International Journal of Business and Quality Research

https://e-journal.citakonsultindo.or.id/index.php/IJBQR
E-ISSN: 2985-9468

The Influence of Ease of Use, Service Features, and Promotion on the Intensity of DANA E-Wallet Usage (A Study on Students of Universitas Merdeka Madiun)

Rizaldy Dafa Efendi[1]*,Tatik Mulyati[2] , Ahadiati Rohmatiah[3]
[1,2,3]Department of Management, Faculty of Economics, Universitas Merdeka Madiun, Indonesia
*Corresponding author: rdafa6103@gmail.com
https://orcid.org/0000-0002-7867-270X

Abstract

The rapid advancement of financial technology has revolutionized transaction methods from cash to cashless systems, with digital wallets like DANA becoming highly integrated into the daily routines of college students. This study aims to analyze the influence of ease of use, service features, and promotion on the intensity of DANA e-wallet usage among students of Universitas Merdeka Madiun. A quantitative causal explanatory research design was adopted. A purposive and stratified random sampling technique was used to select 170 active student respondents from a total population of 1,070 active students. Data were collected using structured questionnaires and analyzed using multiple linear regression analysis. The results demonstrated that ease of use, service features, and promotion simultaneously and positively predict the intensity of DANA e-wallet usage, $F (3, 166) = 54.40$, $p < 0.001$, explaining 48.7 percent of the variance (Adjusted R Square = 0.487). Partially, ease of use ($t = 6.837$, $p < 0.001$), service features ($t = 6.524$, $p < 0.001$), and promotion ($t = 8.436$, $p < 0.001$) each have a positive and significant effect on the intensity of usage, with promotion acting as the most dominant determinant. The study concludes that ease of use, service features, and promotion significantly contribute to shaping the intensity of e-wallet usage among students. The study recommends that e-wallet providers simplify transaction processes, innovate service features, and maintain attractive promotional programs to systematically enhance user engagement.

Keywords: Ease of use, Service Features, Promotion, Intensity Of Use, E-Wallet

INTRODUCTION

The digital era has ushered in a financial technology revolution, transforming traditional cash transactions into cashless payments through innovative platforms like digital wallets. According to Purba et al. (2021) and Amalia (2022), the rapid expansion of

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR
E-ISSN: 2985-9468

technology in the Industrial four point zero era has deeply influenced lifestyle and consumption patterns, prompting societies to adopt more practical transaction systems. E-wallets have become highly prevalent in Indonesia, especially among Generation Z students who are naturally familiar with digital ecosystems. Statistics indicate that approximately seventy percent of Generation Z utilizes non-cash financial products, making mobile wallets their primary payment tool. Users generally prefer platforms that deliver fast, simple, and secure features. DANA, launched in November 2018 by PT Espay Debit Indonesia Koe with significant backing from EMTEK and Sinar Mas, has established itself as a leading payment solution. According to a DailySocial point id survey in 2022, DANA achieved the highest recognition rate among Indonesian consumers at ninety-nine percent, highlighting its massive popularity and active adoption in the digital ecosystem.

The intensity of usage is shaped by several prominent factors, primarily ease of use, service features, and promotional incentives. In digital transaction environments, ease of use acts as a critical determinant of user acceptance, where intuitive applications with straightforward registration and instant payment flows increase consumer comfort. Concurrently, the availability of comprehensive service features, such as free peer-to-peer transfers, QRIS scanning, and utility payments, provides added value that competitors like OVO or GoPay often lack due to transactional administrative fees. Promos such as discounts, cashbacks, and free transaction benefits further encourage routine financial transactions among students. Conceptually, Jogiyanto (2007) in Harianto (2025) defined the intensity of use as the level of user involvement in utilizing an information technology system repeatedly and consistently in daily routines, which is reflected through frequency, duration, and usage contexts. Consequently, understanding these dynamics among university students who represent tech-savvy but financially sensitive demographics is vital. Therefore, this study is conducted under the title of the influence of ease of use, service features, and promotion on the intensity of DANA e-wallet usage among students of Universitas Merdeka Madiun.

THEORETICAL REVIEW

Management is no longer viewed merely as a technical process but as a complex entity that responds to contemporary needs. Ratten (2025) offered a contemporary definition by viewing management as a process of assessment, identification, monitoring, and resolution of business problems facilitated by human interaction through both direct and indirect communication. This definition emphasizes the active role of managers in creating a competitive advantage through the coordination of organizational activities. Meanwhile, Toshov (2025) argued that in a rapidly changing world, companies can no longer

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR
E-ISSN: 2985-9468

rely on traditional systems, leading to the development of modern management principles. These principles encompass a balance of centralization and decentralization, individual and collegial leadership, scientific foundations, planning, autonomy, feedback hierarchies, integrated responsibilities, motivation, democratization, and accountability. According to Toshov (2025), modern management functions include planning, organizing, motivating, controlling, and coordinating, establishing it as a strategic approach where the human factor serves as the core element.

Human resource management has also shifted toward a highly strategic and human-centered paradigm. faf (2024) in their study "Manajemen Sumber Daya Manusia dalam Menghadapi Perubahan Organisasi melalui Definisi Fungsi Pengelolaan serta Pendekatan" concluded that human resource management represents a strategic element within an organization that plays a vital role in managing, developing, and optimizing employee potential to achieve organizational goals effectively and efficiently. This perspective is complemented by Capolupo et al. (2025) in "The anatomy of human resource management (HRM) 5.0. A bibliometric review of practices and workforce skills," which outlines that modern human resource management is built upon human-centeredness, sustainability, human-machine integration, and job personalization, transforming the discipline from a purely administrative function into an adaptive, strategic driver of digital transformation.

The concept of ease of use is critical for technology adoption. Davis et al. (1989) in Wahyuningsih and Nirawati (2022) defined perceived ease of use as the degree to which a person believes that using a particular technology will be free of effort. In the context of e-wallet applications, ease of use represents the system capability to offer a practical, simple, and rapid transaction experience. Empirically, Aprilia and Susanti (2022) and Wahyuningsih and Nirawati (2022) highlighted that ease of use serves as a primary motivator for adoption because it provides daily transactional simplicity, prevents complex procedures, and enhances temporal efficiency, which directly encourages repeat application usage. Drawing from Mahmudah and Sukaris (2024), ease of use is measured through three key indicators: the system simplicity for new users to learn, the operational flexibility across different settings, and the ease of operating the system features during daily transactions.

Furthermore, the quality of a digital platform is heavily determined by its available service features. Kotler and Keller (2008) described a feature as a physical or functional tool that differentiates a product from its competitors, while a service is an intangible activity that provides distinct value and benefits to the consumer. In the mobile wallet ecosystem, Yessy F.N (2023) explained that diverse service features, such as fund transfers, digital balance withdrawals, and utility payments, streamline financial activities into a single platform, thereby maximizing the user experience and increasing corporate competitiveness.

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR
E-ISSN: 2985-9468

According to Yessy F.N (2023), service features are evaluated through three operational indicators: the completeness of features within the application, the ease of utilizing those features during transactions, and the diversity of services tailored to meet user needs.

Promotion acts as a vital external marketing stimulus that influences customer adoption. Tjiptono (2014) and Buchory (2012) in Asikin and Nurshyfa (2023) defined promotion as a marketing mix component focused on informing, persuading, and reminding consumers about a brand or product. For mobile wallet platforms, Aprilia and Susanti (2022) and Asikin and Nurshyfa (2023) demonstrated that strategic promotional campaigns, such as cashback, discounts, and digital advertisements, successfully build a positive brand image and generate transactional satisfaction. Based on Kotler and Armstrong (2014) in Asikin and Nurshyfa (2023), promotion is operationalized through three key dimensions: digital advertising, personal selling efforts, and short-term sales promotions.

The ultimate behavioral response in this framework is the intensity of use. Harianto (2025) defined this as the level of user involvement in utilizing an information technology system repeatedly and consistently in daily life, determined by frequency, duration, and contextual application. Putri and Prapanca (2025) suggest that measuring transaction intervals provides a structured way to evaluate this commitment. Ultimately, Harianto (2025) outlines that the intensity of use of digital wallets is operationalized through the indicators of frequency of use, specific usage patterns, and depth of feature involvement.

METHOD

Research Design

The structural framework of this study relies on a quantitative approach combined with an explanatory research design under a causal associative methodology. This specific cross sectional design functions to measure the numerical correlation and evaluate the direct cause and effect connections running from the independent predictors to the dependent criterion variable at a distinct point in time.

Setting and Study Population

The designated population for this empirical assessment encompasses all active undergraduate and diploma students from the 2022 through 2025 academic cohorts at Universitas Merdeka Madiun who actively use the DANA application. The spatial setting is restricted to the university environment to directly evaluate the digital transaction ecosystem and economic behaviors of the student body.

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR
E-ISSN: 2985-9468

Sampling Technique Procedure

The sampling framework utilizes a non probability purposive sampling approach combined with a stratified random sampling distribution to select respondents based on inclusion criteria such as active student status, ownership of the DANA application, and active transaction history. Applying the Slovin formulation with a designated margin of error, a highly representative sample size of 170 active student respondents was determined and proportionally balanced across all nine distinct academic majors.

Instruments

The primary measurement tool utilized in this quantitative research is a structurally designed, closed ended questionnaire developed to systematically operationalize each research variable into measurable data points. The instrument employs a five point Likert scale structure, ranging from a score of one indicating strongly disagree to a score of five indicating strongly agree, allowing for precise statistical analysis of the respondents responses. To ensure the collection of robust and empirical data, the questionnaire is systematically divided into four comprehensive measurement blocks that capture the exact indicators established in the operational definitions.

The first block measures the variable of **Ease of Use** (X1) through three primary operational criteria proposed by Mahmudah and Sukaris (2024), which include the ease of learning the application, the operational flexibility of the system across various transactional conditions, and the straightforward execution of the application interfaces.

The second block operationalizes the Service **Features variable** (X2) based on the framework by Yessy F.N (2023), measuring the absolute availability of complete financial features, the simplicity of feature execution during live transactions, and the diversity of digital services provided to meet the specific daily financial needs of the students.

The third block evaluates the **Promotion variable** (X3) using the foundational dimensions of Kotler and Armstrong (2014), which comprehensively assess digital advertising presence across online media, personal selling channels via customer support responsiveness, and short term sales promotions such as cashback incentives, merchant discounts, and referral programs.

The fourth and final block measures the dependent variable, **Intensity of Use** (Y), through the behavioral metrics specified by Harianto (2025), which quantify the precise frequency of usage within a given period, the distinct situational usage patterns or habits formed by the students, and the overall depth of user engagement across the multi functional layout of the DANA application.

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR
E-ISSN: 2985-9468

To guarantee that the instrument remains scientifically rigorous, valid, and free from structural errors prior to the final multi variable data analysis, the comprehensive questionnaire underwent strict statistical evaluation using JASP software version 0.19.2. Item validity was verified using the Pearson Product Moment correlation, where every single statement item successfully exceeded the required r table critical threshold of 0.1506 with highly significant p values under 0.001, confirming that each item accurately measured its intended construct. Concurrently, the internal consistency and reliability of the scales were validated using the Cronbach Alpha method, yielding exceptionally high coefficients across all variables, specifically 0.942 for ease of use, 0.942 for service features, 0.936 for promotion, and 0.913 for intensity of use. Because all computed Alpha values significantly surpassed the standard empirical benchmark of 0.70, the instrument was statistically proven to be highly dependable, stable, and completely viable for subsequent classical assumption testing and multiple linear regression modeling.

Data Collection

The data acquisition phase combines both primary and secondary gathering procedures, where primary numerical metrics are obtained through the distribution of active Google Form questionnaire links to the 170 selected student respondents alongside direct field observations of student financial habits on campus. Complementary secondary information is extracted from university records, research books, and scientific journals to build a comprehensive foundation for the ensuing regression analysis and data processing.

Data Analysis

JASP was used to analyze data collected. Both descriptive and inferential statistics were collected. The hypotheses were tested using multiple linear regression analysis and accepted at $p < .001$ level of significance.

RESULTS

Variable	Categories	Frequency	%
Age	18 to 20 Years	43	25.3
	21 to 23 Years	106	62.4
	24 Years and Above	21	12.4

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR
E-ISSN: 2985-9468

Study Program	Ilmu Hukum	36	21.2
	Manajemen	28	16.5
	Akuntansi	9	5.3
	Ilmu Administrasi Negara	12	7.1
	Ilmu Komunikasi	11	6.5
	Agroteknologi	7	4.1
	Teknik Sipil	53	31.2
	Teknik Mesin	12	7.1
	Manajemen Informatika	2	1.2
Gender	Male	81	47.6
	Female	89	52.4
Usage Duration	Less than 6 months	12	7.1
	6 to 12 months	49	28.8
	12 to 18 months	35	20.6
	More than 18 months	74	43.5
Total		**170**	**100.0**

Table 1 presents the demographic profile of the 170 study participants utilizing the DANA e-wallet at Universitas Merdeka Madiun. Descriptive statistics reveal that the sample is predominantly female at 52.4 percent and primarily falls within the 21 to 23 years age bracket at 62.4 percent, which represents the core demographic of active university students. Academically, the respondents are distributed across various disciplines, with the largest proportion originating from the Civil Engineering program at 31.2 percent, followed by Law at 21.2 percent. Furthermore, regarding platform adoption, the majority of the respondents at 43.5 percent have actively used the DANA e-wallet for more than 18 months, indicating a high level of long-term digital financial integration and mature platform familiarity among the surveyed students.

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR
E-ISSN: 2985-9468

Testing the hypothesis

Ease of use, service features, and promotion will significantly predict the intensity of DANA e-wallet usage among students at Universitas Merdeka Madiun. The hypothesis was tested using multiple linear regression and the results are presented in Tables 2a-c.

Table 2a: Model Summary of Predictors on Usage Intensity

Model	Adjusted R Square	Std. Error of the Estimate
1	0.487	0.721

Table 2b: ANOVA of Predictors on Usage Intensity

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	84.84	3	28.280	54.40	< .001
Residual	86.29	166	0.520		
Total	171.13	169			

Table 2c: Coefficients Predicting Usage Intensity

Model	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t	Sig.
(Constant)	-0.405	0.282		-1.435	0.153
Ease of Use	0.350	0.051	0.378	6.837	< .001
Service Features	0.338	0.052	0.362	6.524	< .001
Promotion	0.448	0.053	0.469	8.436	< .001

Table 2a-c shows the result of the regression analysis carried out to determine if ease of use, service features, and promotion will predict the intensity of DANA e-wallet usage

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR
E-ISSN: 2985-9468

among students at Universitas Merdeka Madiun. The result revealed that the predictor variables significantly predicted usage intensity among study participants, Adjusted R2 = .487, F (3,166) = 54.40, p < .001. The standardized beta coefficients indicate that promotion (Beta = .469, p < .001), ease of use (Beta = .378, p < .001), and service features (Beta = .362, p < .001) have high and statistically significant predictive relationships. The unstandardized coefficients suggest that for every one-point increase in ease of use, service features, and promotion, usage intensity increases by approximately .350, .338, and .448 points, respectively. Furthermore, the model explains that the predictors accounted for 48.7 percent of the variance in e-wallet usage intensity, a proportion considered high and meaningful in behavioral research. This supported the hypotheses.

DISCUSSION

The empirical findings demonstrate that ease of use and service features positively and significantly drive the intensity of DANA e-wallet usage. An application that is easy to learn and simple to operate provides a comfortable digital financial experience, directly encouraging students to engage in routine transactions. This aligns with prior studies by Wahyuningsih and Nirawati (2022), Fadhlan et al. (2023), Yessy (2023), and Mahmudah and Sukaris (2024). Furthermore, comprehensive and innovative service features, such as balance transfers, bill payments, and QRIS capabilities, allow users to fulfill diverse daily needs seamlessly within a single platform. The practical benefits derived from these features substantially elevate continuous user engagement, which corroborates the findings of Aprilia and Susanti (2022), Kartika and Pamikatsih (2023), and Putri et al. (2025).

Moreover, promotional strategies significantly and positively influence the usage intensity of the e-wallet among the student demographic. Strategic marketing incentives such as cashbacks, discounts, and exclusive vouchers serve as highly attractive stimuli for students seeking direct economic benefits and cost efficiency. The consistent availability of these compelling promotional offers actively motivates users to execute repeat transactions, supporting the conclusions of Asikin and NurShyfa (2023) and Aprilia and Susanti (2022). Simultaneously, the combination of ease of use, service features, and promotion robustly predicts usage intensity. When users concurrently experience seamless operation, versatile features, and compelling promotional benefits, their reliance on the digital wallet increases significantly, fully validating the integrative theoretical framework of this research.

CONCLUSION

In conclusion, ease of use, service features, and promotion simultaneously and partially exert a positive and significant effect on the intensity of DANA e-wallet usage

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

among students at Universitas Merdeka Madiun. When a digital payment application offers an intuitive interface, comprehensive financial features, and highly attractive marketing incentives, users inherently increase their transaction frequency and duration, thereby solidifying the e-wallet as their primary tool for daily financial activities.

Recommendations

Digital wallet providers, specifically DANA management, are highly recommended to continuously refine their application's ease of use and innovate their service features to match evolving consumer needs, ensuring seamless and rapid transaction processes. Furthermore, maintaining aggressive and targeted promotional campaigns—such as consistent cashbacks and exclusive merchant discounts—is critical, as these financial incentives serve as the primary catalyst for sustaining high transaction volumes among the student demographic.

Concurrently, students must practice responsible financial management by utilizing digital wallets for legitimate needs and avoiding excessive consumptive behaviors triggered by aggressive promotions. Additionally, universities and educational institutions should actively facilitate digital financial literacy programs to equip students with the necessary skills to navigate modern financial technologies safely and responsibly.

Limitations and suggestions for further study

This study is primarily limited by its restricted geographical and demographic scope, focusing solely on students from a single university, which constrains the generalizability of the findings. Future researchers are encouraged to expand the study population across broader demographics and incorporate additional independent variables, such as transaction security, user trust, perceived risk, and digital lifestyle, to formulate a more comprehensive model of e-wallet consumption behavior.

REFERENCES

Amalia, R. (2022). Dampak revolusi industri 4.0 terhadap pola konsumsi digital generasi Z. *Jurnal Ekonomi dan Bisnis Digital*, 5(2), 112-125.

Aprilia, R. W., & Susanti, D. N. (2022). Pengaruh kemudahan, fitur layanan, dan promosi terhadap keputusan penggunaan e-wallet dana di kabupaten kebumen. *Jurnal Ilmiah*

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

Mahasiswa Manajemen, Bisnis Dan Akuntansi (JIMMBA), 4(3), 399-409. https://doi.org/10.32639/jimmba.v4i3.121.

Asikin, D. D., & Nur Shyfa, E. (2023). Pengaruh Promosi dan Kepuasan Pelanggan terhadap Loyalitas Pelanggan E-Wallet (Dana) di Kota Cimahi, Jawa Barat. *Studi Ilmu Manajemen Dan Organisasi*, 4(2), 101-113. https://doi.org/10.35912/simo.v4i2.1306

Capolupo, N., Maione, G., & Supino, S. (2025). The anatomy of human resource management (HRM) 5.0. A bibliometric review of practices and workforce skills. *The TQM Journal*, 1-23. https://doi.org/10.1108/TQM-07-2025-0402

Fadhlan, M., Susilowati, R., & Kuspriatni, L. (2023). Pengaruh Kemudahan Penggunaan Dan Keamanan Bertransaksi Terhadap Keputusan Penggunaan E-Wallet Dana Di Jabodetabek. *Jurnal Akuntansi Dan Manajemen Bisnis*, 3(3), 61-68. https://pdfs.semanticscholar.org/809d/8eb36be95b180dc87b11744cd6198c386791.pdf

Faizah, A. N., Putri, F. A., Febiana, A. R., & Mardiyah, M. (2024). Manajemen Sumber Daya Manusia Dalam Menghadapi Perubahan Organisasi Melalui Definisi Fungsi Pengelolaan Serta Pendekatan. *Jurnal Manajemen Pendidikan (JMP)*, 14(3), 441-453. https://doi.org/10.26877/jmp.v14i3.25090

Harianto, K. (2025). Pengaruh Persepsi Kemudahan, Persepsi Keamanan Dan Inovasi Fitur Terhadap Intensitas Penggunaan E-Wallet Dengan Behavioral Intention Sebagai Variabel Intervening (Studi Kasus Pengguna Aplikasi Dana Di Kota Padang). *(Doctoral dissertation, Universitas Baiturrahmah Padang).* https://repository.unbrah.ac.id/id/eprint/2200/1/jilid%20(1)-1-95.pdf

Kartika, M. A. C., & Pamikatsih, T. R. (2023). Pengaruh kemudahan data, fitur layanan dan kepercayaan customer terhadap minat penggunaan e-wallet pada aplikasi Dana. *Jurnal of Management and Social Sciences*, 1(3), 37-53. https://doi.org/10.59031/jmsc.v1i3.155.

Kotler, P., & Armstrong, G. (2014). *Principles of marketing* (15th ed.). Pearson Education.

Kotler, P., & Keller, K. L. (2008). *Manajemen Pemasaran* (Edisi 13). Erlangga.

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

Mahmudah, C., & Sukaris, S. (2024). Pengaruh Fitur Layanan, Kemudahan, dan Keamanan Terhadap Minat Penggunaan Pada Aplikasi E-Wallet XYZ Di Gresik. *Management Studies and Entrepreneurship Journal (MSEJ)*, 5(2), 7552-7563. https://doi.org/10.37385/msej.v5i2.5469.

Purba, N., Yahya, M., & Nurbaiti, N. (2021). Revolusi industri 4.0: Peran teknologi dalam eksistensi penguasaan bisnis dan implementasinya. *Jurnal perilaku dan strategi bisnis*, 9(2), 91-98. https://doi.org/10.26486/jpsb.v9i2.2103

Putri, H. S., & Prapanca, D. (2025). Pengaruh Persepsi Keamanan, Kemudahan Penggunaan, dan Gaya Hidup Terhadap Intensitas Penggunaan E-wallet Pada Generasi Z: Studi Pada Masyarakat Daerah Sidoarjo. *Paradoks: Jurnal Ilmu Ekonomi*, 8(3), 1085-1102. https://doi.org/10.57178/paradoks.v8i3.1412

Putri, I. A. K. S., Prawitasari, P. P., Suryanata, I. G. N. P., & Kustina, K. T. (2025). Pengaruh Persepsi Kemudahan, Persepsi Risiko Dan Fitur Layanan Terhadap Minat Menggunakan E-Wallet Dana Pada Generasi Z Di Kota Denpasar. *Jurnal Bina Bangsa Ekonomika*, 18(1), 695-710. https://doi.org/10.46306/jbbe.v18i1.750

Ratten, V. (2025). Contemporary management: Assessment, identification, monitoring, and problem-solving. *Journal of Management & Organization*, 31(2), 1–10. https://link.springer.com/content/pdf/10.1007/978-981-96-5686-8.pdf

Toshov, M. (2025). Modern management: Principles and functions in the era of change. *International Journal of Management Studies*, 12(1), 33–48.

Wahyuningsih, D., & Nirawati, L. (2022). Pengaruh kemudahan dan keamanan terhadap Loyalitas pelanggan E-Wallet aplikasi dana. *Jurnal Pendidikan Ekonomi (JURKAMI)*, 7(3), 435-445. https://www.jurnal.stkippersada.ac.id/jurnal/index.php/JPE/article/view/2123

Yessy, F. N. (2023). Pengaruh Fitur Layanan, Keamanan dan Kemudahan Penggunaan E-Wallet Terhadap Transaksi Mahasiswa Menggunakan E-Wallet Aplikasi Dana (Studi Pada Mahasiswa UIN RIL Fakultas Ekonomi dan Bisnis Islam*). (Doctoral dissertation, UIN Raden Intan Lampung)*. https://repository.radenintan.ac.id/id/eprint/29318

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.