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*Research Article*

# The Influence of Financial Literacy, Ease of Use, and Risk Perception on the Intention to Use E-Wallet (LinkAja) : A Case Study of the Telukjambe Timur Community

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**Abstract:** This study aims to analyze the influence of financial literacy, ease of use, and risk perception on public interest in using the LinkAja e-wallet service in Telukjambe Timur District, Karawang Regency. A quantitative approach with a descriptive-verificative method was employed to assess the relationships among the variables. Primary data were collected through structured questionnaires distributed to 100 respondents selected through purposive sampling techniques. The selection criteria focused on individuals who have at least heard of or used LinkAja, ensuring the relevance of their responses to the research objectives. Data were analyzed using multiple linear regression with the support of SPSS version 26 software. The findings reveal that, simultaneously, the three independent variables—financial literacy, ease of use, and risk perception—significantly influence public interest in adopting LinkAja. However, on a partial basis, only ease of use and risk perception exert a statistically significant effect. In contrast, financial literacy does not show a meaningful impact. This implies that while having knowledge about financial tools is beneficial, it is not the decisive factor in motivating individuals to use digital wallets like LinkAja. Ease of use proves to be a major determinant, as users tend to prefer platforms that are intuitive and user-friendly. Risk perception also plays a critical role, where lower perceived risks enhance user trust and willingness to engage in digital transactions. Based on these findings, it is recommended that LinkAja prioritize user experience improvements and continuously invest in robust cybersecurity measures to build user confidence and broaden adoption across demographic segments.

**Keywords:** Ease of Use; E-Wallet; Financial Literacy; LinkAja; Risk Perception.

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## 1. Introduction

Advancements in science and technology have had a significant impact on various aspects of life, including the economic sector. One of the most affected sectors is the financial sector, which has evolved through the development of financial technology (fintech). Fintech has introduced new innovations in financial services, including digital payments, peer-to-peer lending, and blockchain technology, which have transformed the way people interact with finances (Mangkona et al., 2023). One such innovation is the digital wallet (e-wallet), which enables users to store funds, make electronic payments, and record all transactions made (Diva & Anshori, 2024).

The payment system is regulated under PBI 18/40/PBI/2016 and PBI 19/12/PBI/2017. These regulations aim to create a digital payment management system in Indonesia that enhances and supports the growth of the national digital economy. With the widespread use of chip-based electronic money in society, many startup companies have built fintech businesses, leading to the emergence of various e-wallet services.

E-wallets such as GoPay, Dana, OVO, ShopeePay, and LinkAja have become an integral part of everyday life in this modern era. Many people rely on e-wallets because digital payments simplify the transaction process (Sihabudin & Hidayaty, 2024). The presence of these applications not only facilitates daily payments but also encourages technology adoption across sectors such as online shopping, transportation, and bill payments. Among the many e-wallets available in Indonesia, LinkAja—issued by a state-owned company, PT Telekomunikasi Seluler (Telkomsel)—was previously known as Tcash and was rebranded as LinkAja in 2019. Despite being a state-owned digital wallet, LinkAja has not been able to capitalize on this advantage effectively, resulting in a decline in its ranking year after year (Fajrina, 2020).

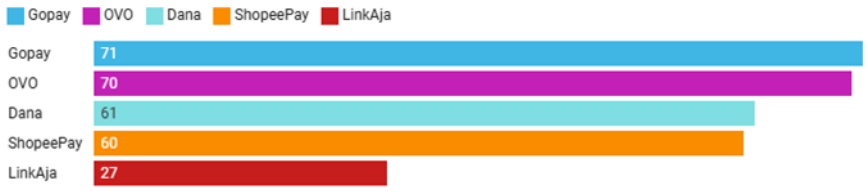


**Figure 1:** Most Popular E-Wallets in Indonesia]
Source: JubelioBlog, 2024

The figure above presents the five most commonly used e-wallets in Indonesia. It shows that 71% of users use GoPay, followed by 70% using OVO, 61% using Dana, and 60% using ShopeePay, while only 27% use LinkAja. These data indicate that LinkAja remains one of the least used e-wallets. Although LinkAja offers various conveniences such as bill payments and mobile top-ups, public interest in using it remains relatively low. This is due to several factors, such as a lack of technological understanding, concerns over data security, and limited access in certain areas (Widodo & Putri, 2021). In addition, intense competition with other e-wallets like OVO and GoPay presents challenges for LinkAja in attracting users, further exacerbated by user complaints on the Google Play Store, such as failed upgrades, poor service, and unexpected balance reductions (Sulistianingsih & Pamungkas, 2024).

To confirm the low interest in using the LinkAja digital wallet, a preliminary survey was conducted in the surrounding area to assess the actual situation and determine whether it aligns with the phenomenon raised in this study.

**Table 1.** Preliminary Survey on LinkAja E-Wallet Interest

| No. | Description | Yes (%) | No (%) |
|---|---|---|---|
| 1 | Do you know about the LinkAja e-wallet? | 90.2% | 9.8% |
| 2 | Have you used the LinkAja e-wallet? | 14.6% | 85.4% |

Source: Preliminary Survey, 2024

Based on the table above, 90.2% of respondents know about the LinkAja e-wallet, while 9.8% do not. Despite widespread awareness, the number of users remains low, with only 14.6% having used it and 85.4% never having used it. These findings are supported by research from Ong & Nuryasman MN (2022), which indicates that LinkAja ranks the lowest among preferred e-wallet applications.


**Figure 2:** Preliminary Survey Results on LinkAja Usage Interest
Source: Preliminary Survey, 2024

The chart above illustrates the results of a preliminary survey aimed at identifying user interest in using the LinkAja application. The survey involved respondents using a scale of 1 to 5, where 1 indicates very low interest and 5 indicates very high interest. Overall, the survey results show that user interest in LinkAja tends to be low, with the majority of respondents giving a score of 2, suggesting that the application needs to improve its user appeal. Therefore, this presents an interesting issue to investigate, considering that LinkAja is not as favored or in demand compared to other e-wallet applications, despite its long-standing presence in the country.

Financial literacy plays an important role in enhancing individuals' understanding of digital transactions, particularly in using e-wallets like LinkAja. In the context of e-wallet applications, financial literacy helps users understand how to use financial technology effectively, thus avoiding financial risks due to a lack of understanding of digital transactions. Strong financial literacy can also shape more intelligent and wise financial behavior, enabling people to make profitable investments and avoid fraudulent schemes commonly found in society (Yuhalmi et al., 2022).

Ease of use also significantly influences the adoption of new technologies. Users tend to prefer applications that are easy to understand and operate without complex technical barriers. Ease of use includes not only a user-friendly interface but also transaction speed and simplicity. Therefore, e-wallet applications like LinkAja must ensure that ease of use becomes a key factor in attracting user interest, thereby supporting their daily activities (Rizaldi et al., 2020).

Risk perception factors, such as security and privacy, are important considerations for the public in using e-wallets like LinkAja. Some users express concerns about the safety of their personal data, which may hinder interest in using the application. However, strengthening security systems by service providers can help reduce such concerns. Differences in risk perception between new and experienced users highlight the need for further research to understand the effect of risk perception on the intention to use e-wallets like LinkAja (Che Nawi et al., 2024).

This study focuses on the use of e-wallet technology in West Java, particularly in the city of Karawang, which is known as a rapidly growing industrial city in Indonesia. Telukjambe Timur, with a population of 142,677 people, is a suitable location for research due to its strategic position within industrial zones such as KIIC, which drives economic growth and significant technological advancement. These developments contribute to increasing public interest in using digital financial services like e-wallets. However, various variables, including financial literacy, ease of use, and risk perception, also influence public interest in using the LinkAja application. To attract more users, LinkAja offers various features, user convenience, and numerous product promotions aimed at making user experiences easier and more productive.

Previous research by Setyoningsih & Sulistiyowati (2023) found that ease of use has a significantly positive effect, while financial literacy and risk perception have significantly negative effects on fintech usage. In contrast, Mahardika et al. (2021) found that financial literacy and ease of use affect the intention to use fintech, while risk perception does not. Based on this, three key variables are identified for research in the context of LinkAja usage: financial literacy, ease of use, and risk perception. The main problem in this study is how these three variables influence the intention to use the LinkAja application. Therefore, this study is entitled:

"The Influence of Financial Literacy, Ease of Use, and Risk Perception on the Intention to Use E-Wallet (LinkAja) in Telukjambe Timur Community."

## 2. Literature Review

### 2.1. Financial Management

According to Anwar (2019), in his book, financial management is a discipline that studies the management of corporate finances, starting from sourcing funds, allocating them, to distributing profits, with the aim of optimizing resources to generate maximum profit. Prayogi (2024) explains that financial management is an effort to organize and manage all matters related to finance. This concept is applied in various contexts, ranging from individuals, households, organizations, companies, to nations. In general, financial management can be defined as the process of organizing and structuring finances. Meanwhile, according to Hariyani (2021), there are three main functions of financial management: investment

decisions aimed at gaining future profits, funding decisions related to choosing appropriate sources of capital for the company, and dividend policies or decisions on how profits will be distributed to shareholders or reinvested.

### 2.2 Theory of Planned Behavior (TPB)

This theory explains that a person's intentions and behavior are influenced by their beliefs, including in the context of financial behavior. A crucial factor in this theory is self-efficacy, which refers to an individual's belief in their ability to manage and handle various situations, including financial matters. High self-efficacy encourages individuals to make wiser financial decisions. In relation to this study, financial behavior is influenced by several variables such as risk perception, ease of use, and financial literacy, all of which collectively affect a person's ability to make appropriate investment decisions (Haryana, 2024).

### 2.3 Financial Literacy

According to Prihatni et al. (2024), financial literacy refers to the ability to understand and apply a variety of financial skills, such as personal financial management, budgeting, and investing, which enable individuals to make effective financial decisions and achieve financial well-being. Ikhwan (2023) defines financial literacy as financial knowledge and the ability to apply it to achieve prosperity. Financial literacy consists of four main aspects: General financial knowledge, Savings and borrowing, Insurance, Investment. According to Ferdiansyah & Nur (2023), financial literacy is measured through four key indicators: financial knowledge, savings and loans, insurance, and investments. These indicators reflect the extent of users' understanding of personal financial management, which can influence how they utilize e-wallet features in daily financial transactions.

### 2.4 Ease of Use of Digital Payments

According to Astari et al. (2023), ease of use refers to the extent to which an individual believes that using a technology will be free of effort; the easier a system is to use, the more likely people will be interested in using it. A high level of ease of use will increase user trust in the technology. Fauzi & Sulaeman (2023) define ease of use as the level of user confidence in using information technology that does not require significant effort. Ramalda et al. (2024) state that ease of use refers to how easy an application is to operate. This variable consists of four indicators: Easy to learn, Clear and understandable interaction, Requires little effort, Easy to use to meet needs.

Based on the framework of thought above, the following propositions can be seen:

a. The implementation of Environmental Management Accounting (EMA) in the operational activities of the Az-Zahra Clinic in Karawang Regency contributes to the effectiveness of medical waste management.
b. Proper identification and recording of environmental costs helps in increasing transparency and accountability in waste management in the Clinic.
c. The effectiveness of waste management at Az-Zahra Clinic will have a direct impact on increasing compliance with environmental regulations and supporting environmental sustainability.
d. Regulatory compliance and environmental sustainability are the result of implementing an EMA-based waste management system and accurate recording of environmental costs.

## 3. Proposed Method

The research method used in this study is a quantitative method with a descriptive approach. The data analysis technique applied is multiple linear regression, which is used to determine the effect of more than one independent variable on a single dependent variable. The analysis is supported by the use of SPSS version 26 software.

The population in this study consists of residents of Telukjambe Timur District, Karawang Regency, with a total estimated population of 142,677 people in 2024 based on data from Badan Pusat Statistik (BPS) Karawang.

To determine the sample size, the Slovin formula was used with a tolerable margin of error of 10%, as follows:

N.= $\frac{N}{1+N(e)^2}$

Where:

n = sample size

N = population size

e = margin of error

$$n = \frac{142.677}{1 + 142.677(10\%)^2}$$

$$n = \frac{142.677}{142.678(0,01)}$$

$$n = \frac{142.677}{1.426,78}$$

$n = 99,9$ = 100 responden

Based on the calculation using the Slovin formula, the minimum required sample size is 100 respondents.

## 4 RESEARCH RESULTS AND DISCUSSION

### Respondent Profile

**Table 2.** Respondent Profile

| Characteristic | Frequency | Percentage | Characteristic | Frequency | Percentage |
|---|---|---|---|---|---|
| **Gender** | | | **Occupation** | | |
| Male | 19 | 19% | Civil Servant (PNS) | 3 | 3% |
| Female | 81 | 81% | Farmer | 2 | 2% |
| Total | 100 | 100% | Entrepreneur | 7 | 7% |
| Age | | | Company Staff | 26 | 26% |
| 17 – 24 years | 83 | 83% | Student | 48 | 48% |
| 25 – 34 years | 8 | 8% | Others | 8 | 8% |
| 35 – 44 years | 6 | 6% | Total | 100 | 100% |
| Age | | | Company Staff | 26 | 26% |
| 17 – 24 years | 83 | 83% | Student | 48 | 48% |

Based on the demographic profile of the respondents, the majority were **female (81%)** and **aged between 17–24 years (83%)**. In terms of occupation, most respondents were **students (48%)**, followed by **private employees (26%)**, and the rest consisted of civil servants, entrepreneurs, farmers, and others. This shows that the respondents predominantly represent the younger generation, who are generally more familiar with digital technology, including e-wallet applications.

**Table 3.** Validity and Reliability Tests

| Variabel | Item | R hitung | R tabel | Keterangan |
|---|---|---|---|---|
| **Literasi Keuangan** | **X1.1** | **0,621** | **0,195** | **Valid** |
| | **X1.2** | **0,547** | **0,195** | **Valid** |
| | **X1.3** | **0,571** | **0,195** | **Valid** |

| | | | | |
|---|---|---|---|---|
| | **X1.4** | **0,502** | **0,195** | **Valid** |
| | **X1.5** | **0,508** | **0,195** | **Valid** |
| | **X1.6** | **0,514** | **0,195** | **Valid** |
| | **X1.7** | **0,656** | **0,195** | **Valid** |
| | **X1.8** | **0,702** | **0,195** | **Valid** |
| | **X1.9** | **0,715** | **0,195** | **Valid** |
| | **X1.10** | **0,692** | **0,195** | **Valid** |
| | **X1.11** | **0,584** | **0,195** | **Valid** |
| | **X1.12** | **0,631** | **0,195** | **Valid** |

Source: Processed by the Author, 2025

Based on the results of the validity test in Table 3, it is known that all statements in variable (X1), which consists of 12 items, are declared valid. This is because the calculated r-values in the data above show results that are greater than the r-table values.

**Table 4.**

| Variabel | Item | R hitung | R tabel | Keterangan |
|---|---|---|---|---|
| Kemudahan Penggunaan | X2.1 | 0,677 | 0,195 | Valid |
| | X2.2 | 0,751 | 0,195 | Valid |
| | X2.3 | 0,683 | 0,195 | Valid |
| | X2.4 | 0,819 | 0,195 | Valid |
| | X2.5 | 0,770 | 0,195 | Valid |
| | X2.6 | 0,752 | 0,195 | Valid |
| | X2.7 | 0,680 | 0,195 | Valid |
| | X2.8 | 0,741 | 0,195 | Valid |
| | X2.9 | 0,743 | 0,195 | Valid |
| | X2.10 | 0,712 | 0,195 | Valid |
| | X2.11 | 0,773 | 0,195 | Valid |
| | X2.12 | 0,748 | 0,195 | Valid |

Source: Processed by the Author, 2025

Based on the results shown in Table 4, similar findings were obtained for variable (X2), where all 12 processed items were declared valid. This is because the calculated r-values in the validity test for (X2) were greater than the corresponding r-table values.

**Table 5.** Validity Test for X3

| Variabel | Item | R hitung | R tabel | Keterangan |
|---|---|---|---|---|
| Persepsi Risiko | X3.1 | 0,771 | 0,195 | Valid |
| | X3.2 | 0,740 | 0,195 | Valid |
| | X3.3 | 0,636 | 0,195 | Valid |
| | X3.4 | 0,675 | 0,195 | Valid |
| | X3.5 | 0,706 | 0,195 | Valid |
| | X3.6 | 0,761 | 0,195 | Valid |
| | X3.7 | 0,671 | 0,195 | Valid |
| | X3.8 | 0,682 | 0,195 | Valid |
| | X3.9 | 0,784 | 0,195 | Valid |

| | | | | |
|---|---|---|---|---|
| | X3.10 | 0,692 | 0,195 | Valid |

Source: Processed by the Author, 2025

Based on the results presented in Table 5, out of 10 processed data items, all were declared **valid**. This is because the *r-calculated* values for variable (X3) were found to be **greater than the r-table values**.

**Table 6.** Validity Test for Y

| Variabel | Item | R hitung | R tabel | Keterangan |
|---|---|---|---|---|
| Minat Menggunakan | Y1.1 | 0,783 | 0,195 | Valid |
| | Y1.2 | 0,723 | 0,195 | Valid |
| | Y1.3 | 0,769 | 0,195 | Valid |
| | Y1.4 | 0,757 | 0,195 | Valid |
| | Y1.5 | 0,704 | 0,195 | Valid |
| | Y1.6 | 0,667 | 0,195 | Valid |
| | Y1.7 | 0,756 | 0,195 | Valid |
| | Y1.8 | 0,782 | 0,195 | Valid |
| | Y1.9 | 0,786 | 0,195 | Valid |
| | Y1.10 | 0,745 | 0,195 | Valid |

Source: Processed by the Author, 2025

Based on the results in Table 6, it is shown that all 10 data items processed for the Y variable (Usage Intention) are declared valid. This is because the calculated *r-values* in the validity test are greater than the corresponding r-table values.

**Reliability Test**

**Table 7.** Reliability Test

| Variabel | Cronchbach's Alpha | Kriteria | Hasil |
|---|---|---|---|
| X1 | 0,838 | 0,6 | Reliabel |
| X2 | 0,923 | 0,6 | Reliabel |
| X3 | 0,890 | 0,6 | Reliabel |
| Y | 0,912 | 0,6 | Reliabel |

Source: Processed by the Author, 2025

Based on the results of the reliability test shown in Table 7, it is known that the Cronbach's Alpha values for all variables are greater than 0.60. This indicates that all the questionnaire items used to measure the variables of financial literacy (X1), ease of use (X2), risk perception (X3), and usage intention (Y) are reliable. Therefore, the measurement instruments can be considered consistent and dependable for use in this study.

## Classical Assumption Test

Based on the results shown in Table 8, the significance value from the Kolmogorov-Smirnov test is 0.000, which is less than 0.05. This indicates that the data are not normally distributed. Therefore, the researcher used the Monte Carlo simulation method to re-test for normality. The results of the Monte Carlo test yielded a significance value of 0.341, which is greater than 0.05. Thus, the data are considered to be normally distributed.

### Descriptive Analysis

Based on the results of the descriptive analysis presented in the table, the distribution of data for each variable can be explained as follows:

1. For the financial literacy variable, it was found that the minimum score was 28, while the maximum score reached 60. The mean score was 46.2400, with a standard deviation of 6.73318. These results indicate that the average level of financial literacy among respondents is classified as high, as the mean score is relatively close to the maximum value. Meanwhile, the data variance is considered moderate, as shown by the difference between the mean and standard deviation, which is not too large.
2. For the ease of use variable, the minimum score obtained was 24 and the maximum was 60, with a mean of 46.1900 and a standard deviation of 7.40420. The average ease of use is also categorized as high, given its closeness to the maximum score. However, the data spread is slightly wider than that of financial literacy, as seen from the higher standard deviation.
3. For the risk perception variable, the minimum score recorded was 23, and the maximum score was 50. The mean score was 37.3500, with a standard deviation of 5.80904. This suggests that the respondents' perceived risk is at a moderate level, with a relatively even data distribution, as shown by a standard deviation that is not too high compared to the mean.
4. For the usage intention variable, the minimum score observed was 20, and the maximum was 50. The mean score was 36.6500, with a standard deviation of 6.41239. This indicates that the intention to use is at a moderate to high level, as the average score is fairly close to the maximum. However, the data distribution is also quite wide, as shown by the gap between the mean and the standard deviation.

Descriptive Statistics

| | N | Minimum | Maximum | Mean | Std. Deviation |
|---|---|---|---|---|---|
| Literasi Keuangan | 100 | 28 | 60 | 46.24 | 6.733 |
| Kemudahan Penggunaan | 100 | 24 | 60 | 46.19 | 7.404 |
| Persepsi Risiko | 100 | 23 | 50 | 37.35 | 5.809 |
| Minat Menggunakan | 100 | 20 | 50 | 36.65 | 6.412 |
| Valid N (listwise) | 100 | | | | |

The summary of data on financial literacy, ease of use, risk perception, and usage intention among the community in Telukjambe Timur District is presented in the table below:

**Table 9.** Score Range and Score Categories

| Score Range | Category |
|---|---|
| 100 – 180 | Strongly Disagree |
| 181 – 260 | Disagree |
| 261 – 340 | Somewhat Agree |
| 341 – 420 | Agree |
| 421 – 500 | Strongly Agree |

Source: Processed by the Author, 2025

**Table 10.** Recapitulation of Financial Literacy Variable (X1)

| No. | Statement | Total Score | Category |
|---|---|---|---|
| 1 | Basic financial understanding | 419 | Agree |
| 2 | Financial management | 393 | Somewhat Agree |
| 3 | Financial products | 376 | Somewhat Agree |
| 4 | Understanding of loans | 369 | Somewhat Agree |
| 5 | Knowledge about savings | 424 | Agree |
| 6 | Loan and savings management | 390 | Somewhat Agree |
| 7 | Types of insurance | 357 | Somewhat Agree |
| 8 | Benefits of insurance | 377 | Somewhat Agree |
| 9 | Insurance products | 382 | Somewhat Agree |
| 10 | Understanding of investment | 406 | Agree |
| 11 | Types of investment | 356 | Somewhat Agree |
| 12 | Investment planning | 375 | Somewhat Agree |
| Total Score | 4,624 | | |
| Average | 386 | | |

Based on the descriptive analysis recap in the table above, financial literacy reached a total score of 4,624 with an average score of 386, which falls within the score range of 341–420 and is classified under the "Agree" category. This indicates that the respondents possess a fairly good level of financial literacy. The highest-scoring indicator was knowledge about savings, with a score of 424, suggesting that this aspect is the most well-understood by the community. Conversely, the lowest score was recorded for the types of investments indicator, which was 356, reflecting that public understanding of various forms of investment is still relatively low and requires greater attention.

Overall, the results reflect that respondents have a solid understanding of the key components of financial literacy, although there are still some areas—particularly related to knowledge of investment products and types—that need to be improved.

| No. | Statement | Total Score | Category |
|---|---|---|---|
| 1 | Initial understanding | 373 | Agree |
| 2 | Guidance and help | 377 | Somewhat Agree |
| 3 | Does not require much time | 376 | Somewhat Agree |
| 4 | Clarity of instructions | 382 | Somewhat Agree |
| 5 | Readability | 384 | Somewhat Agree |
| 6 | Efficiency | 382 | Somewhat Agree |
| 7 | Simplicity of the process | 392 | Somewhat Agree |
| 8 | Easy to operate | 385 | Somewhat Agree |
| 9 | Usage speed | 397 | Somewhat Agree |
| 10 | Flexibility | 403 | Agree |
| 11 | Simplicity of steps | 376 | Somewhat Agree |
| 12 | Ease of access | 392 | Somewhat Agree |
| Total Score | 4,619 | | |
| Average | 385 | | |

Source: Processed by the Author, 2025

Based on the descriptive data recap in the table above, the ease of use indicator in using LinkAja reached a total score of 4,619, with an average score of 385, which falls within the score range of 341–

420 and is categorized as "Agree." This indicates that the majority of respondents feel that using LinkAja is relatively easy and accessible.

The highest-scoring indicator was flexibility, with a score of 403, indicating that respondents view the use of the LinkAja application as highly flexible. In contrast, the lowest-scoring indicator was initial understanding, with a score of 373, suggesting that some users still require time or adjustment during the initial stages of using the application.

Overall, this data reflects that the ease of use of LinkAja is perceived positively, especially in terms of simplicity of process and speed of use, although initial comprehension remains an area that needs to be addressed to improve the experience for new users.

**Table 12.** Recapitulation of Risk Perception Variable (X3)

| No. | Statement | Total Score | Category |
|---|---|---|---|
| 1 | Personal data | 368 | Somewhat Agree |
| 2 | Account access | 372 | Somewhat Agree |
| 3 | Information protection | 364 | Somewhat Agree |
| 4 | Technical disturbances | 352 | Somewhat Agree |
| 5 | Processing speed | 382 | Somewhat Agree |
| 6 | Service consistency | 384 | Somewhat Agree |
| 7 | Transaction accuracy | 374 | Somewhat Agree |
| 8 | Fund security | 385 | Somewhat Agree |
| 9 | Cost transparency | 379 | Somewhat Agree |
| 10 | Ease of refund process | 375 | Somewhat Agree |
| Total Score | 3,735 | | |
| Average Score | 374 | | |

Source: Processed by the Author, 2025

Based on the descriptive data recap in the table above, the risk perception indicator reached a total score of 3,735, with an average score of 374, which falls within the 341–420 score range and is categorized as "Agree." This shows that, in general, users have a relatively controlled perception of risk regarding the use of the service. The highest-scoring indicator was fund security, with a score of 385, reflecting users' strong trust in the protection of their funds within the system being used. Conversely, the lowest score was recorded for the technical disturbance indicator, at 352, indicating that technical issues still exist in relation to the application's usage. Overall, the risk perception expressed by respondents tends to be positive, particularly in terms of processing speed, cost transparency, and ease of fund refund. However, the issue of technical disturbances needs to be given attention to ensure user trust is maintained and to minimize the potential for negative risk perceptions.

**Table 13.** Recapitulation of Usage Intention Variable (Y)

| No. | Statement | Total Score | Category |
|---|---|---|---|
| 1 | Intention to use | 360 | Somewhat Agree |
| 2 | Perceived benefits | 385 | Somewhat Agree |
| 3 | Suitability with needs | 362 | Somewhat Agree |
| 4 | Commitment to use | 360 | Somewhat Agree |
| 5 | Curiosity | 369 | Somewhat Agree |
| 6 | External encouragement | 356 | Somewhat Agree |
| 7 | Feature exploration | 369 | Somewhat Agree |
| 8 | Usage frequency | 364 | Somewhat Agree |
| 9 | Comfort | 379 | Somewhat Agree |
| 10 | Main preference | 361 | Somewhat Agree |

| | | | |
|---|---|---|---|
| Total Score | 3,665 | | |
| Average Score | 367 | | |

Source: Processed by the Author, 2025

Based on the descriptive data recap in the table above, the usage intention indicator obtained a total score of 3,665, with an average score of 367, which falls within the score range of 261–340 and is categorized as "Somewhat Agree." This indicates that respondents have a reasonably good level of interest in using the studied service.

The highest-scoring indicator was perceived benefits, with a score of 385, indicating that users clearly perceive tangible benefits from using the service. Conversely, the lowest-scoring indicator was external encouragement, with a score of 356, suggesting that although external motivations exist, some users are not yet fully committed or do not consider the service as their primary preference.

Overall, these findings indicate that the intention to use the service is relatively high, but there is still potential to increase user loyalty and preference by strengthening commitment and offering more consistent added value.

**Classical Assumption Test**

**Normality Test**

The purpose of the normality test is to assess whether the data obtained follows a normal distribution. One method to test for normality is through the use of the non-parametric statistical test known as the One-Sample Kolmogorov-Smirnov (K-S) test.

**Table 14.** Normality Test

**One-Sample Kolmogorov-Smirnov Test**

| | | | **Unstandardized Residual** |
|---|---|---|---|
| N | | | 100 |
| Normal Parameters[a,b] | Mean | | .0000000 |
| | Std. Deviation | | 4.02341036 |
| Most Extreme Differences | Absolute | | .092 |
| | Positive | | .073 |
| | Negative | | -.092 |
| Test Statistic | | | .092 |
| Asymp. Sig. (2-tailed) | | | .035[c] |
| Monte Carlo Sig. (2-tailed) | Sig. | | .341[d] |
| | 99% Confidence Interval | Lower Bound | .329 |
| | | Upper Bound | .353 |

**Normality Test Result**

The results of the above test indicate that the data was not normally distributed, as the significance value of 0.035 is less than 0.05. Therefore, in order to meet the assumptions of normality, the data was normalized by handling outliers using the Monte Carlo method.

Based on the Kolmogorov-Smirnov test with a Monte Carlo approach, the resulting significance value was 0.341, which is greater than 0.05, indicating that the residuals are normally distributed. This suggests that the normality assumption for residuals is fulfilled according to the Monte Carlo approach (Setyoningsih & Sulistiyowati, 2023).

### Multicollinearity Test

According to Indartini & Mutmainah (2024), this test aims to determine whether there is a correlation among the independent variables. The multicollinearity test is conducted by examining the Variance Inflation Factor (VIF) and tolerance values. These indicators reflect the extent to which independent variables influence one another.

Multicollinearity is considered present if the tolerance value is less than 0.10 or if the VIF value exceeds 10. If none of the VIF values exceed 10, it

**Table 15.** Multicollinearity Test

Coefficients[a]

| Model | | Unstandardized Coefficients | | Standardized Coefficients | | | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | t | Sig. | Tolerance | VIF |
| 1 | (Constant) | 1.209 | 3.236 | | .374 | .710 | | |
| | LITERASI KEUANGAN | .061 | .073 | .064 | .843 | .401 | .701 | 1.426 |
| | KEMUDAHAN PENGGUNAAN | .381 | .080 | .439 | 4.750 | .000 | .479 | 2.086 |
| | PERSEPSI RISIKO | .402 | .102 | .364 | 3.944 | .000 | .480 | 2.082 |

Source: Processed by the Author, 2025

Based on the Tolerance values (> 0.10) and VIF values (all < 10), it can be concluded that there are no multicollinearity problems among the independent variables. This means that each independent variable does not have a significant correlation with one another, which could otherwise interfere with the regression analysis.

### Heteroskedasticity Test

According to Indartini & Mutmainah (2024), the heteroskedasticity test aims to determine whether there is a variance difference in residuals across observations in the regression analysis.

**Table 16.** Heteroskedasticity Test

Coefficients[a]

| Model | | Unstandardized Coefficients | | Standardized Coefficients | | |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | t | Sig. |
| 1 | (Constant) | 5.434 | 2.078 | | 2.615 | .010 |
| | LITERASI KEUANGAN | -.031 | .047 | -.079 | -.659 | .512 |
| | KEMUDAHAN PENGGUNAAN | -.051 | .051 | -.146 | -.999 | .320 |
| | PERSEPSI RISIKO | .038 | .066 | .084 | .575 | .566 |

a. Dependent Variable: Abs_RES

Source: Processed by the Author, 2025

Based on Table 16, it can be concluded that all significance values are greater than 0.05. Therefore, it is concluded that there is no indication of heteroskedasticity in the regression model

## Hypothesis Testing

## Multiple Linear Regression Analysis

**Table 17.** Multiple Linear Regression Analysis

Coefficients[a]

| Model | | Unstandardized Coefficients B | Unstandardized Coefficients Std. Error | Standardized Coefficients Beta | t | Sig. |
|---|---|---|---|---|---|---|
| 1 | (Constant) | 5.060 | 2.888 | | 1.752 | .083 |
| | Literasi Keuangan | .062 | .077 | .061 | .801 | .425 |
| | Kemudahan Penggunaan | .368 | .079 | .432 | 4.679 | .000 |
| | Persepsi Risiko | .403 | .096 | .381 | 4.197 | .000 |

a. Dependent Variable: Minat Menggunakan

Source: Processed by the Author, 2025

The multiple linear regression equation is as follows:

$$\mathbf{Y = 5.060 + 0.062X_1 + 0.368X_2 + 0.403X_3}$$

a) The constant value (a) is 5.060, which means that if the values of $X_1$ (Financial Literacy), $X_2$ (Ease of Use), and $X_3$ (Perceived Risk) are zero, then the predicted value of Usage Intention (Y) is 5.060.

b) The regression coefficient for Financial Literacy ($X_1$) is 0.062, with a p-value of 0.425 (> 0.05), indicating that Financial Literacy does not have a significant influence on Usage Intention. The Beta coefficient is 0.061, showing that its influence is relatively small compared to other variables.

c) The regression coefficient for Ease of Use ($X_2$) is 0.368, with a p-value of 0.000 (< 0.05), meaning that it has a positive and significant effect on Usage Intention. The Beta coefficient is 0.432, indicating that this variable has the strongest relative influence compared to the others.

d) The regression coefficient for Perceived Risk ($X_3$) is 0.403, with a p-value of 0.000 (< 0.05), which means that Perceived Risk also has a positive and significant effect on Usage Intention. The Beta coefficient is 0.381, showing that its influence is considerable, though still lower than Ease of Use.

## Partial Test (t-test)

**Table 18.** t-Test

Coefficients[a]

| Model | | Unstandardized Coefficients B | Unstandardized Coefficients Std. Error | Standardized Coefficients Beta | t | Sig. |
|---|---|---|---|---|---|---|
| 1 | (Constant) | 5.060 | 2.888 | | 1.752 | .083 |
| | Literasi Keuangan | .062 | .077 | .061 | .801 | .425 |
| | Kemudahan Penggunaan | .368 | .079 | .432 | 4.679 | .000 |
| | Persepsi Risiko | .403 | .096 | .381 | 4.197 | .000 |

a. Dependent Variable: Minat Menggunakan

Source: Processed by the Author, 2025

Based on the results of the **t-test (partial test)** in Table 18, the following conclusions can be drawn:

1) According to Table 18, the significance value for the effect of Financial Literacy ($X_1$) on Usage Intention (Y) is 0.425, and the t-value is 0.801, which is less than the t-table value of 1.984. Therefore, $H_{01}$ is accepted and $H_{a1}$ is rejected. This means that Financial Literacy does not have a significant effect on the intention to use the LinkAja e-wallet.
2) Meanwhile, the t-test result for Ease of Use ($X_2$) on Usage Intention (Y) shows a significance value of 0.000 and a t-value of 4.679, which is greater than the t-table value of 1.984. Thus, $H_{02}$ is rejected and $H_{a2}$ is accepted. This indicates that Ease of Use has a positive and significant effect on the intention to use.
3) For the Perceived Risk ($X_3$) variable, the t-test result shows a significance value of 0.000 and a t-value of 4.197, which is also greater than the t-table value of 1.984. Therefore, $H_{03}$ is rejected and $H_{a3}$ is accepted, meaning that Perceived Risk also has a positive and significant effect on Usage Intention.

Hence, it can be concluded that both Ease of Use and Perceived Risk have a positive and significant influence on Usage Intention, while Financial Literacy does not have a significant effect on it.

### F-Test (Simultaneous Test)

**Table 19.** F-Test

ANOVA[a]

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 3036.577 | 3 | 1012.192 | 51.690 | .000[b] |
| | Residual | 1879.884 | 96 | 19.582 | | |
| | Total | 4916.461 | 99 | | | |

a. Dependent Variable: Minat Menggunakan

b. Predictors: (Constant), Persepsi Risiko, Literasi Keuangan, Kemudahan Penggunaan

Source: Processed by the Author, 2025

Based on Table 19, the significance value for the influence of Financial Literacy ($X_1$), Ease of Use ($X_2$), and Perceived Risk ($X_3$) on Usage Intention (Y) is 0.000, which is less than 0.05, and the calculated F-value is 51.690, which is greater than the F-table value of 2.6993. This indicates that $H_0$ is rejected and $H_a$ is accepted. Therefore, it can be concluded that there is a simultaneous and significant influence of Financial Literacy ($X_1$), Ease of Use ($X_2$), and Perceived Risk ($X_3$) on Usage Intention (Y) of the LinkAja e-wallet.

### Test of Coefficient of Determination ($R^2$)

**Table 20.** Coefficient of Determination Test ($R^2$)

Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .786[a] | .618 | .606 | 4.425170 |

a. Predictors: (Constant), Persepsi Risiko, Literasi Keuangan, Kemudahan Penggunaan

Source: Processed by the Author, 2025

The results of the coefficient of determination test in Table 20 show that the R-squared ($R^2$) value in this study is 0.606. This indicates that the variables Financial Literacy ($X_1$), Ease of Use ($X_2$), and Perceived Risk ($X_3$) have a combined influence of 60.6% on Usage Intention of the E-Wallet (Y). The remaining 39.4% is influenced by other variables outside the regression model that were not examined in this study.

## 5. Discussion

- The Influence of Financial Literacy on Intention to Use

Based on the analysis results, the significance value of the influence of Financial Literacy (X1) on Intention to Use E-Wallet (Y) is 0.425 with a t-count value of 0.801, which is smaller than the t-table value of 1.984. Therefore, $H_{o1}$ is accepted and $H_{a1}$ is rejected, indicating that Financial Literacy does not have a significant effect on the intention to use e-wallets.

This finding is in line with the research of Namiroh et al. (2024), which shows that Financial Literacy does not affect the intention to use e-wallets. Thus, it can be concluded that a person's level of understanding in managing finances does not directly encourage their intention to use digital financial services such as e-wallets..

- The Influence of Ease of Use on Intention to Use

  Based on the results of the t-test, the influence of Ease of Use (X2) on Intention to Use E-Wallet (Y) shows a significance value of 0.000 with a t-count of 4.679, which is greater than the t-table value of 1.984. Therefore, $H_{o2}$ is rejected and $H_{a2}$ is accepted. This indicates that there is a significant influence of the Ease of Use variable on the Intention to Use E-Wallet.

  This study is consistent with Agustina et al. (2022), which found that Ease of Use has a positive and significant influence on the intention to use fintech payment or e-wallets. This proves that the majority of users are more likely to be interested in using a financial application when it is easy to operate. The findings of this study are also highly relevant to users' interest in e-wallets, as ease of use is one of the primary drivers..

- The Influence of Perceived Risk on Intention to Use

  The t-test results show that Perceived Risk (X3) affects Intention to Use E-Wallet (Y) with a significance value of 0.000 and a t-count of 4.197, which is greater than the t-table value of 1.984. Therefore, $H_{o3}$ is rejected and $H_{a3}$ is accepted. Overall, each variable in the t-test provides significant results, as the significance values are < 0.05 and the t-count values are greater than the t-table.

  This finding aligns with Pebriantie & Sulaeman (2023), which show that Perceived Risk has a positive and significant influence on the intention to use, as perceived risk encompasses important factors in understanding the use of e-wallets. Therefore, understanding perceived risk is essential in shaping users' intention to adopt e-wallet services..

- The Influence of Financial Literacy, Ease of Use, and Perceived Risk on Intention to Use

  The results of the study show that the influence of Financial Literacy (X1), Ease of Use (X2), and Perceived Risk (X3) on Intention to Use E-Wallet (Y) has a significance value of 0.000 < 0.05, with an F-count value of 51.690, which is greater than the F-table value of 2.699. This indicates that $H_{o4}$ is rejected and $H_{a4}$ is accepted. Therefore, it can be concluded that Financial Literacy, Ease of Use, and Perceived Risk simultaneously have a significant influence on the Intention to Use E-Wallet.

  This study supports the findings of Lestari et al. (2023), which show that simultaneously these variables have a positive and significant influence on the intention to use Seabank digital banking services. This is reflected in how frequently customers use the bank for transactions and payments..

## 6. Conclusions

Based on the results of the study regarding the influence of financial literacy, ease of use, and perceived risk on the intention to use the LinkAja e-wallet among the community of Telukjambe Timur, the following conclusions can be drawn:

- Financial literacy does not have a significant effect on the public's intention to use the LinkAja e-wallet application. This means that although a person may have good knowledge or understanding of financial matters, it does not necessarily encourage them to use LinkAja as a digital transaction tool.
- Ease of use has a strong and significant effect on the intention to use. The easier an application is to use — from its navigation, speed of transactions, and user-friendly interface — the greater the community's interest in trying and continuing to use the LinkAja application.

- Perceived risk significantly influences a person's decision to use the e-wallet. Factors such as transaction security, protection of personal data, and system reliability affect the public's trust in LinkAja.
- The simultaneous influence of financial literacy, ease of use, and perceived risk on intention to use LinkAja is significant. This hypothesis is accepted, based on the R-Square value which indicates that the research model has a good predictive strength. This suggests that the combination of the three independent variables significantly influences the public's intention to use LinkAja as a digital transaction tool.

## 7. Implications

For Digital Wallet Users:

Digital wallet users are encouraged to improve their financial literacy through financial training and education. With better understanding, users can manage digital transactions more wisely and comprehend the risks related to data security. In addition, choosing a digital wallet that is easy to use and provides benefits aligned with their needs will enhance user comfort during transactions.

For Companies:

Digital wallet companies need to reduce users' perceived risk and improve service usability. This can be achieved through advanced security features, clear guidance, and service innovations such as loyalty programs and financial management tools. Collaborating with educational and financial institutions is also essential to promote wider adoption of digital wallet services.

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