ANALYSIS OF USAGE PREFERENCES, FINANCIAL LITERACY, AND ADOPTION BARRIERS TO THE INTEREST IN USING E-WALLET AMONG ACCOUNTING STUDENTS FACULTY OF ECONOMICS AND BUSINESS TANJUNGPURA UNIVERSITY

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For Obtaining a Bachelor's Degree

LUBNA QATHRUNNADA

Student Number. B1034221044

ACCOUNTING PROGRAM

FACULTY OF ECONOMICS AND BUSINESS

TANJUNGPURA UNIVERSITY

2026

PERNYATAAN BEBAS DARI PLAGIAT

Nama	:	Lubna Qathrunnada
Nim	:	B1034221044
Jurusan	:	Akuntansi
Program Studi	:	Akuntansi/Internasional
Judul Skripsi	:	Analysis Of Usage Preferences, Financial Literacy, And Adoption Barriers To The Interest In Using E-Wallet Among Accounting Students Faculty Of Economics And Business Tanjungpura University

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Lubna Qathrunnada
NIM. B1034221044

PERTANGGUNGJAWABAN SKRIPSI

Nama	:	Lubna Qathrunnada
Nim	:	B1034221044
Jurusan	:	Akuntansi
Program Studi	:	Akuntansi/Internasional
Judul Skripsi	:	Analysis Of Usage Preferences, Financial Literacy, And Adoption Barriers To The Interest In Using E-Wallet Among Accounting Students Faculty Of Economics And Business Tanjungpura University

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Lubna Qathrunnada
NIM. B1034221044

LEMBAR YURIDIS

ANALYSIS OF USAGE PREFERENCES, FINANCIAL LITERACY, AND ADOPTION BARRIERS TO THE INTEREST IN USING E-WALLET AMONG ACCOUNTING STUDENT FACULTY OF ECONOMICS AND BUSINESS TANJUNGPURA UNIVERSITY

Penanggung Jawab Yuridis

Lubna Qathrunnada
B1034221044

Jurusan : Akuntansi
Program Studi : Akuntansi
Konsentrasi : Akuntansi Keuangan
Tgl Ujian Skripsi dan Komprehensif : 30 Juli 2026

Majelis Penguji

No.	Majelis Penguji	Nama/NIP	Tgl/Bln/Thn	Tanda Tangan
1	Ketua Penguji	Syarif M.Helmi, S.E., M.Ak., Ak. NIP.197805172005011003	15/09 2026	
2	Sekretaris Penguji	Gita Desyana, S.E., M.M., Ak. NIP.197212252000122001	15/09 2026	
3	Penguji 1	Umiaty Hamzani, S.E., M.Com., Ph.D. NIP.198012182003122001	8/09-2026	
4	Penguji 2	Dr. Juanda Astarani, SE, M.Sc, CSRS, ACPA, CFrA. NIP.198207192005011001	07/09 2026	

Dinyatakan Telah Memenuhi Syarat dan Lulus
Dalam Ujian Skripsi dan Komprehensif

Pontianak, 21 SEP 2026
Koordinator Program Studi Akuntansi

Dr. Khristina Yunita,SE,M.Si, Ak, CA
NIP.197906182002122003

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ANALYSIS OF USAGE PREFERENCES, FINANCIAL LITERACY, AND ADOPTION BARRIERS TO THE INTEREST IN USING E-WALLET AMONG ACCOUNTING STUDENTS FACULTY OF ECONOMICS AND BUSINESS TANJUNGPURA UNIVERSITY

Lubna Qathrunnada

Departement of Accounting,Universitas Tanjungpura

ABSTRACT

As the digital payment ecosystem continues to expand, e-wallet usage has become increasingly widespread, particularly among Generation Z, owing to their high level of technological proficiency. This study examines technology acceptance among accounting students at the Faculty of Economics and Business, Universitas Tanjungpura, by testing the effects of usage preferences, financial literacy, and adoption barriers on their interest in using e-wallets. Although e-wallet usage continues to grow, studies that provide clear conclusions regarding the factors that shape acceptance of digital payment technology among university students, particularly accounting students, remain limited. A quantitative survey was conducted among 104 Generation Z accounting students selected through purposive sampling, and the data were analyzed using multiple linear regression with SPSS. The results show that usage preferences and financial literacy have a positive and significant effect on students' interest in using e-wallets, whereas adoption barriers have a negative but statistically insignificant effect. These findings indicate that interest in using e-wallets among accounting students is driven primarily by perceived ease of use and financial-management competence, while perceived barriers have not meaningfully reduced that interest. The study contributes to the technology-acceptance literature by demonstrating that financial literacy functions alongside technical usability factors in shaping digital-payment adoption among a financially literate student population in a regional Indonesian setting.

Keywords: E-wallet, Usage Preferences, Financial Literacy, Adoption Barriers, Interest in Using.

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Lubna Qathrunnada

Departement of Accounting,Universitas Tanjungpura

THESIS ABSTRACT

1. Background

Advances in digital technology have brought about changes in various aspects of life, including payment systems. One rapidly growing innovation is the use of electronic wallets (e-wallets) as a cashless payment method that offers convenience, speed, and efficiency in transactions. The use of e-wallets is on the rise, particularly among Generation Z, a generation known for having grown up alongside the development of digital technology.

College students are one group that actively uses e-wallets to meet their daily needs. However, interest in using e-wallets is influenced not only by technological advancements but also by certain factors such as usage preferences, financial literacy, and barriers to adoption. Usage preferences relate to users' perceptions of the convenience and benefits gained from using e-wallets. Financial literacy relates to an individual's ability to understand and manage finances effectively. Meanwhile, barriers to adoption encompass various obstacles that can reduce an individual's interest in using digital payment technology.

While previous studies have yielded varied results on what drives e-wallet usage interest, there is a notable research gap regarding the impact of usage preferences, financial literacy, and adoption barriers among accounting students. To address this, this research was undertaken to provide an empirical

analysis of these factors specifically for accounting students at the Faculty of Economics and Business, Tanjungpura University.

2. Research Question

The research questions in this study are as follows:

1. Does usage preference influence Generation Z accounting student at the Faculty of Economics and Business, Tanjungpura University intention to use e-wallets?
2. Does financial literacy influence Generation Z accounting student at the Faculty of Economics and Business, Tanjungpura University intention to use e-wallets?
3. Do adoption barriers to e-wallets affect Generation Z accounting student at the Faculty of Economics and Business, Tanjungpura University intention to use e-wallets?

3. Research Objectives

This study aims to:

1. To analyze the influence of e-wallet usage preferences on the interest in using e-wallets among Generation Z accounting students at the Faculty of Economics and Business, Tanjungpura University.
2. To analyze the influence of financial literacy on the interest in using e-wallets among Generation Z accounting students at the Faculty of Economics and Business, Tanjungpura University.
3. To analyze the effect of e-wallet adoption challenges on the interest in using e-wallets among Generation Z accounting students at the Faculty of Economics and Business, Tanjungpura University.

4. Research Methodology

Adopting a quantitative survey approach, this study collected data from 104 Generation Z accounting students at the Faculty of Economics and Business,

Tanjungpura University, who are active e-wallet users. The participants were chosen using a purposive sampling technique. Following the verification of instrument validity and reliability, the data were analyzed using SPSS version 26. The analytical procedure began with descriptive statistical test, classical assumption tests, specifically normality, multicollinearity, heteroscedasticity, and autocorrelation. To test the research hypotheses, multiple linear regression analysis was performed, which included partial t-tests, simultaneous F-tests, and an assessment of the Adjusted R^2 to determine the model's explanatory power.

5. Results and Discussion

Data analysis confirmed that all research instruments achieved acceptable levels of validity and reliability. Furthermore, the classical assumption diagnostics demonstrated that the regression model satisfied the criteria for normality, while showing no signs of multicollinearity, heteroscedasticity, or autocorrelation, thereby validating the model for hypothesis testing.

Partial test results revealed that usage preference significantly influences the e-wallet adoption interest among accounting students at the Faculty of Economics and Business, Universitas Tanjungpura. Specifically, an increase in usage preference driven by perceived ease of use, convenience, and perceived benefits corresponds to a higher interest in e-wallet utilization. These findings align with the Technology Acceptance Model (TAM), which posits that perceived ease of use and perceived usefulness are fundamental determinants of technology acceptance..

The financial literacy variable also has a positive and significant effect on interest in using e-wallets. Students with a good level of financial understanding tend to be better able to use digital financial services wisely and effectively. Financial literacy helps individuals manage their expenses, understand financial risks, and make sound financial decisions. Meanwhile, the adoption barriers variable showed a negative but insignificant effect on interest in using e-wallets.

This indicates that obstacles such as security risks, system disruptions, limited internet access, and a lack of understanding of features have not yet become major factors hindering students interest in using e-wallets. Generation Z's high level of adaptation to digital technology means that these barriers do not significantly influence the decision to use e-wallets.

6. Conclusion

This study demonstrates that usage preferences and financial literacy have a positive and significant effect on the acceptance of e-wallet payment technology, as reflected in the increased intention to use e-wallets among Accounting students at the Faculty of Economics and Business, Tanjungpura University. In contrast, although adoption barriers are negatively associated with the intention to use e-wallets, their effect is not statistically significant.

These findings indicate that perceived ease of use, perceived usefulness, and financial literacy play a more important role in promoting technology acceptance than the various barriers perceived by students when using e-wallet services. Therefore, improving the quality of e-wallet services by enhancing their ease of use and perceived benefits, together with strengthening financial literacy, can be an effective strategy for increasing technology acceptance and e-wallet usage among university students.

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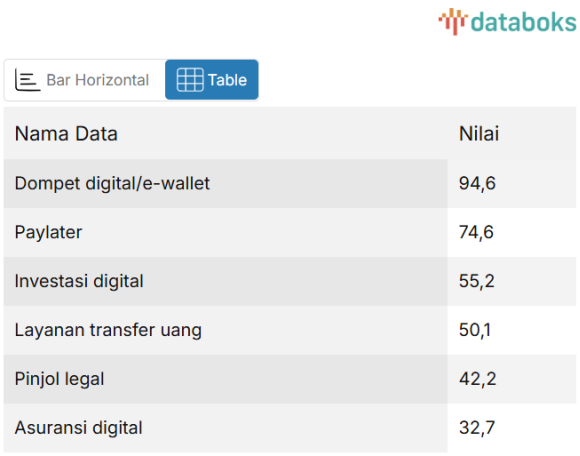
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CHAPTER I
INTRODUCTION

1.1. Background

The rapid growth of digital technology has affected developments such as the payment system, according to (Tarantang et al., 2019) Technological advancements in the digital economy era or the era of the 4.0 Revolution are inevitable, particularly the rapid growth of digital payments. One of the innovations that has experienced rapid growth is financial technology (fintech), particularly payment systems through e-wallets, which allow people to make cashless transactions quickly, easily, and efficiently. Various types of e-wallets are now available as payment tools in Indonesia, such as GoPay, OVO, DANA, and ShoppePay, which are becoming increasingly popular as everyday payment tools. E-wallet platforms work to offer top support for clients, since client happiness affects client actions toward a specific item or utility (Anggara et al., 2024).

Figure 1. 1 Most Commonlu Used Payment Methods in Indonesia



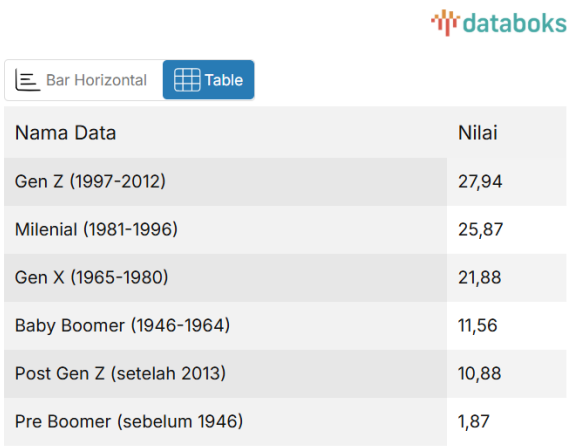
Nama Data	Nilai
Dompet digital/e-wallet	94,6
Paylater	74,6
Investasi digital	55,2
Layanan transfer uang	50,1
Pinjol legal	42,2
Asuransi digital	32,7

Source: Databoks (juli) 2025

The phenomenon of e-wallet adoption was accelerated by the COVID-19 pandemic, where many people switched to digital payments to reduce the risk of virus transmission (Anwar et al., 2022). The phenomenon of e-wallet usage is

closely related to the 1997–2012 generation, commonly referred to as Gen Z. Generation Z is a demographic group with birth years ranging from 1997 to 2012. These individuals matured during the high-tech epoch and encountered innovation from a tender period. high-tech epoch and encountered innovation from.

Figure 1. 2 Number of Generation Z in Indonesia



Nama Data	Nilai
Gen Z (1997-2012)	27,94
Milenial (1981-1996)	25,87
Gen X (1965-1980)	21,88
Baby Boomer (1946-1964)	11,56
Post Gen Z (setelah 2013)	10,88
Pre Boomer (sebelum 1946)	1,87

Souce: Databoks

Refering to data from the Central Statistics Agency (News, 2021) there are approximately 74.93 million Generation Z individuals in Indonesia, or around 27.94% of the total population. Not only are they active users of technology, but they are also the main target of digital innovation development, including in the financial services sector. Accounting students at the Faculty of Economics and Business, Universitas Tanjungpura, as part of Generation Z, are also inseparable from this phenomenon. As individuals who grew up alongside technological developments, these students tend to be highly adaptive to digital innovations, including the use of e-wallets as a payment instrument that supports their daily academic and non-academic activities.

Perspectives may affect a person's desire for adopting e-wallets. This idea matches the Technology Acceptance Model (TAM), which claims that desire and purpose for employing tech represent the primary elements for

creating real conduct regarding a system's application. Research (Zainol, 2021) indicates that felt belief, felt simplicity, felt utility, marketing, and peer pressure did impact Behavioral Intention and Behavioral Use. This concept is in line with the statement that user interest or intention is an important stage before the formation of actual behavior. In the context of this research, interest in use is demonstrated through an individual's readiness to download applications, top up their balance, make digital transactions, and utilize non-cash payment features in their daily activities. For Generation Z, who were born and raised in the digital era, interest in using e-wallets can be influenced by various factors, such as a preference for convenience and practicality of service. This also applies to accounting students at the Faculty of Economics and Business, Universitas Tanjungpura, making it important to understand the factors that influence students' interest in using e-wallets before actual usage behavior occurs.

Preferences in usage provide an overview of individuals' tendencies in choosing a service based on the ease, benefits, convenience, and promotions offered. Such elements were verified to affect a human's choice or desire for employing e-wallet facilities (Arianto & Hayani, 2023). Those inclinations, including the comfort and simple utility of e-wallets, may impact a person's purpose to adopt e-wallets (Wardana et al., 2022). For Generation Z, usage preferences are influenced by characteristics that prioritize time efficiency, practicality, and experience in using a simple yet functional application (Saputra, 2024).

Refering to (Prasasti et al., 2021), other factors that cause Generation Z to choose e-wallets are ease of use, applications connected to e-wallets, security systems, and a cashless society. Promotional factors also strengthen the preference for using e-wallets, especially among Generation Z particularly accounting students at the Faculty of Economics and Business, Universitas Tanjungpura. According to (Hafiza et al., 2025), various promotional offers such as cashback, free shipping discounts, and points are one on the main

attractions that encourage the use of e-wallets. Thus, usage preferences play a strategic role in determining Generation Z's interest in using e-wallets, with preferences forming positively toward interest in e-wallet usage.

Grasping topics concerning cash administration and its role in boosting prosperity is generally labeled as financial literacy (Septiana et al., 2024). Based on the Financial Services Authority (OJK & BPS, 2025), financial literacy is a person's skill to comprehend and use monetary expertise efficiently while directing fiscal assets. Per the Financial Services Authority in Indonesia, the degree of financial literacy among Generation Z in Indonesia reaches 64.46% (OJK & BPS, 2025), which indicates a significant gap in understanding among young people, including in the West Kalimantan region. Refering on a survey conducted by the OJK in 2022, the level of financial literacy only reached 51.95%, which indicates that the level of understanding about finance is still very low.

Figure 1. 3 Financial Literacy in 2022



Source: OJK

For Generation Z, financial literacy plays a vital part in forming sound monetary conduct. Though Generation Z matured in a digital setting that offers simple entry to diverse fiscal items and facilities, this comfort can be a risk when

not matched with sufficient financial comprehension. Several studies reveal that Generation Z tends to have weak financial control, high consumptive behavior, and low financial literacy (Hariyani & Prasetio, 2024). Accounting students at the Faculty of Economics and Business, Universitas Tanjungpura, are essentially a group expected to have a strong understanding of financial management, given that their educational background is directly related to finance and accounting. However, as part of Generation Z, accounting students are not entirely free from similar challenges, such as the tendency toward consumptive behavior driven by easy access to digital financial services

Financial literacy helps individuals distinguish between needs and wants, enabling them to control their spending and avoid consumptive behavior. (Shah, 2025) indicates that monetary education schemes exert a substantial effect on enhancing personal fiscal oversight actions, including allocation and nesting practices. Financial proficiency also serves a function in optimizing persons' skills in arranging their funds, both in the distant and brief period. Proper financial planning has the potential to enable someone to prepare a financial budget, manage cash flow, and save emergency funds. Thus, in the context of Generation Z's interest in using e-wallets, financial literacy is one of the important factors that can influence this, particularly among accounting students at the Faculty of Economics and Business, Universitas Tanjungpura, whose academic background places them in a position where financial literacy is expected to be more developed compared to other groups.

Previous studies have shown that financial literacy influences Generation Z's interest in using e-wallets. According to (Tiara Argianti Cayadewi, Suryana, 2025), financial literacy plays an important role in shaping wiser financial behavior and collectively influences positive financial behavior, with literacy being the main factor affecting interest in usage. In the study (Foziana & Apriadi, 2025) it it is claimed that fiscal awareness and e-wallets possess a certain and meaningful impact on passion for application. The

importance of strengthening financial literacy and the wise use of financial technology can shape more positive financial attitudes among students

The challenges of e-wallet adoption are psychological and social factors, such as technostress, perspectives on security, and the influence of the social environment, which also affect the level of e-wallet adoption among Generation Z. These conditions and factors can influence users' intentions and interest in adopting fintech services, including e-wallets (Putriani & Apriani, 2022; Utomo et al., 2024; Wahyuni, Zaki, 2024). Research by (Thi et al., 2023) demonstrates that faith in info protection has a primary effect on the purpose to adopt e-wallets. Those results suggest that Generation Z's fiscal choices are not decided by logical thoughts only, but also by affective elements in the communal surroundings. On the other hand, there are several challenges to e-wallet adoption, such as concerns regarding personal data security, limited internet access, and the habit of people who still rely heavily on cash.

Previous studies have indicated that adoption challenges influence user interest in e-wallets. (Pv & Thakur, 2025) claim that insights regarding simple utility affect passion for application, while perceptions of risk remain a significant barrier. In addition, social influence and satisfaction with usage play an important role in shaping preferences and maintaining continued usage.

Interest in using e-wallets can be interpreted as an individual's internal psychological tendency to utilize digital payment technology (sulistyo, eva, ainil, indra, 2023). In the study of technology adoption, interest in using is viewed as the initial stage before the formation of actual usage behavior. Individuals with high interest tend to exhibit positive behavior towards trying and using the service.According to research (Sunarya, 2022) which utilized the TAM (Technology Acceptance Model) method, elements like felt utility, felt simplicity, and faith possess a certain effect on action purpose and e-wallet application conduct.

E-wallets are not merely payment tools, they are part of personal financial management, e-wallet applications provide transaction history features that help individuals monitor cash flow, control their finances, and evaluate financial decisions (Jose & Kareem, 2025). This is in line with the concept of behavioral accounting, which states that individual financial decisions are not solely based on rationality, but are also influenced by psychological factors and habits in managing finances (Trisnaningsih & Husna, 2022). In the study conducted (Aryani, 2025) , it was found that Generation Z's decisions to use e-wallets are not solely based on rational considerations such as ease of use. Psychological factors also play a significant role, including comfort and trust, which align with the concept of behavioral accounting. In this context, e-wallets provide transaction history features that help users monitor and manage their finances.

Refering to research (Dede et al., 2023), the use of e-wallets has not had a direct impact on personal financial management, unless accompanied by financial literacy awareness and support from a cashless society. Recent research (Rante, 2025) shows that perceived security or trust significantly influence interest in using the DANA application. However, this study did not examine the inclusion of financial literacy and adoption challenge variables, and there is still minimal research conducted on Generation Z accounting students at the Faculty of Economics and Business (FEB), Tanjungpura University (UNTAN).

The novelty of this research lies in testing the influence of usage preferences, financial literacy, and adoption challenges specifically on Generation Z accounting students at FEB UNTAN, which integrates the unique regional context of West Kalimantan with infrastructure challenges that differ from Jayapura. This contributes theoretically through the development of an e-wallet adoption model for accounting students and provides practical recommendations for the West Kalimantan OJK to accelerate digital financial inclusion among future accountants in the region.

1.2. Problem Formulation

Based on the background information above, the following are the problems identified in this study:

1. Does usage preference influence Generation Z accounting student at the Faculty of Economics and Business, Tanjungpura University intention to use e-wallets?
2. Does financial literacy influence Generation Z accounting student at the Faculty of Economics and Business, Tanjungpura University intention to use e-wallets?
3. Do adoption barriers to e-wallets affect Generation Z accounting student at the Faculty of Economics and Business, Tanjungpura University intention to use e-wallets?

1.3. Research Objectives

Referring to the problem formulation above, the following are the research objectives of this research

1. To analyze the influence of e-wallet usage preferences on the interest in using e-wallets among Generation Z accounting students at the Faculty of Economics and Business, Tanjungpura University.
2. To analyze the influence of financial literacy on the interest in using e-wallets among Generation Z accounting students at the Faculty of Economics and Business, Tanjungpura University.
3. To analyze the effect of e-wallet adoption challenges on the interest in using e-wallets among Generation Z accounting students at the Faculty of Economics and Business, Tanjungpura University.

1.4. Research Benefits

The following are some of the positive impacts targeted by this study,namely:

1. Theoretical Benefits
   It is hoped that this study can contribute by providing the latest empirical evidence on the interaction between financial literacy, e-wallet usage

preferences, and adoption challenges on e-wallet usage intentions among Generation Z in Pontianak City. These empirical findings are also expected to add to the literature on digital consumer behavior and the adoption of financial technology (fintech) in Indonesia, especially in the West Kalimantan region, which has not been explored in depth

2. Practical Benefits

   The findings of this study are expected to benefit e-wallet service providers, such as ShopeePay, OVO, DANA, and GoPay, as a basis for developing application features that are more in line with the preferences of Generation Z accounting students, including the implementation of spending controls, daily transaction limits, and financial reminders to reduce consumptive behavior. The local government of Pontianak City and Bank Indonesia can utilize these findings as a reference for formulating more targeted digital financial literacy programs for Generation Z accounting students, including educational campaigns on prudent financial management through e-wallets and risk mitigation related to data security. For Generation Z accounting students themselves, this research serves as a critical reflection on their financial behavior patterns in the use of e-wallets, thereby encouraging increased self-awareness to optimize financial technology responsibly and sustainably