The Use of Cross-Generational Digital Wallets in Accelerating Digital Economy Transformation

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Abstract

The phenomenon of digital wallets as electronic payment transaction tools is primarily due to changes in people's lifestyles, leveraging technological advancements, and various advantages, which consequently influence the decision to use digital wallets compared to other options. These digital wallet products are regulated through the regulations and rules established in Bank Indonesia Regulation No. 18/40/PBI/2016 and Bank Indonesia Circular Letter No. 18/41/DKSP regarding Payment Transaction Processing Implementation. Indonesia is ranked as the fourth most populous country with a population of 277.7 million people, and it is also one of the world's largest populations of internet users, totaling 204.7 million internet users in the country as of January 2022, or 73.7% of the entire Indonesian population. The aim of this research is to identify the differences in digital wallet usage frequency based on demographic factors, users' perceptions of digital wallets, and respondents' views on their interest in digital wallets in the future. The research method employs a direct field survey with a quantitative descriptive approach. The results indicate that the frequency of digital wallet usage is still low and uneven, while users' perceptions and interest in digital wallets are high. The findings of this research corroborate the findings of previous studies.

Keywords: *Dompet Digital, E-Wallet, Ekonomi Digital, Kalimantan Barat, Financial*

1. INTRODUCTION

The evolution of the digital economy is an ongoing phenomenon that continues to grow significantly in the digital era up to the present day (Fathina, 2022;Basly & Hammouda, 2020; Mancuso et al., 2023). Technological advancements, coupled with widespread internet access, have driven society to inevitably shift towards digital transactions as a practical and efficient choice for conducting activities across various sectors (Hasan et al., 2020;Dwivedi et al., 2021; Nugraha et al., 2022; Rahma et al., 2021; Tarantang et al., 2019). Indonesia is noted as the fourth most populous country with a population of 277.7 million people (January 2022) and stands as one of the world's largest populations of internet users. As of January 2022, there are 204.7 million internet users in the country, accounting for 73.7% of the entire Indonesian population, according to We Are Social's report (Annur, 2022).

The aforementioned data depicts Indonesia's substantial potential for developing the digital economy, which can open up new business opportunities and enhance public access to financial services (Anggraeni, 2022;Bessonova & Battalov, 2021; Samoilenko, 2023). However, this also presents challenges in terms of enhancing security levels for online transactions (Herlina, 2021). To address these challenges, digital wallets emerge as an innovation within the digital economy transformation (Putrajaya, 2023). With their ease of use in conducting transactions and greater efficiency, eliminating the need to carry cash or credit cards, digital wallet users can also enjoy various promotions and discounts offered (Cahyadi et al., 2022). Numerous fintech and e-commerce companies have introduced digital wallet products such as GoPay, OVO, Dana, LinkAja, Shopee Pay, and others (Hidayati, 2023). These digital wallet products are regulated through the regulations

and rules established in Bank Indonesia Regulation No. 18/40/PBI/2016 and Bank Indonesia Circular Letter No. 18/41/DKSP regarding Payment Transaction Processing Implementation (BI, 2016).

Table 1.1 Projection of Digital Wallet Transaction Values in Indonesia

No	Year	Value / US$ Miliar
1	2021	28
2	2022	30,8
3	2023	40,5
4	2024	53,3
5	2025	70,1

Source: databoks.katadata.co.id

According to RedSeer, a marketing consultancy based in India, the projected 3 value of digital wallet transactions in Indonesia by the year 2025 is anticipated to encompass 55% of the total transactions in the Asia Pacific region, amounting to approximately US$70.1 billion (Pahlevi, 2022). This research is further supported by Mohammad Miftah, the Director of Research at the General Banking Department of the Financial Services Authority, who states that Indonesia's digital economy is expected to grow eightfold from IDR 632 trillion to IDR 4,531 trillion, with ecommerce increasing by 34% or IDR 1,900 trillion by the year 2030 (Anggraeni, 2022).

Table 1.2 Most Commonly Used Payment Methods for E-Commerce

No	Name	Value / % Responden
1	E-wallet	53
2	Transfer/virtual account	20
3	Paylater	17
4	Alfamart/Indomaret	7
5	Kartu debit	2
6	Kartu kredit	1

Source: databoks.katadata.co.id

In March 2022, a survey conducted by Katadata Insight Center (KIC) in collaboration with Kredivo, involving 3,500 respondents from across Indonesia, revealed that digital wallets (E-wallets) were the most frequently used payment method for e-commerce, accounting for 53% compared to other payment methods (Pahlevi, 2022). With this phenomenon in mind, this research is conducted to examine the development of digital wallets as a payment tool across all segments of society.

2. RESEARCH METHODS

This study employs a quantitative field research approach with a descriptive orientation. The quantitative research method used here is a survey, which is employed to collect data that has occurred, either in the past or the present, regarding beliefs, opinions, characteristics, and relationships between variables that can be used to test various hypotheses (Salmaa, 2023). As part of data collection and information gathering, this research is conducted in the West Kalimantan Province. The data used in this research is derived from both primary and secondary sources. Primary data is collected directly from the respondents through techniques such as questionnaires, interviews, and observations. On the other hand, secondary data is gathered through a literature review of sources such as previous research studies, relevant research journals, books, magazines, newspapers, online sources, and other materials that can contribute to the comprehensiveness of the research data.

Population in the context of this research refers to the entire number of individuals or residents in a specific area; a group of individuals sharing similar characteristics; the total inhabitants, including both humans and other living creatures, in a confined space; a collection of individuals, objects, or entities serving as a source for sample selection; a group that meets specific criteria related to the research issue (KBBI, 2023). Generally, population refers to individuals who are the subjects of the researcher or individuals whose characteristics are to be examined (Roflin et al., 2021). In this study, the population is the community of West Kalimantan Province, totaling 5,470,797 people (BPS, 2023). A sample is a chosen subset of the population selected through sampling methods in a research study (Swarjana, 2022). The sample for this study consists of 2238 respondent individuals, utilizing non-probability sampling with a purposive sampling technique. Purposive sampling is a sampling technique executed based on specific considerations and characteristics as defined by the researcher (Ramadhani and Bina, 2021).

The data collection techniques used in this research include:

a. Preliminary study. This activity is carried out to gain clarity on the problem that will be investigated, allowing the research problem to be formulated clearly.

b. Questionnaires or surveys, conducting structured interviews (through a list of questions) directly/indirectly with the research subjects. This data collection method is chosen with the hope of obtaining information relevant to the examined problem. Information can be measured using Likert scale instruments with scores ranging from 1 to 5, assessed as follows:

Table 2.1 Likert Scale

No	Alternative Responses	Scores
1	Strongly Agree (SA)	5
2	Agree (A)	4
3	Neutral (N)	3
4	Disagree (D)	2
5	Strongly Disagree (SD)	1

Source : (Rifka dkk, 2022)

After the questionnaires are completed, they are directly processed by assigning weight to the ratings using the Likert scale formula. These scores are then summed and interpreted through the calculation of an Index % using the formula provided. Finally, to complete this stage, intervals (ranges) are established as in Table 2.2 in order to determine the classification of assessments (Sa'adah, 2021).

Formulas : T x Pn

T = total number of respondents who made a choice.

Pn = the numerical value of the Likert score.

Index % Formula = Total Score / Y x 100

Interval Formula = 100 / Total Score (Likert)

Tabel 2.2 Skala Interval

No	Interval	Keterangan
1	0% - 19,99%	Sangat Rendah
2	20% - 39,99%	Rendah
3	40% - 59,99%	Cukup
4	60% - 79,99%	Tinggi
5	80% - 100%	Sangat Tinggi

Source : Processed Data, 2023.

According to Bogdan, data analysis is the process of seeking data, systematically organizing the data obtained from interviews, field notes, and documentation. This is done by categorizing the data, breaking it down into units, synthesizing it, forming patterns, selecting what is essential to study, and drawing conclusions that can be communicated to others. The purpose of data analysis is to determine or derive overall conclusions from the research data collected by the researcher. In this research, data analysis employs descriptive data analysis for quantitative research. Descriptive data analysis involves portraying or describing the discovered data as they are (Admin, 2022). This research utilizes one of the most commonly used data analysis tools in various fields, which is Microsoft Excel. Excel offers a range of functions for processing, organizing, and analyzing data in a simple, faster, and more intuitive manner.

3. RESULTS AND DISCUSSION
3.1. General Overview

Kalimantan Barat is one of the provinces in Indonesia that shares a direct border with a foreign country, namely the State of Sarawak, East Malaysia. In fact, with this position, Kalimantan Barat is now the only province in Indonesia that officially has a land access for entering and exiting a foreign country. This is made possible because there is a cross-border road between Kalbar and Sarawak: the Pontianak - Entikong - Kuching road (Kalbarprov, 2020). The province of Kalimantan Barat is located on the western part of the Kalimantan island (between 2°08' N and 3°05' S latitude, and between 108°00' E and 114°10' E longitude). Kalimantan Barat itself is crossed by the Equator line (0° latitude) precisely above the city of Pontianak. Due to this geographical influence, Kalimantan Barat is one of the tropical regions with relatively high temperatures and high humidity.

The area size of Kalimantan Barat is 147,307 square kilometers, which is equivalent to 1.13 times the size of Java Island. It is the third largest province after Papua Province (319,036.05 square kilometers) and Central Kalimantan Province (153,564.50 square kilometers), with the fourth being East Kalimantan (129,873 square kilometers after excluding North Kalimantan Province). The territorial boundaries are as follows:

a. The western part borders the Karimata Strait.

b. The northern part shares a direct border with Sarawak (East Malaysia) and East Kalimantan Province.

c. The southern part borders Central Kalimantan Province and the Java Sea.

d. The eastern part borders Central Kalimantan Province and East Kalimantan Province.

West Kalimantan Province, administratively, consists of 14 (fourteen) regencies/cities, which comprise twelve regencies and two cities. Table 3.1 illustrates the fourteen regencies/cities divided into 174 sub-districts, 99 urban villages, and 2,031 rural villages (Ppid.kalbarprov, 2020).

Table 3.1 Area Size of West Kalimantan Province

No	Regency/City	Regency/City	Capital Area Size (km2)	Capital Area Size (km2)
1	Kabupaten Sambas	Sambas	6.716,52	4,56%
2	Kabupaten Mempawah	Sungai Pinyuh	2.797,88	1,90%
3	Kabupaten Sanggau	Sanggau	12.857,80	8,73%
4	Kabupaten Ketapang	Ketapang	31.240,74	21,21%
5	Kabupaten Sintang	Sintang	21.638,20	14,69%
6	Kabupaten Kapuas Hulu	Putussibau	29.842,00	20,26%
7	Kabupaten Bengkayang	Bengkayang	5.075,48	3,45%
8	Kabupaten Landak	Ngabang	8.915,10	6,05%
9	Kabupaten Sekadau	Sekadau	5.444,20	3,70%
10	Kabupaten Melawi	Nanga Pinoh	10.640,80	7,22%
11	Kabupaten Kayong Utara	Sukadana	4.568,26	3,10%
12	Kabupaten Kubu Raya	Kubu	6.958,22	4,72%
13	Kota Pontianak	–	107,8	0,07%
14	Kota Singkawang	–	504	0,34%
	Provinsi Kalimantan Barat		147.307,00	100,00%

Source : BPS Provinsi Kalimantan Barat

3.2. Digital Wallet Users

Digital wallets initially emerged with the development of digital economy to facilitate transactions. Below is Table 3.2 presenting respondent data on digital wallet usage:

Table 3.2 Digital Wallet Usage

Question	Response	Frequency	Percentage (%)
Knowing About Digital Wallets	Knowing	1279	57,1
	Not Knowing	959	42,9
Having a Digital Wallet	Having	685	30,6
	Not Having	1553	69,4

Source : Data Processing, 2023.

Table 3.2 illustrates the respondents' condition based on the usage of digital wallets regarding their knowledge and ownership of digital wallets. Out of 2238 respondents, a total of 57.1% are aware of digital wallets. However, in contrast to ownership, only a small portion, which is 30.6% or 685 respondents, actually own a digital wallet.

3.3. Respondent Characteristics

The data in this study originated from primary data in the form of questionnaires administered to a portion of the population in West Kalimantan Province. The aim was to depict the profile of the respondents in the research. All respondents were collected from the 14 regencies and cities across West Kalimantan Province, resulting in a total of 2297 responses. Subsequently, these responses were filtered based on predetermined classifications, yielding a final count of 2238 respondents who became the research sample.

Table 3.3 Respondent Characteristics

Classification and Categories	Respondents		Digital Wallet Users Digital Wallet		Users	
	Fr.	(%)	Yes	No	Fr.	(%)
Gender Female	929	41,51	44,03	55,97	409	59,71
Male	1309	58,49	21,08	78,92	276	40,29
Total	2238	100	30,61	69,39	685	100
Residential Area Kota Pontianak	850	37,98	38,94	61,06	331	48,32
Kabupaten Kubu Raya	446	19,93	26,23	73,77	117	17,08
Kabupaten Ketapang	164	7,33	35,37	64,63	58	8,47
Kabupaten Sambas	206	9,2	22,82	77,18	47	6,86

Classification and Categories	Respondents		Digital Wallet Users Digital Wallet		Users	
	Fr.	(%)	Yes	No	Fr.	(%)
Kabupaten Sanggau	120	5,36	26,67	73,33	32	4,67
Kota Singkawang	61	2,73	36,07	63,93	22	3,21
Kabupaten Landak	87	3,89	19,54	80,46	17	2,48
Kabupaten Sintang	82	3,66	20,73	79,27	17	2,48
Kabupaten Bengkayang	21	0,94	61,9	38,1	13	1,9
Kabupaten Mempawah	108	4,83	8,33	91,67	9	1,31
Kabupaten Sekadau	26	1,16	34,62	65,38	9	1,31
Kabupaten Kapuas Hulu	42	1,88	16,67	83,33	7	1,02
Kabupaten Melawi	13	0,58	30,77	69,23	4	0,58
Kabupaten Kayong Utara	12	0,54	16,67	83,33	2	0,29
Age / Generation						
Alpha Generation (2012-present)	438	19,57	7,08	92,92	31	4,53
Generation Z (1997-2011)	587	26,23	58,6	41,4	344	50,22
Millennials (1981-1996)	425	18,99	47,06	52,94	200	29,2
Generation X (1965-1980)	443	19,79	18,74	81,26	83	12,12
Baby Boomers (1946-1964)	345	15,42	7,83	92,17	27	3,94
Education						
No Education / Completed	245	10,9	5,31	94,69	13	1,9
Elementary School (SD)	533	23,8	6	94	32	4,67
Junior High School (SMP)	208	9,3	15,87	84,13	33	4,82
High School (SMA)	928	41,5	46,01	53,99	427	62,34
Bachelor's Degree (S1)	297	13,3	54,21	45,79	161	23,5
Master's Degree (S2)	25	1,1	76	24	19	2,77
Doctoral Degree (S3)	2	0,1	0	100	0	0
Occupation						
Student	507	22,7	11,24	88,76	57	8,32
College Student	405	18,1	62,96	37,04	255	37,23
Civil Servant (PNS)	136	6,1	46,32	53,68	63	9,2
Private Sector Employee	739	33	24,63	75,37	182	26,57
Entrepreneur	451	20,2	28,38	71,62	128	18,69
Income						
Below Rp. 2,500,000	1634	73	12,61	87,39	206	30,07
Rp. 2.5 Million to Rp. 5 Million	486	21,7	85,39	14,61	415	60,58
Above Rp. 5 Million	118	5,3	54,24	45,76	64	9,34

Note : Fr. = Frequency

Source : Processing, 2023.

Table 3.3 presents data on respondent characteristics according to their classification and category, which includes gender, residential area, age/generation, education, occupation, and income. The data depicts respondents who are users and non-users of digital wallets. Out of 2238 respondents, 1553 respondents or 69.39% do not use digital wallets, while 685 respondents or 30.61% use digital wallets. D. Purpose of Using Digital Wallets There are many reasons for using digital wallets; transactions can be conducted anytime and anywhere as long as there is sufficient internet network support. Below is Table presents initial information on the usage of digital wallets:

Table 3.4 Purposes of Using Digital Wallets

Digital Wallet Information	Response	Frequency	Percentage (%)
Usage Purposes	Online Shopping	579	84,53
	Paying Bills (Electricity, Water, etc.)	320	46,72
	Ride-Hailing Services	191	27,88
	In-Store Shopping	181	26,42
	Money Transfer/Online Transfer	550	80,29

Digital Wallet Information	Response	Frequency	Percentage (%)
	Buying Phone Credit	361	52,7
	Data Packages	409	59,71
	Social security program	95	13,87
	Food Purchases/Delivery	333	48,61
Brands Used	1. Go-Pay	300	43,8
	2. Ovo	223	32,55
	3. Dana	622	90,8
	4. LinkAja	99	14,45
	5. Jenius	17	2,48
	6. Go-Moble	51	7,45
	7. Paytren	18	2,63
	8. Sakuku	31	4,53
	9. Isaku	29	4,23
	10. Dokupay	14	2,04
Reasons for Usage	1. Attractive Promotions (Discounts)	247	36,06
	2. Transaction Convenience	625	91,24
	3. Comfort and Practicality	525	76,64
	4. Financial Management Assistance	144	21,02
Transaction Volume	1 Time	80	11,68
	2 times - 5 times	373	54,45
	6 times - 10 times	124	18,1
	More than 11 times	108	15,77

Source: Processed Data, 2023.

Table 3.4 depicts the 685 digital wallet users' ownership, from usage purposes to transaction volumes in a single month. The most commonly utilized purposes are online shopping and money transfers. Branding is crucial for businesses to establish their image and gain trust, particularly among consumers. The brand that is most widely used by users in this study is DANA, accounting for 90.80%, followed by Go-Pay at 43.80%, and OVO at 32.55%. These figures illustrate that consumers have multiple brands they use for digital financial transactions.

3.4. Ease of Using Digital Wallets

With the advancement of global technology, society is required to adapt rapidly. In the economic sector, technology has given rise to digital wallets as an alternative to cash, considered to be more efficient. Various conveniences are offered to make it easier for people to use them. Below is Table 3.5, presenting respondent data on the ease of using digital wallets :

Table 3.5 Ease of Using Digital Wallets

NO	Questions	Scores				
		SA	A	N	D	SD
1	Digital wallet applications are easy to use for new users.	172	407	57	18	1
2	I easily understand the features within the digital wallet application.	195	422	55	13	0
3	Digital wallet applications make transactions easier for me.	254	396	24	10	1
4	Digital wallets have clear and easy-to-understand usage procedures.	192	423	55	11	4
	Total	813	1648	191	52	6
	Total Scores	4065	6592	573	104	6
	Total	11340				
	Percentage	82,77				

Source: Processed Data, 2023.

Based on Table 3.5, respondents' opinions on the ease of using digital wallets have a percentage score of 82.77% falling into the 'Very High' category. This illustrates that the majority of respondents find digital wallets easy to use and understand.

3.5. Benefits of Digital Wallets for Users

Digital wallets can be used by the public to conduct various transactions more easily and efficiently. Users can buy phone credit, data packages, electricity tokens, game vouchers, make purchases, transfers, and other electronic needs using just a digital wallet. Below is Table 3.6 presenting respondent data on the benefits of digital wallets.

Table 3.6 Benefits of Digital Wallets

NO	Questions	Scores				
		SA	S	KS	SA	STS
1	Digital wallets are very useful in daily life.	224	406	44	9	2
2	Digital wallet applications can enhance transaction speed.	231	399	44	10	1
3	Various transactions can be conducted through digital wallet applications.	237	388	50	7	3
4	With digital wallets, there's no need to worry about not carrying cash.	204	329	117	30	5
	Total	896	1522	255	56	11
	Total Scores	4480	6088	765	112	11
	Total	11456				
	Percentage	83,62				

Source: Processed Data, 2023.

Based on Table 3.6, respondents' opinions on the benefits of using digital wallets have a percentage score of 83.62% falling into the 'Very High' category. This illustrates that the majority of respondents find digital wallets to be highly beneficial.

3.6. Trust of Digital Wallet Users

Trust is a critical factor in the digital payment sector. This is because digital transactions are a relatively new concept, and these transactions are conducted using electronic applications that not all individuals are familiar with. However, the continuous and extensive development of technology is driving people to shift to electronic applications, primarily utilizing smartphones.

Table 3.7 Trust of Digital Wallet Users

NO	Questions	Scores				
		SA	S	KS	SA	STS
1	I prefer using digital wallet applications for transactions.	127	285	236	32	5
2	I prioritize using digital wallets for every transaction if the payment method is available.	143	339	171	27	5
3	Friends/family recommend using digital wallet applications.	112	385	147	37	4
4	I hope digital wallet applications will always be available for transactions in the future.	225	377	71	11	1
	Total	607	1386	625	107	15
	Total Scores	3035	5544	1875	214	15
	Total	10683				
	Percentage	77,98				

Source: Processed Data, 2023.

Based on Table 3.7, respondents' opinions on the trustworthiness of using digital wallets have a percentage score of 77.98% falling into the 'High' category. This illustrates that the majority of respondents believe that digital wallets can be trusted for payments alongside cash.

3.7. Security Of Digital Wallets

Digital wallets are suspected to still be vulnerable to cybercrime, as many unscrupulous individuals attempt to circumvent the security systems of digital wallet applications. There are several methods employed by cybercriminals, one of which is social engineering. Perpetrators engineer a situation that can influence the victim's psychology, aiming to manipulate and steal their data. However, the public is encouraged not to worry about such crimes due to the continuous improvement of security systems for digital wallets, which are layered. The following is Table 4.8 displaying respondent data regarding the security of digital wallet users:

Table 3.8 Security of Digital Wallet Users

NO	Questions	Scores				
		SA	S	KS	SA	STS
1	Digital wallet applications are safe to use.	143	375	139	26	2
2	Digital wallet applications are safer to carry than cash.	156	375	133	21	1
3	Digital wallet applications ensure the security of user data.	123	371	155	25	11
4	Digital wallet applications do not experience payment failures.	115	269	232	60	9
	Total	537	1390	659	132	23
	Total Scores	2685	5560	1977	264	23
	Total	10509				
	Percentage	76,71				

Source: Processed Data, 2023.

Based on Table 3.8, respondents' opinions regarding the security of using digital wallets have a percentage interval value of 76.71% falling under the category of "High". This indicates that the majority of respondents consider digital wallets to be safe for their usage.

3.8. Consumeristic Attitudes Of Digital Wallet Users

The ease of conducting transactions with digital wallets influences the consumer behavior of society.

Utilizing features like cashback and promotions offered by various digital wallet service applications is one of the reasons why people become more consumeristic (Sulaeman, 2022). Research by Yosi Safera (2021) regarding consumeristic attitudes of young users of digital wallets in the city of Medan indicates that as many as 80% of them exhibit consumeristic behaviors in using digital wallets (Safera, 2021). The following is Table 3.9 presenting respondent data regarding consumeristic attitudes in the use of digital wallets:

Table 3.9 Consumeristic Attitudes of Digital Wallet Users

NO	Questions	Scores				
		SA	S	KS	SA	STS
1	The convenience provided by applications increases consumer spending.	114	355	177	33	6
2	Cashback offers enhance the desire to buy unnecessary items.	142	295	187	47	14
3	Discount promotions from various merchants tempt me to make purchases.	127	307	198	46	7
4	Stores offer digital wallet applications as a payment method.	174	417	72	19	3
	Total	557	1374	634	145	30
	Total Scores	2785	5496	1902	290	30
	Total	10503				
	Percentage	76,66				

Source: Processed Data, 2023.

Based on Table 3.9, respondents' opinions on digital wallets contributing to consumerism have a percentage interval value of 76.66% falling under the "High" category. This indicates that respondents perceive digital wallets as having a significant influence on increasing consumeristic behavior.

3.9. Risks Of Using Digital Wallets

The advantages of digital wallets come with their fair share of risks. For instance, consumers might not be able to directly identify/see/touch the products they are purchasing, which can lead to an increase in consumeristic behavior. Additionally, there is no guarantee of transaction security, and misinformation (hoaxes) can also pose a threat. Table 3.10 below presents respondent data concerning the risks of using digital wallets:

Table 3.10 Risks of Using Digital Wallets

NO	Questions	Scores				
		SA	S	KS	SA	STS
1	I often overlook expenses when using digital wallet applications.	102	283	219	63	18
2	Neglecting to safeguard the password for digital wallet applications can lead to hacking risks.	164	348	129	34	10
3	Frequent use of digital wallet applications makes me forget to carry cash.	94	255	251	71	14
4	Losing my phone can result in losing my digital wallet if I forget the app account password.	169	351	127	32	6
	Total	529	1237	726	200	48
	Total Scores	2645	4948	2178	400	48
	Total	10219				
	Percentage	74,59				

Source: Processed Data, 2023.

Based on Table 3.10, respondents' opinions on the risks of using digital wallet applications have a percentage interval value of 74.59%, falling within the "High" category. This indicates that respondents have a clear understanding of the risks associated with using digital wallets.

3.10. Community Interest In Using Digital Wallets

According to Research InsightAsia, digital wallets are increasingly becoming the preferred payment method among the community compared to cash payments and bank transfers. Various platforms are competing to offer cashback promotions and direct rewards to attract new users and capture their interest in using digital wallets (Wicaksono, 2023). The following is Table 3.11 presenting respondent data regarding the community's interest in using digital wallets:

Table 3.11 Community Interest in Using Digital Wallets

NO	Questions	Scores				
		SA	S	KS	SA	STS
1	I have a desire to learn about digital wallet applications.	325	1240	406	173	94
2	I have a desire to have a digital wallet application.	346	1162	450	187	93
3	I am interested in trying out digital wallet applications.	356	1214	409	170	89
4	I will continue to use digital wallet applications in the future.	109	180	488	1086	375
	Total	1136	3796	1753	1616	651
	Total Scores	5680	15184	5259	3232	651
	Total	30006				
	Percentage	67,04				

Source: Processed Data, 2023

Based on Table 3.11, the opinions of all respondents in the West Kalimantan province, totaling 2,238 respondents, show a percentage interval value of 67.04% falling under the "High" category. This result indicates that there is still a significant portion of the population in West Kalimantan province that has not yet fully embraced digital wallets as their primary payment method. While the interest in using digital wallets is high, it also reveals that there is a substantial opportunity for growth and adoption in the West Kalimantan province. This suggests that efforts to educate and promote the benefits of digital wallets, along with the incentives provided by platforms, could potentially lead to increased usage and integration of digital wallets as a primary mode of payment in the region.

3.11. Validity Testing

Validity is the process by which empirical data is collected to support the conclusions to be generated from the instrument's scores. The validity test used in this study aims to measure how accurately a test performs its function, whether the measurement tool that has been developed can truly measure what needs to be measured (Darma, 2021). The criteria for measuring the validity of the test, whether it is

valid/invalid, is determined by comparing the calculated r to the tabled r; if the calculated r is greater than the tabled r, it is considered valid, whereas if the tabled r is greater than the calculated r, it is considered invalid. A significance level of 0.05% was used for the tabled r. Table 3.12 presents the results of the validity test:

Table 3.12 Validity Test

No	Questionnaire Items	Corrected Item-Total	Respondents	R table	Test Results
1	Ease 1	0,628	685	0,0748	Valid
2	Ease 2	0,682	685	0,0748	Valid
3	Ease 3	0,651	685	0,0748	Valid
4	Ease 4	0,717	685	0,0748	Valid
5	Benefits 1	0,695	685	0,0748	Valid
6	Benefits 2	0,701	685	0,0748	Valid
7	Benefits 3	0,682	685	0,0748	Valid
8	Benefits 4	0,706	685	0,0748	Valid
9	Trustworthiness 1	0,693	685	0,0748	Valid
10	Trustworthiness 2	0,736	685	0,0748	Valid
11	Trustworthiness 3	0,611	685	0,0748	Valid
12	Trustworthiness 4	0,635	685	0,0748	Valid
13	Security 1	0,715	685	0,0748	Valid
14	Security 2	0,701	685	0,0748	Valid
15	Security 3	0,691	685	0,0748	Valid
16	Security 4	0,681	685	0,0748	Valid
17	Consumptive 1	0,673	685	0,0748	Valid
18	Consumptive 2	0,607	685	0,0748	Valid
19	Consumptive 3	0,617	685	0,0748	Valid
20	Consumptive 4	0,684	685	0,0748	Valid
21	Risks 1	0,511	685	0,0748	Valid
22	Risks 2	0,413	685	0,0748	Valid
23	Risks 3	0,606	685	0,0748	Valid
24	Risks 4	0,463	685	0,0748	Valid
25	Interest 1	0,919	2238	0,0414	Valid
26	Interest 2	0,952	2238	0,0414	Valid
27	Interest 3	0,943	2238	0,0414	Valid
28	Interest 4	0,910	2238	0,0414	Valid

Source: Processed Data, 2023.

Based on Table 3.12, Items 1-24 are questionnaire questions that have utilized the digital wallet application, while Items 25-28 are questionnaire questions applied to all respondents. Table 3.12 shows that all correlation coefficient calculation values for each questionnaire item are greater than the reference value in the r table. This indicates that the questionnaire items as a whole can be considered valid.

3.12. Reliability Testing

Reliability testing is used to determine whether the instrument used can be trusted by the data collector. An instrument is considered reliable if α > 0.6, and vice versa (Komputer, 2017).

Table 3.13 Reliability Testing

Cronbach's Alpha	N of Items
,936	24
,948	4

Source: Processed Data, 2023.

Table 3.13 illustrates the results of the two reliability test data. The Cronbach's Alpha coefficients are greater than 0.6, indicating that the reliability test instrument is reliable or dependable.

3.13. Research Discussion

3.13.1. Differences in the Frequency of E-Wallet Usage Based on Demographic Factors.

The term "demographics" originates from the combination of the Greek words "demos" (people or population) and "graphein" (writing or record).

Demographics studies population, primarily focusing on fertility or birth rates, mortality or death rates, and mobility. The demographic classifications utilized in this research encompass gender, residential region, age/generation, education, occupation, and income.

Under the classification of gender with a total of 2,238 respondents, there were more male respondents than female respondents, namely 1,309 (58.49%) compared to 929 (41.51%), resulting in a difference of 380 respondents (16.98%). However, only 30.61% of the respondents use e-wallets, accounting for 685 respondents. Among e- wallet users, the male respondents were 276 (40.29%) and the female respondents were 409 (59.71%). As the data indicates that female users exceed male users by 19.42%, this could indicate that females are more inclined to perform purchase transactions using e-wallets compared to males. The convenience of conducting transactions anytime and anywhere, both in-person and online, as well as the various discounts offered by online shops, marketplaces, and e-commerce platforms, could be contributing factors. This finding aligns with prior research conducted by Rini et al. (2020) and Bagla and Sancheti (2018).

Residential region, which is classified into 14 areas including 2 cities and 12 districts, plays a role in the research. Limited internet access in certain regions could account for lower e-wallet usage. This is supported by the fact that as of 2022, out of 2,031 villages in West Kalimantan, 140 villages lacked internet signal coverage, categorizing them as "blank spot" regions (Mariana, 2022). Analyzing the respondent characteristics in Table 4.3, the regions with the highest e-wallet usage were Pontianak City (331 respondents) and Kubu Raya District (117 respondents). However, even in these areas with strong internet signals, a significant portion of the population has yet to embrace or utilize e-wallets. This observation correlates with previous research conducted by Kusumawardhani and Evita (2021) on the distribution of e-wallet usage based on Google Trends analytics, which found the highest usage in Jakarta, West Java, Central Java, Yogyakarta, and East Java.

The generation with the highest e-wallet usage consists of Generation Z (344 respondents or 50.22%) and Millennials (200 respondents or 29.2%). This aligns with various sources, including Stevanus Pangestu, an Assistant Professor at the Faculty of Economics and Business, Atma Jaya Catholic University of Indonesia, who highlighted the digital-native nature of Generation Z (Pangestu, 2020). Millennials, on the other hand, are drawn to convenience, speed, security, and transactional discounts (Dyah, 2023). This dominance by both generations corresponds with the findings of Eka et al. (2022) that Generations Y and Z are the most active e-wallet users.

Under the educational status classification, the most frequent e-wallet users in this study (Table 4.3) were individuals with a high school education (427 respondents or 62.34%) and bachelor's degree holders (161 respondents or 23.5%). This suggests that education level influences users' aptitude in e-wallet usage, as e-wallet transactions demand skills and precision. This corresponds with Nuning Kristiani's research (2013) on internet usage by demographic factors, which identified education as a contributing factor (Kristiani, 2013).

Occupational classification reveals that the most active e-wallet users in this study were students (255 respondents or 37.23%), private sector employees (182 respondents or 26.57%), and entrepreneurs (128 respondents or 18.69%). Digital platform providers utilize the convenience of e-wallets to facilitate various transactions, including purchasing goods, paying university fees, scholarships, online tests, transportation, meals, and more. This is in line with research by Irna & Intan (2020) and Erina Widya Rachmawati (2022), stating that e-wallets make non-cash transactions easier and encourage more consumer spending.

In terms of income classification, the largest group of e-wallet users falls under the income category of IDR 2.5 million to IDR 5 million, comprising 415 respondents or 60.58%. This finding is supported by a study conducted by Populix and cited by Sylke Febrina Laucereno (2022) titled "Consumer Preference Towards Banking and E-Wallet Apps," which indicates that individuals in this income range use e-wallets for daily transactions, e-commerce payments, and app-based transportation payments. On the other hand, the category with incomes above IDR 5 million (64 respondents or 9.34%) might prefer making transactions directly at stores to ensure product quality.

3.13.2. Users' Perspectives on E-Wallets.

For many individuals, e-wallets represent a technological advancement that greatly aids in

conducting seamless and swift payments through users' smartphones, eliminating the need to carry physical cash or cards. The ease of use and accessibility of e-wallets make users feel more efficient in managing their daily finances. Nevertheless, it's undeniable that concerns regarding security and privacy also exist. Some people worry about the risks of hacking or theft of personal data that could occur in the digital environment. Despite these concerns, society is becoming increasingly open to this innovation, especially as more merchants accept payments through ewallets.

Based on the research findings, users' perspectives on e-wallets in this study were based on personal experiences from the users' standpoint, categorized into six aspects: ease, benefits, trust, security, consumptive behavior, and risks. These six categories were then assessed using a Likert scale, resulting in all categories falling under the indicators of High and Very High values. These values indicate that a significant majority of respondents who are e-wallet users in West Kalimantan province are already acquainted with and informed about e-wallets. Efficiency in transitioning towards a cashless culture or having accurate value representation in monetary transactions emerged as reasons why respondents use e-wallets, aligning with technological advancements. Hopes for the future include making this technology more accessible in rural and remote areas to broaden e-wallet utilization in Indonesia. These findings correspond with research conducted by Sulistyowati et al. (2020) and Jasri et al. (2021), which found that most e-wallet users are knowledgeable about the extent of usage, functions, benefits, and risks associated with using e-wallets.

3.13.3. Respondents' Outlook on Future Interest in E-Wallets.

During the Covid-19 pandemic, society was directly or indirectly compelled to become tech-savvy. Large-scale Social Restrictions (PSBB) regulations caused people to alter their daily routines to engage in online activities, including buying and selling transactions. Prior to the pandemic, online transactions accounted for only 10%, but throughout the year 2020, there was a significant surge reaching 44% (BI, 2023). This increase in percentage was accompanied by a positive enthusiasm from digital platform providers who actively competed to capture public interest.

Based on the research findings, the future interest of people in West Kalimantan province regarding e-wallet usage, as assessed through the Likert scale, showed high indicator values. However, a majority of respondents expressed a pessimistic view about future e-wallet usage, potentially due to perceiving non-cash transactions as riskier. This finding aligns with the research conducted by Iisnawati (2021), indicating that risk is one of the considerations for users when deciding whether to adopt e-wallets (Iisnawati, 2021).

4. CONCLUSIONS

Based on the results and discussions in the previous chapters, with a total of 2238 respondents, consisting of 1553 (69.4%) non-users of e-wallets and 685 (30.6%) e-wallet users, the following conclusions can be drawn:

a. Based on the comprehensive analysis of the data gathered from 2238 respondents, encompassing both e-wallet users and non-users, several significant conclusions emerge. Firstly, when examining the frequency of e-wallet usage across different demographic factors, distinct patterns become apparent. In terms of gender, the majority of users are females, comprising 59.71% of the total e-wallet users surveyed. Furthermore, Pontianak City stands out as the leading residential region for e-wallet adoption, with 48.32% of respondents hailing from this area, followed by Kubu Raya District at 17.08%. Age-wise, Generation Z emerges as the most prominent user group, constituting 50.22% of e-wallet users, followed by Millennials at 29.2%. Educational background also influences e-wallet adoption, with a significant proportion (62.34%) of users having completed Senior High School (SMA) education. Interestingly, the occupation of respondents showcases a diverse user base, with college students (37.23%) and private sector employees (26.57%) forming substantial segments. Moreover, income levels play a role in e-wallet usage, with a majority (60.58%) falling within the IDR 2.5 million to IDR 5 million range. These findings underscore the multifaceted nature of e-wallet adoption, influenced by various demographic and socioeconomic factors.

b. Users' perspectives on e-wallets are drawn from personal experiences of users, evaluating six categories: ease, benefits, trust, security, consumer behavior, and risks. These categories

were then analyzed using a Likert scale, resulting in all categories falling under the "High" and "Very High" value indicators. These values indicate that a majority of e-wallet users in West Kalimantan province are already familiar with and knowledgeable about e-wallets.

c. Respondents' outlook on future interest in e-wallets, as assessed through the Likert scale, yielded a "High" value indicator. However, a significant number of respondents expressed a pessimistic view about future e-wallet usage, possibly due to perceiving non-cash transactions as riskier.

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