financial management activities to achieve financial stability and well-being.

The pre-survey results indicated that students' financial literacy in relation to the use of the DANA e-wallet remained uneven. Many respondents expressed uncertainty regarding financial management when using the application. Students did not consistently consider their financial condition before conducting transactions, and their use of the application tended to be situational. Their understanding of digital transaction risks also appeared limited, while the use of DANA as part of personal financial management had not been fully optimized. These conditions may influence the quality of students' decisions to use the application.

Previous studies have reported inconsistent findings regarding the relationship between financial literacy and the decision to use digital financial services. Agustin et al. (2025), Banutama (2025), and Dewi et al. (2025) found that financial literacy had a positive and significant effect on the decision to use. In contrast, Arslan et al. (2025), Putry and Kesau (2025), and Septianingsih et al. (2024) reported that financial literacy had no significant effect on the decision to use.

The pre-survey results also indicated that students' perceived security regarding the DANA e-wallet tended to be low. This was reflected in responses expressing uncertainty about personal data protection and transaction security. Students did not fully perceive the application as safe and comfortable to use, and confidence in its security system remained relatively weak. These concerns may increase perceived transaction risk and contribute to unstable decisions regarding continued use.

Previous studies have likewise produced inconsistent findings regarding the effect of perceived security on the decision to use. Churrohmah (2025), Hartanti and Ridwan (2025), and Hidayat et al. (2022) found that perceived security had a positive and significant effect on the decision to use. In contrast, Arslan et al. (2025), Handayani (2025), and Kie and Bonjornahor (2024) found that perceived security did not have a significant partial effect on the decision to use.

The pre-survey results further indicated that students' trust in the DANA e-wallet tended to be low. This was reflected in uncertainty regarding the reliability and integrity of the service. Students were not fully confident in the application's ability to manage transactions consistently, protect their interests, and provide clear and reliable information. These conditions may weaken confidence in the service and contribute to unstable decisions to use the application.

Previous studies have also reported differing findings regarding the relationship between trust and the decision to use. Fadillah et al. (2022), Ramalda et al. (2023), and Septiani and Ermansyah (2024) found that trust had a positive and significant partial effect on the decision to use. In contrast, Agustin et al. (2025) and Solehatun and Susilowati (2024) found that trust had no significant partial effect on the decision to use.

METHOD

This study employed a quantitative associative approach to examine the effects of financial literacy, perceived security, and trust on decisions to use the DANA e-wallet among students in the Management Study Program at Ngurah Rai University (Sugiyono, 2022). Primary data were obtained from respondents' questionnaire responses concerning financial literacy, perceived security, trust, and decisions to use the DANA e-wallet. Secondary data were obtained from relevant institutional documents and other supporting sources related to the research variables.

The research instruments were assessed using validity and reliability tests before further analysis. Data were analyzed using IBM SPSS Statistics version 25. Classical assumption testing included the Kolmogorov–Smirnov test for normality, the Glejser test for heteroscedasticity, and tolerance and variance inflation factor (VIF) values for multicollinearity. Multiple linear regression analysis was subsequently performed, followed by analysis of the coefficient of determination (R^2). Partial effects were tested using t-tests, while the simultaneous effects of financial literacy, perceived security, and trust on decisions to use the DANA e-wallet were examined using an F-test.

RESULTS AND DISCUSSION

Classical Assumption Test

Normality Test

Table 1. Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		81
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	1,27604459
Most Extreme Differences	Absolute	,086
	Positive	,046
	Negative	-,086
Test Statistic		,086
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Source: Processed data, 2026

Based on the normality test using the One-Sample Kolmogorov-Smirnov Test shown in Table 1 above, an Asymp. Sig. (2-tailed) value of 0.200 was obtained. This value is greater than 0.05, indicating that the research data are normally distributed.

The significance value being above the specified threshold indicates that the distribution of data in the study on the use of the DANA e-wallet application among students of the Management Study Program at Ngurah Rai University satisfies the assumption of normality.

Heteroscedasticity Test

Table 2. Heteroscedasticity Test

Coefficients[a]		
Model		*Sig.*
1	(*Constant*)	,000
	Financial Literacy (X1)	,663
	Security Perception (X2)	,586
	Trust (X3)	,423
a. Dependent Variable: Abs_RES		

Source: Processed data, 2026

Table 2 above shows that the Financial Literacy (X1) variable has a significance value of 0.663, the Security Perception (X2) variable has a significance value of 0.586, and the Trust (X3) variable has a significance value of 0.423. All of these significance values are greater than 0.05. A significance value exceeding the threshold criterion indicates that no symptoms of heteroscedasticity are present in the research regression model

Multicollinearity Test

Table 3. Multicollinearity Test (Tolerance and VIF)

Coefficients[a]			
Model		*Collinearity Statistics*	
		Tolerance	VIF
1	(Constant)		
	Financial Literacy (X1)	,441	2,270
	Security Perception (X2)	,217	4,614
	Trust (X3)	,203	4,938
a. Dependent Variable: Decision to Use (Y)			

Source: Processed data, 2026

The Financial Literacy (X1) variable has a Tolerance value of 0.441 and a VIF value of 2.270. The Security Perception (X2) variable has a Tolerance value of 0.217 and a VIF value of 4.614. The Trust (X3) variable has a Tolerance value of 0.203 and a VIF value of 4.938. All independent variables have a Tolerance value above 0.10 and a VIF value below 10. These values indicate that no excessively strong relationship exists among the independent variables in the research model

Multiple Linear Regression Analysis

Table 4. Multiple Linear Regression Analysis Results

Coefficients[a]						
Model		*Unstandardized Coefficients*		*Standardized Coefficients*	*t*	*Sig.*
		B	*Std. Error*	*Beta*		
1	(*Constant*)	,612	,574		1,066	,290
	Financial Literacy (X1)	,126	,059	,123	2,139	,036
	Security Perception (X2)	,473	,066	,589	7,188	,000
	Trust (X3)	,406	,073	,474	5,593	,000

a. Dependent Variable: Decision to Use (Y)

Source: Processed data, 2026

Based on Table 4 above, the following multiple linear regression equation is obtained:

$$Y = 0.612 + 0.126\ X1 + 0.473\ X2 + 0.406\ X3$$

This multiple linear regression equation shows the direction of each independent variable's effect on the dependent variable, which can be explained as follows:

a) α = The constant value of 0.612 indicates that if the values of Financial Literacy (X1), Security Perception (X2), and Trust (X3) are all equal to zero (0), the value of the Decision to Use (Y) will remain at 0.612.

b) $\beta 1$ = The financial literacy variable has a regression coefficient value of 0.126, meaning that every 1-unit increase in financial literacy will increase the decision to use by 0.126 units, assuming other variables remain constant. Because its significance value of 0.036 is below 0.05, it can be concluded that the effect of financial literacy on the decision to use is statistically significant. This means that financial literacy has a fairly strong positive effect on the decision to use.

c) $\beta 2$ = The security perception variable has a regression coefficient value of 0.473. This indicates that every 1-unit increase in security perception will increase the decision to use by 0.473 units. Because its significance value of 0.000 is below 0.05, it can be concluded that the effect of security perception on the decision to use is statistically significant. This means that security perception has a fairly strong positive effect on the decision to use.

d) $\beta 3$ = The trust variable has a regression coefficient value of 0.406. This indicates that every 1-unit increase in trust will increase the decision to use by 0.406 units. Because its significance value of 0.000 is below 0.05, it can be concluded that the effect of trust on the decision to use is statistically significant. This means that trust has a fairly strong positive effect on the decision to use.

Coefficient of Determination Analysis (R^2)

Table 5. Coefficient of Determination Analysis Results

Model Summary[b]				
Model	*R*	*R Square*	*Adjusted R Square*	*Std. Error of the Estimate*
1	.942[a]	,888	,884	1,301

a. Predictors: (Constant), Trust (X3), Security Perception (X2), Financial Literacy (X1)
b. Dependent Variable: Decision to Use (Y)

Source: Processed data, 2026

Based on Table 5 above, an Adjusted R Square value of 0.884, or 88.4%, is obtained. This value indicates that the variables Financial Literacy, Security Perception, and Trust are able to explain 88.4% of the variation in the Decision to Use the DANA e-wallet application among students of the Management Study Program at Ngurah Rai University. The remaining 11.6% is explained by other variables outside the research model.

Partial Test (t-Test)

Table 6. t-Test

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,612	,574		1,066	,290
	Financial Literacy (X1)	,126	,059	,123	2,139	,036
	Security Perception (X2)	,473	,066	,589	7,188	,000
	Trust (X3)	,406	,073	,474	5,593	,000

Source: Processed data, 2026

1) Partial effect of Financial Literacy on the Decision to Use.
   Based on a t-calculated value of 2.139 > t-table value of 1.99, with a significance level of 0.036 < 0.05, H0 is rejected and H1 is accepted, meaning that financial literacy has a positive and significant partial effect on the decision to use.
2) Partial effect of Security Perception on the Decision to Use.
   Based on a t-calculated value of 7.188 > t-table value of 1.99, with a significance level of 0.000 < 0.05, H0 is rejected and H2 is accepted, meaning that security perception has a positive and significant partial effect on the decision to use.
3) Partial effect of Trust on the Decision to Use.
   Based on a t-calculated value of 5.593 > t-table value of 1.99, with a significance level of 0.000 < 0.05, H0 is rejected and H3 is accepted, meaning that trust has a positive and significant partial effect on the decision to use.

Simultaneous Test (F-Test)

Table 7. F-Test Results

ANOVA[a]						
	Model	*Sum of Squares*	df	*Mean Square*	F	Sig.
1	*Regression*	1033,836	3	344,612	203,704	.000[b]
	Residual	130,263	77	1,692		
	Total	1164,099	80			

a. Dependent Variable: Decision to Use (Y)

b. Predictors: (Constant), Trust (X3), Security Perception (X2), Financial Literacy (X1)

Source: Processed data, 2026

Based on Table 7, it is known that F-calculated of 203.704 > F-table of 2.72, with an F significance value of 0.000 < 0.05, so H0 is rejected and H4 is accepted. This means that financial literacy, security perception, and trust have a positive and significant simultaneous effect on the decision to use.

The Effect of Financial Literacy on the Decision to Use.

Based on the results of the first hypothesis test in this study regarding the effect of financial literacy on the decision to use, with a t-calculated value of 2.139 > t-table value of 1.99 and a significance level of 0.036 < 0.05, H0 is rejected and H1 is accepted, meaning that financial literacy has a positive and significant partial effect on the decision to use.

Good financial literacy gives students an understanding of the benefits, risks, and use of digital financial services, thereby forming a positive assessment of the use of DANA. This positive attitude then encourages students of the Management Study Program at Ngurah Rai University to decide to use the DANA e-wallet application to meet their daily transaction needs (Partsch & Landberg, 2024). This finding is consistent with the studies conducted by Agustin et al. (2025); Banutama (2025); Dewi et al. (2025), which state that financial literacy has a positive and significant partial effect on the decision to use.

The Effect of Security Perception on the Decision to Use.

Based on the results of the second hypothesis test in this study regarding the effect of security perception on the decision to use, with a t-calculated value of 7.188 > t-table value of 1.99 and a significance level of 0.000 < 0.05, H0 is rejected and H2 is accepted, meaning that security perception has a positive and significant partial effect on the decision to use. This condition explains the positive and significant effect of security perception on the decision to use, where the higher the perceived level of security, the greater the tendency to use the service (Aprilia & Trisnaningsih, 2025). High security perception makes students feel able to control the risks that may arise while using the DANA application. This confidence reduces concerns about data misuse and potential financial loss, thereby increasing students' confidence in using DANA as a digital payment instrument (Partsch & Landberg, 2024). This finding is consistent with the studies conducted by Churrohmah (2025); Hartanti & Ridwan (2025); Hidayat et al. (2022), which state that security perception has a positive and significant partial effect on the decision to use.

The Effect of Trust on the Decision to Use.

Based on the results of the third hypothesis test in this study regarding the effect of trust on the decision to use, with a t-calculated value of 5.593 > t-table value of 1.99 and a significance level of 0.000 < 0.05, H0 is rejected and H3 is accepted, meaning that trust has a positive and significant partial effect on the decision to use. Clear service policies and oversight by Bank Indonesia over the operations of fintech companies further strengthen user trust. This condition drives an increase in the decision to use (Ramalda et al., 2023). This finding is consistent with the studies conducted by Fadillah et al. (2022); Ramalda et al. (2023); Septiani & Ermansyah (2024), which state that trust has a positive and significant partial effect on the decision to use.

The Effect of Financial Literacy, Security Perception, and Trust on the Decision to Use.

Based on the results of the fourth hypothesis test in this study regarding the effect of financial literacy, security perception, and trust on the decision to use, with an F-calculated value of 203.704 > F-table value of 2.72 and an F significance value of 0.000 < 0.05, H0 is rejected and H4 is accepted. This means that financial literacy, security perception, and trust have a positive and significant simultaneous effect on the decision to use. This condition is supported by Ichwani and Rahayu (2025), who state that financial literacy enables individuals to better understand and utilize financial information, allowing them to make appropriate financial decisions. High security perception also increases a person's tendency to use a service, owing to the belief that transactions and personal data are well protected (Aprilia & Trisnaningsih, 2025). Trust in the security, reliability, and quality of service further strengthens users' confidence in utilizing digital financial services, thereby encouraging the formation of a decision to use (Ramalda et al., 2023). This finding is consistent with the Theory of Planned Behavior, which explains that individual behavior is influenced by a combination of attitude and perceived behavioral control. The combination of these three factors encourages students of the Management Study Program at Ngurah Rai University to decide to use the DANA e-wallet application in their daily transaction activities (Partsch & Landberg, 2024).

CONCLUSION

Based on the results and discussion, financial literacy had a positive and significant effect on the decision to use the DANA e-wallet among students in the Management Study Program at Ngurah Rai University. Perceived security also had a positive and significant effect on the decision to use the DANA e-wallet, as did trust. A high level of trust in service quality, information transparency, and consistent application performance strengthened students' confidence that DANA could reliably meet their transaction needs.

Financial literacy, perceived security, and trust simultaneously had a positive and significant effect on the decision to use the DANA e-wallet among students in the Management Study Program at Ngurah Rai University. The decision to use DANA was shaped by a combination of adequate financial understanding, confidence in transaction security, and trust in the quality and reliability of the service. These three factors complemented one another and served as important considerations for students when deciding to use DANA as a digital payment instrument.

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