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Analysis Of E-Wallet Use In Economic Transactions Of State Civil Apparatus (ASN) In Tarum Village, Prajekan District, Bondowoso Regency

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Abstract

The development of digital technology has driven changes in the economic transaction system through the use of Electronic Wallets (E-Wallets) as a non-cash payment method. However, the use of E-Wallets in rural areas is not yet fully optimal because its use is still limited to certain types of transactions and has not become a habit in daily economic activities. This study aims to analyze the use of E-Wallets in economic transactions of State Civil Apparatus (ASN) and identify factors that influence its use in Tarum Village, Prajekan District, Bondowoso Regency. The study used a qualitative interpretative approach with a purposive sampling technique using the maximum variation sampling model. The research informants consisted of eight ASN with varying levels of E-Wallet utilization. Data were collected through observation, in-depth interviews, documentation, and literature studies, then analyzed through the stages of data reduction, data presentation, and drawing conclusions. The results showed that DANA and ShopeePay were utilized by ASN for various transactions, such as money transfers, bill payments, purchasing phone credit and data packages, and online shopping, with varying levels of usage. While e-wallet use offers convenience and efficiency in transactions, it has not yet completely replaced cash. Factors driving e-wallet adoption include ease of use, transaction convenience, and internet network support, while inhibiting factors include the habit of using cash transactions and environmental conditions that do not fully support digital payments. This study also shows that the level of understanding of application usage and concerns about data security and privacy are not the main factors influencing e-wallet adoption.

Keywords: E-Wallet, economic transactions, State Civil Apparatus (ASN)

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INTRODUCTION

The development of digital technology has brought significant changes to various aspects of people's lives, including economic activities and payment systems. Digital transformation, fueled by increased internet access, has encouraged people to utilize various technology-based services to meet their daily needs. Bumbungan, (2025)Based on data from the Central Statistics Agency (BPS), the percentage of the Indonesian population accessing the internet continues to increase from year to year, which shows that digital technology is increasingly integrated into people's lives. Central Bureau of Statistics of Indonesia, (2025)This development has also encouraged innovation in payment systems from cash transactions to cashless transactions, which offer convenience, speed, and efficiency in transactions.



Picture1Percentage of Population Accessing the Internet by Regional Classification, 2021–2024

Source: Central Bureau of Statistics of Indonesia, Indonesian Telecommunication Statistics 2024 (Jakarta: BPS, 2025)

The data shows that internet usage continues to increase in both urban and rural areas. This increased internet access is one factor driving the development of various digital services, including electronic payment systems, which are increasingly used in people's economic activities.

In line with increasing internet access, Indonesia's digital payment system has also experienced development, marked by the increasing use of non-cash payment instruments, particularly electronic money. Based on Bank Indonesia data cited byTriagita et al., (2024), the value of electronic money transactions continued to increase during the 2020–2023 period, indicating the increasing public acceptance of digital payment systems.

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Picture2Electronic Money Shopping Transactions 2020–2023
Data: Bank Indonesia (2023)
Source: Triagita et al. (2024)

One form of innovation in digital payment systems is the Electronic Wallet (E-Wallet), an electronic payment service that allows users to conduct various transactions conveniently via mobile devices. The presence of E-Wallets offers various conveniences, such as faster and more efficient payments, and reduces dependence on cash. In addition to being used for payments at various merchants, E-Wallets are also used for fund transfers, bill payments, purchasing credit and data packages, and online shopping transactions. These developments demonstrate that E-Wallets have become part of the transformation of the digital payment system, which is increasingly accepted by the public and plays a role in supporting more effective economic activities.

The high use of E-Wallets in Indonesia is also reflected in Populix data (2024) quoted by Fahrudin et al., (2025) This indicates that DANA and ShopeePay are among the digital wallet apps with high usage rates in Indonesia. This indicates that both apps have become part of people's transaction activities, making them relevant for further study among various user groups, including State Civil Apparatus (ASN).



Picture3. Frequently used E-Wallet applications
Data: Pupulix (2024)
Source: Fahrudin et al., (2025)

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The use of e-wallets is not only growing among the general public, but is also starting to be used by State Civil Apparatus (ASN) as an alternative digital payment method for meeting daily transaction needs. As a group with economic activity and access to digital technology, ASN has the potential to utilize e-wallets to support more practical and efficient transactions. In Tarum Village, Prajekan District, Bondowoso Regency, the use of DANA and ShopeePay has begun to be implemented by some ASN in various economic transactions. However, the characteristics of rural areas with still quite strong cash transaction habits and the uneven availability of digital payment facilities cause e-wallet utilization rates to vary among users.

Several previous studies have shown that the use of Electronic Wallets (E-Wallets) offers various benefits in supporting digital transactions. Research conducted by Rahmatullah, (2025) Research shows that e-wallets play a role in increasing transaction convenience, expanding access to digital financial services, and promoting public financial literacy. Similar findings were also reported by Jumawan et al., (2024) which states that Generation Z utilizes e-wallets for their convenience, security, and efficiency, although they still face challenges in utilizing some features. Utami et al., (2024) found that ShopeePay is considered practical and efficient in supporting cashless transactions among students. Furthermore, Ramadhani et al., (2025)concluded that e-wallet usage influences changes in consumer behavior in urban areas. However, these studies focused more on the general public, Generation Z, students, and urban communities.

Based on the above description, there are still limitations in research specifically examining e-wallet utilization among State Civil Servants (ASN) in rural areas. Furthermore, previous research has focused more on the benefits, implementation, and impact of e-wallet use, while studies on the forms of utilization and factors influencing the use of DANA and ShopeePay by ASN in Tarum Village are still limited. This situation indicates a research gap that requires further study to gain an understanding of how e-wallets are utilized in ASN's economic transactions and the factors that influence their use.

Based on this phenomenon, this study aims to analyze the use of e-wallets in financial transactions among Civil Servants (ASN) in Tarum Village, Prajekan District, Bondowoso Regency and identify factors influencing their use. The results are expected to provide an overview of e-wallet utilization in rural areas, particularly among ASN, and serve as a reference for developing studies on digital payments and the transformation of economic transactions in the future.

METHOD

This study applies a qualitative method with an interpretive approach to deeply understand the use of e-wallets, especially DANA and ShopeePay, in the economic

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activities of State Civil Apparatus (ASN) in Tarum Village, Prajekan District, Bondowoso Regency. The interpretive approach was chosen because it provides the opportunity for researchers to understand the experiences, perspectives, and meanings given by informants regarding the use of e-wallets in daily economic transactions. The research was conducted in three stages: pre-fieldwork, research implementation, and post-research. The pre-fieldwork stage includes selecting a research location, developing a research proposal, submitting a research permit, developing interview guidelines, and preparing research instruments. The implementation process was carried out through observation, in-depth interviews with informants, and documentation in accordance with the research objectives. Furthermore, in the post-research stage, data reduction, data presentation, drawing conclusions, and compiling a research report were carried out.

The primary instrument in this study is the researcher (human instrument) who plays a direct role in data collection and analysis. To support the research activities, interview guides, field notes, and documentation are used as supporting instruments. The data used are divided into primary and secondary data. Initial data were obtained through observation, in-depth interviews, and documentation from eight informants selected using a purposive sampling technique using a maximum variation sampling approach. Meanwhile, secondary data were taken from books, academic journals, documents, and various written sources related to the use of e-wallets in economic transactions. Data were collected through observation to obtain an overview of the field conditions and economic transaction activities of ASN, semi-structured interviews with pre-prepared interview guidelines to obtain information on the use of DANA and ShopeePay and the factors that influence them, and documentation in the form of photographs, documents, and archives relevant to the research as supporting data.

Data analysis included data reduction, data presentation, and conclusion drawing. The analysis was conducted continuously from the data collection stage until the research was completed, resulting in a comprehensive understanding of the use of e-wallets in the economic transactions of State Civil Apparatus (ASN). Data validity was tested using credibility, transferability, and dependability criteria. Credibility was achieved through technical triangulation by comparing the results of observations, interviews, and documentation with similar informants. Transferability was achieved by presenting research results in a detailed, structured, and relevant manner to the field conditions for easy understanding by readers. Meanwhile, dependability was achieved by maintaining consistency in the research process by recording each research stage so that the entire process could be traced and accounted for.

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RESULTS AND DISCUSSION

The use of DANA and ShopeePay by State Civil Servants (ASN) in Tarum Village demonstrates that digital payments are becoming part of daily economic transactions. Both applications are utilizedas a payment option for various economic activities, such as remittances, bill payments, purchasing phone credit and data packages, and online shopping. These two applications were chosen because they offer convenience, practicality, and efficiency in transactions. The level of DANA and ShopeePay usage varies; some civil servants consistently use e-wallets, especially for digital transactions that support QRIS payments or online shopping, while others only use them under certain circumstances, such as promotions or cashback. In addition to speeding up transaction processes, features such as balance information, transaction history, and various payment services in one application help users manage their daily financial activities. However, the use of e-wallets has not completely replaced cash transactions as it is still being adjusted to the needs and types of transactions being conducted.

This condition indicates that the digitalization of payments in rural areas is occurring gradually and in line with the continued use of cash. This finding aligns with the Task-Technology Fit concept proposed byGoodhue & Thompson, (1995), which explains that technology will be used if it aligns with the needs and activities of its users. In this study, the features available on DANA and ShopeePay are able to support various ASN transaction needs, making them more practical and efficient. Therefore, e-wallet utilization is influenced not only by the availability of technology but also by the tangible benefits users experience in their daily economic activities. This finding also aligns with Rahmatullah, (2025) which states that e-wallets can simplify transactions and expand access to digital financial services. The convenience, comfort, and efficiency experienced by informants are also in line with Jumawan et al., (2024)which places these three aspects as the main reasons for using E-Wallet.

Furthermore, the research results show that the use of DANA and ShopeePay is influenced by several factors that both support and hinder their use. These supporting factors include easy access to digital services, adequate internet network availability, and application features such as QRIS payments, fund transfers, bill payments, credit and data package purchases, and transaction history, making it easier for users to carry out various economic activities more practically and efficiently. These various supporting factors are reasons for ASN to continue using DANA and ShopeePay in their daily economic transactions, thus ensuring continued use of e-wallets even in rural areas. This is in line with Putri & Wulandari, (2025)which states that ease of use is one of the important factors that encourages the adoption of technology. Rahmatullah, (2025) which emphasizes the importance of internet access support in the use of digital payment services.

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On the contrary, people's continued preference for cash transactions, limited digital payment options, and limited access to top-ups in rural areas have prevented DANA and ShopeePay from becoming primary payment methods. In addition, the level of understanding of application use and concerns about data security and privacy were not found to be the main factors influencing the use of E-Wallets among ASN in Tarum Village. This indicates that the success of digital payment implementation is influenced not only by the quality of the technology but also by the readiness of the environment to support its use. This situation suggests that the transition to digital payments has not yet completely replaced conventional transactions. Diva Shafitri & M Taufiq, (2022)This situation indicates that digital payment technology in rural areas is still progressing slowly, so digital payments and cash transactions still support each other in meeting the economic needs of the community.

CONCLUSION

Based on the research conducted, it can be concluded that the use of Electronic Wallets (E-Wallets), specifically DANA and ShopeePay, in the economic transactions of State Civil Apparatus (ASN) in Tarum Village, Prajekan District, Bondowoso Regency has become an alternative payment method for various economic activities, such as fund transfers, bill payments, purchasing phone credit and data packages, and online shopping. The use of these two applications provides convenience, practicality, and efficiency in conducting transactions. However, their use has not completely replaced cash transactions, as it still depends on the user's needs, the type of transaction, and environmental conditions.

This study also shows that the use of DANA and ShopeePay is influenced by supporting and inhibiting factors. Supporting factors include ease of use, practicality, transaction efficiency, and internet network availability. In contrast, inhibiting factors include the continued preference for cash transactions and the lack of digital payment facilities in rural areas. The level of understanding of application use and concerns about data security and privacy were not found to be the main factors influencing E-Wallet use among ASN in Tarum Village.

The findings of this study are expected to serve as a reference for further studies in digital payment use, particularly among rural communities and State Civil Apparatus (ASN).

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