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The Influence of Perception of Convenience, Benefits, and Risks on the Decision to Use DANA E-Wallet Among Generation Z in East Jakarta City

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ABSTRACT

Purpose of the study: The main objective of this study is to examine the influence of perceived ease of use, perceived benefits, and perceived risks on the decision to use the DANA E-Wallet among Generation Z in East Jakarta.

Methodology: The methodology used is a quantitative approach. This study was conducted only in East Jakarta with 102 Generation Z respondents residing in East Jakarta. The data analysis techniques employed in this study include instrument testing, prerequisite analysis testing, hypothesis testing using partial tests (t-test), and multiple linear regression analysis.

Main Findings: The results of the testing conducted in this study show that perceived ease of use, perceived benefits, and perceived risks have a positive and significant impact on the decision to use the DANA e-wallet among Generation Z in East Jakarta.

Novelty/Originality of this study: The COVID-19 pandemic has accelerated the adoption of technology, including the use of e-wallets. Studies conducted after the pandemic may show changes in consumer behavior, particularly in the digital financial transaction habits of Generation Z. Research focusing on the behavior of Generation Z in major cities in Indonesia, such as East Jakarta, could provide novelty, considering the unique cultural and economic context of the region.

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INTRODUCTION

Smart technology or the industrial revolution 4.0 has now been implemented globally, including in Indonesia. This change can be seen from the implementation of technology in the education system and the economic sector which increasingly relies on smart technology to support work activities sustainably. [1]. Advances in information and communication technology have resulted in various innovations in the financial sector, including the emergence of e-wallets. E-wallets offer an efficient solution for making transactions without using cash, as well as providing convenience and easy access for their users [2]. Along with the increasing use of digital technology, generation Z, known as an age group that is very familiar with technology, has become one of the main users of e-wallet applications. DANA, as one of the largest e-wallet platforms in Indonesia, is the main choice for many users in various circles, especially among the younger generation [3]. Information received by customers will influence their perception of a product, with some knowledge possibly being obtained from the understanding of data received during the decision-making process. [4].

Generation Z is very accepting of technology, but they often have major concerns about digital security, which makes them an interesting group to study in the context of adopting new technologies such as e-wallets. [5]. This phenomenon has attracted the attention of researchers to look at the various factors that cause an increase in

interest in using digital wallets through the Technology Acceptance Model (TAM) approach as an approach model that is often used to determine the level of individual acceptance of a particular technology [6].

According to Davis in Kirana et al. [7], TAM is a model used to understand how technology users accept and utilize technology in their individual work. This model integrates technology utilization and management information systems literature, focusing on users' attitudes toward information technology usage. TAM is developed based on two main perceptions: perceived ease of use and perceived usefulness. These two factors are the primary references for individuals when deciding to use an information technology system.

According to Davis in Jatimoyo et al. [8], perceived ease of use refers to the degree to which an individual believes that using a particular system, in this case a mobile application, will reduce the effort required. This means users feel that using the system will be easy, such as being able to have food delivered for free anytime and anywhere. From this perspective, perceived ease of use reflects the belief that the system can be used easily and efficiently. Research conducted by Yalcin and Kutlu [9] shows that perceived ease of use indicates that consumers believe at this level (using e-wallets), e-wallets can be used easily.

According to Jogiyanto [10], perceived usefulness describes the extent to which an individual believes that using a particular technology will enhance their job performance. Davis, as cited in Kirana et al. [7], defines perceived usefulness as the level of confidence that technology will improve an individual's work effectiveness. In other words, the benefits provided by facilities such as internet banking can enhance users' work productivity.

Besides ease of use and benefits, risk also impacts consumer decisions in using a product [7]. According to Wai et al. [11], perceived risk is a combination of negative consequences and uncertainty that affect consumer purchasing decisions. Widhiaswara & Soesanto [12] state that perceived risk is a construct that evaluates the level of uncertainty regarding the likelihood of unfavorable outcomes.

Although the use of e-wallets continues to grow, a person's decision to use this application is influenced by various factors, including perceived ease, benefits, and risks. Perceived ease includes the extent to which users find it easy or difficult to use the application [13]. Perceived benefits relate to the value that users perceive from the application, while perceived risks relate to potential problems related to security and convenience in using e-wallets [14]. Usage decisions are an important aspect to consider, as they will certainly serve as an evaluation for the industry in formulating their next sales strategy [15].

According to Muharam and Soliha [16], usage decisions involve choosing from two or more alternative options, meaning that an individual must have several alternatives before making a decision. Meanwhile, Nugroho [17] states that usage decisions in services is an integration process that combines attitudes and knowledge to evaluate two or more alternative behaviors and then select one of them.

The main problem to be solved in this study is how the influence of perceived ease, perceived benefits, and perceived risks on the decision to use the DANA e-wallet among generation Z in East Jakarta City. Although there has been a lot of research on technology adoption and e-wallet use in general, there have not been many studies that specifically examine these three perceptions in the context of e-wallet use by generation Z in Indonesia, especially in urban areas such as East Jakarta [18]. Therefore, this study aims to explore more deeply the influence of these perceptions on the decision to use the DANA e-wallet.

Several previous studies have shown that perceived ease and benefits play an important role in influencing users' decisions to adopt new technologies, including e-wallets [19]. According to Davis in the Technology Acceptance Model (TAM), perceived ease and usefulness are two main factors influencing the adoption of new technology [20]. Nadia and Wiryawan's research [21] also shows that perceived usefulness and ease of use have a significant influence on intention to use e-wallet.

Nelyumna et al. [22] in their study stated that the perception of benefits and ease of use has a positive and significant effect on user behavioral intentions on FinTech applications (e-wallets) using the Technology Acceptance Model (TAM). This explains that the higher the positive perception of users towards the benefits and ease of use, the greater their intention to continue using the application. This is different from the results of research by Obsika et al. [23] which stated that the perception of benefits, perception of security, and promotion have a positive and significant effect on the interest in using E-wallets, while the perception of ease has no positive and insignificant effect on the interest in using E-wallets.

On the side of the perception of benefits, according to Arum et al. [24] showed that the perception of benefits does not affect the decision to use E-Wallets, Perception of ease and trust affect the decision to use E-Wallets. This shows that users are not always influenced by the benefits offered by E-Wallets, but are more likely to be influenced by the ease of use and trust they have in the service.

Another factor that can influence the decision to use e-wallets is the perception of risk. According to Rodiah, S. and Melati, I.S. [25] in his research stated that perception of ease, perception of usefulness, trust have a positive and significant effect, but perception of risk has a negative and significant effect on interest in using e-wallets. This explains that if users feel ease of use, significant benefits, and have trust in e-wallets, they are more likely to be interested in using them. Conversely, if they feel that the risks are quite high, interest in using e-wallets will decrease.

Security is one of the main concerns of those who want to adopt and migrate to new technologies, because the perception of risks related to security and privacy is often a major barrier to the adoption process [26]. Research by Zhang et al. states that the perception of risk related to trust in the security system can influence the decision to use or not to use an e-wallet [27]. Perceived risk is the expectation or possibility of a loss that is determined subjectively by internet users in making transactions on the internet [28]. This perception of risk is closely related to the interest in using digital wallet applications because in making transactions on the internet there are certainly several risks that may occur, such as financial risk, comfort risk, risk of the condition of the product purchased, psychological risk, and others [29].

This study proposes to conduct an in-depth analysis of the influence of perceptions of ease, benefits, and risks on the decision to use the DANA e-wallet among generation Z in East Jakarta City. The approach used is quantitative by using a survey as a data collection method. This survey will involve respondents from generation Z who actively use the DANA e-wallet in East Jakarta. Data analysis will be carried out using statistical techniques such as t-test and multiple linear regression to measure the influence of these three factors on the decision to use e-wallets.

The new value of this study lies in the emphasis on the perception of convenience, benefits, and risks simultaneously in the context of DANA e-wallet usage by generation Z in East Jakarta. This study fills the existing knowledge gap regarding the factors that influence e-wallet usage decisions, especially in urban areas with a large young population. In addition, the results of this study are expected to provide practical recommendations for e-wallet application developers to improve user experience and address issues related to risk perception, so as to increase adoption rates among generation Z.

Although there are a number of studies discussing e-wallet usage, most focus on perceptions of convenience and benefits without taking risk perceptions into account in depth. In addition, many studies are conducted outside Indonesia or only discuss general contexts, so they do not specifically describe the factors that influence generation Z decisions in Indonesia, especially in urban areas such as East Jakarta. This study can provide insight into the factors that influence usage decisions, allowing stakeholders, such as developers and e-wallet service providers, to understand aspects that need to be improved or maintained.

By understanding the perception of benefits, perception of convenience, and perception of risk, they can design more effective strategies in attracting and retaining e-wallet users in Indonesia. With this potential, the presence of e-wallets has become a significant trend in driving the growth of the Indonesian economy. By utilizing gadgets, people can make transactions anywhere and anytime, which is known as a cashless society. When compared to the use of cash such as coins or banknotes, transactions via e-wallets are relatively faster and more efficient [30]. Based on the background above, the hypothesis of this study can be described as follows:

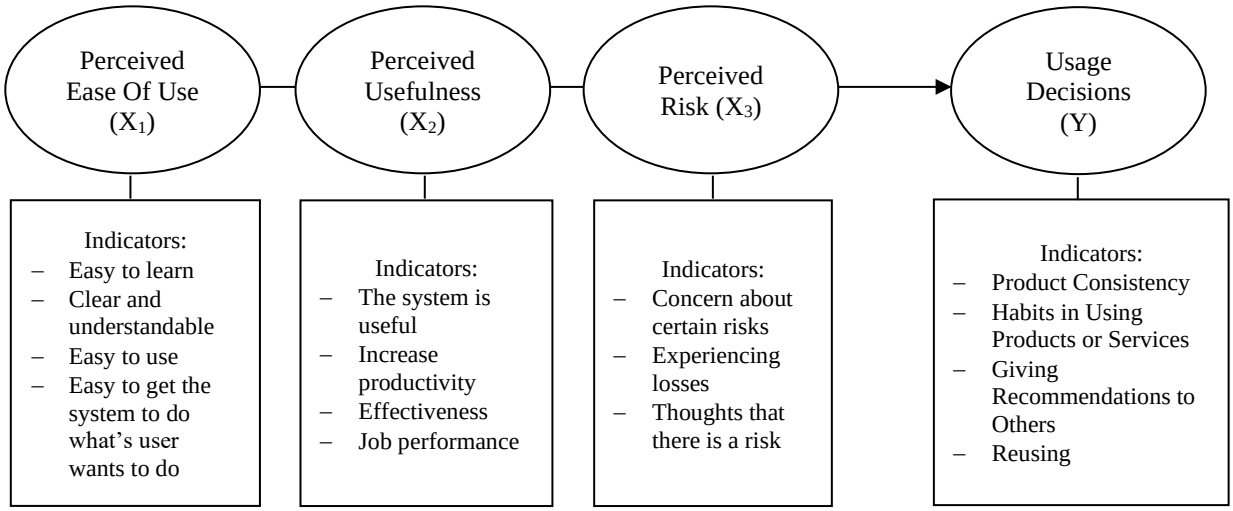

Figure 1. Hypothesis Model

2. RESEARCH METHOD

2.1 Types of Research

This study uses primary data, namely data collected directly by researchers from primary sources for research purposes [31]. Primary data was collected through the distribution of questionnaires using Google Form and distributed online via social media. The population used in this study was generation Z who live in East Jakarta

with a total of 102 respondents. The sample used used the Taro Yamane calculation formula with the result that the number of samples should be ≥ 100.

2.2 Population and Sample

Based on data from the BPS of East Jakarta City, there are 792,092 Generation Z in East Jakarta City, around 87% of Generation Z in East Jakarta use the Dana digital wallet. From these data, it can be concluded that the population in this study is 689,120 Generation Z in East Jakarta City. The sampling technique used by the researcher is the purposive sampling technique. The purposive sampling technique is a sampling technique where researchers determine several specific criteria from a group of populations to ensure that the selected sample can achieve the research objectives [32].

2.3 Data Collection Techniques

The data collection method used in this study is by using a questionnaire that has been prepared. The distribution of the questionnaire will be carried out through social media such as Whatsapp, Telegram, and Instagram in the form of Google Form. All instruments in the questionnaire will be measured using a Likert scale with a value/score of 1 to 5. The collected data were analyzed using descriptive statistical analysis techniques.

Table 1. Statement Outline

No	Variable	Indicators	Statement Item Number
1	Perceived Ease Of Use	Easy to learn	1, 2
		Clear and understandable	3, 4
		Easy to use	5, 6
		Easy to get the system to do what's user wants to do	7, 8
2	Perceived Usefulness	The system is useful	9, 10
		Increase productivity	11, 12
		Effectiveness	13, 14
		Job performance	15, 16
3	Perceived Risk	Concern about certain risks	17, 18
		Experiencing losses	19, 20
		Thoughts that there is a risk	21, 22
4	Usage Decisions	Product Consistency	23, 24
		Habits in Using Products or Services	25, 26
		Giving Recommendations to Others	27, 28
		Reusing	29, 30

Descriptive statistical analysis techniques are used to calculate the mean, median, mode, standard deviation, then a t-test is carried out to test the formulated hypothesis. Before the t-test is carried out, the data is first tested using the Kolmogorov-Smirnov normality test, linearity test, heteroscedasticity test, and multicollinearity test to ensure that the data meets the analysis requirements

2.4 Data Analysis Techniques

Before the research was conducted, a validity test of the research instrument was conducted. The data from the dialysis research results used descriptive statistical analysis techniques and multiple regression analysis techniques. Descriptive analysis aims to describe, present, and summarize data informatively [33]. While multiple regression analysis aims to test the effect of explanatory variables on the variables explained. with steps to conduct analysis requirements tests (normality, linearity, heteroscedasticity, and multicollinearity tests), hypothesis testing with partial tests (t-tests), and determination tests (R2).

2.5 Research Procedures

This research was conducted through several stages, namely determining the research topic, determining the title and variables, searching for previous research journals that are relevant to the title to be raised in this research, then submitting a research proposal. The research sample was taken by purposive sampling. Data collection was carried out through a survey using a questionnaire. The questionnaire was designed to collect data related to the decision to use the Dana e-wallet on generation Z in East Jakarta City. The next stage is data processing to data analysis. The results of the data analysis are then interpreted to answer research questions and achieve research objectives. Finally, the research is structured to present important findings and recommendations based on the research results.

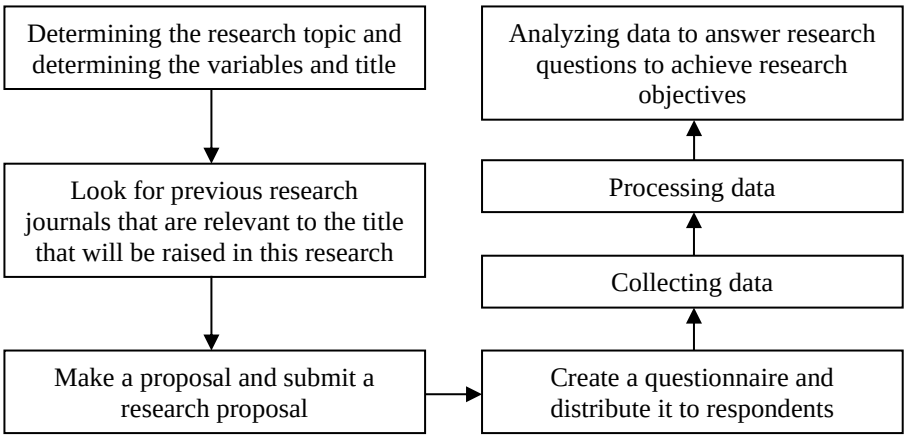

Figure 2. Research Procedure Flowchart

3. RESULTS AND DISCUSSION

This study requires data to identify the relationship and test the formulated hypothesis between perceived ease, perceived benefits and perceived risk on the decision to use the Dana e-wallet. The total number of respondents is 102 respondents. The respondent profile in this study includes several characteristics that are relevant to the research objectives. The characteristics of respondents in this study are as follows:

1) Respondents are generation Z in East Jakarta City with a total of 102 respondents
2) Respondents based on gender, respondents consist of female and male students. Female students number 75 respondents while male students number 33 respondents.
3) Respondents born in 1997-2002 number 72 respondents, born in 2003-2007 number 35 respondents and born in 2008-2012 number 1 respondent

The following are descriptive statistics of data regarding gender in this study:

Table 2. Descriptive statistics

No	Variables	Mean	Median	Modus	Std. Deviasi
1	Perceived Ease Of Use	4,211111	4	5	0,909226
2	Perceived Usefulness	3,822222	4	4	0,826621
3	Perceived Risk	3,527778	4	4	0,821707
4	Usage Decisions	3,985714	4	4	0,92534

In the perceived ease variable, the Mean value is 4.211111, the Median value is 4, the Mode value is 5, with a Standard Deviation value of 0.909226. In the perceived benefits variable, the Mean value is 3.822222, the Median value is 4, the Mode value is 4, with a Standard Deviation value of 0.826621. In the perceived risk variable, the Mean value is 3.527778, the Median value is 4, the Mode value is 4, with a Standard Deviation value of 0.821707. In the Decision to Use Dana E-Wallet variable, the Mean value is 3.985714, the Median value is 4, the Mode value is 4, with a Standard Deviation value of 0.92534. In all variables, it is proven that the Mean value is greater than the Standard Deviation value, and shows that this is very good, so that the distribution of data shows normal results and does not spread bias in the data.

3.1. Multiple Linear Regression Analysis

This analysis is used to predict changes in the value of a particular variable if another variable changes [34]. Multiple linear regression analysis in this study aims to determine the magnitude of the influence of three independent variables (perceived ease of use, perceived benefits, perceived risk) on the dependent variable (decision to use Dana E-Wallet). The following are the test results:

Table 3. Multiple Linear Regression Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.017	.247		.068	.946		
	Perceived Ease Of Use	.403	.081	.386	4.964	.000	.411	2.432
	Perceived Usefulness	.384	.069	.398	5.587	.000	.490	2.039
	Perceived Risk	.240	.053	.262	4.579	.000	.760	1.316

a. Dependent Variable: Usage Decisions (Y)

Based on the table, the regression equation can be written as follows:

$$Y = 0{,}017 + 0{,}403X_1 + 0{,}384X_2 + 0{,}240X_3 + e \ldots (1)$$

1) The regression coefficient value of the Perceived Ease of Use variable (X1) is known to be 0.403, which is positive. This means that when Perceived Ease of Use (X1) increases by 1 unit, the Decision to Use (Y) tends to increase by 0.403.
2) The regression coefficient value of the Perceived Benefit variable (X2) is known to be 0.384, which is positive. This means that when Perceived Benefit (X2) increases by 1 unit, the Decision to Use (Y) tends to increase by 0.384.
3) The regression coefficient value of the Perceived Risk variable (X3) is known to be 0.240, which is positive. This means that when Perceived Risk (X3) increases by 1 unit, the Decision to Use (Y) tends to increase by 0.240.

3.2. Analysis Requirements Test

The analysis requirement tests used in this study are normality, linearity, multicollinearity, and heteroscedasticity tests. The normality test aims to test whether in the regression model, the confounding variables or residuals have a normal distribution distribution [35]. The t and F tests assume that the residual values follow a normal distribution. In this study, the normality test for residuals uses the Kolmogorov-Smirnov test. The significance level used is $\alpha = 0.05$.

Table 4. Multiple Linear Regression Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		102
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.27416263
Most Extreme Differences	Absolute	.123
	Positive	.102
	Negative	-.123
Test Statistic		.123
Exact Sig. (2-tailed)		**.085**

Based on table 4 above, the probability value of p or Exact. Sig. (2-tailed) is 0.085. Because the probability value of p, which is 0.085, is greater than the significance level, which is 0.05. This means that the data is normally distributed.

Table 5. Linearity Test between Perceived Ease of Use (X1) and Usage Decision (Y)

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Usage Decisions (Y) * Perceived Ease of Use (X1)	Between Groups	(Combined)	22.035	12	1.836	18.032	.000
		Linearity	19.753	1	19.753	193.967	**.000**
		Deviation from Linearity	2.282	11	.207	2.037	.034
	Within Groups		9.063	89	.102		
	Total		31.099	101			

Based on the results of the linearity test between Perceived Ease of Use (X1) and Decision to Use (Y) in the table, it is known that the Sig. Linearity is 0.000 < 0.05, so there is a linear relationship between Perceived Ease of Use (X1) and Decision to Use (Y).

Table 6. Linearity Test between Perceived Usefulness (X2) and Usage Decision (Y)

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Usage Decisions (Y) * Perceived Usefulness (X2)	Between Groups	(Combined)	23.727	13	1.825	21.789	.000
		Linearity	17.544	1	17.544	209.434	**.000**
		Deviation from Linearity	6.184	12	.515	6.152	.000
	Within Groups		7.371	88	.084		
	Total		31.099	101			

Based on the results of the linearity test between Perceived Usefulness (X2) and Decision to Use (Y) in the Table, it is known that the Sig. Linearity value is 0.000 < 0.05, so there is a linear relationship between Perceived Benefits (X2) and Decision to Use (Y).

Table 7. Linearity Test between Perceived Risk (X3) and Usage Decision (Y)

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Usage Decisions (Y) * Perceived Risk (X3)	Between Groups	(Combined)	23.792	16	1.487	17.298	.000
		Linearity	10.027	1	10.027	116.636	**.000**
		Deviation from Linearity	13.765	15	.918	10.675	.000
	Within Groups		7.307	85	.086		
	Total		31.099	101			

Based on the results of the linearity test between Risk Perception (X3) and Usage Decision (Y) in the Table, the Sig. Linearity value is 0.000 < 0.05, so there is a linear relationship between Risk Perception (X3) and Usage Decision (Y).

Table 8. Multicollinearity Test

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Perceived Ease Of Use (X1)	.411	2.432
	Perceived Usefulness (X2)	.490	2.039
	Perceived Risk (X3)	.760	1.316

Based on Table 8, it is known that the VIF value of Perceived Ease of Use (X1) is 2.432, the VIF value of Perceived Benefits (X2) is 2.039 and the VIF value of Perceived Risk (X3) is 1.316. Because all VIF values < 10, it is concluded that there is no multicollinearity.

Table 9. Heteroscedasticity Test with Glejser Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.083	.166		.500	.618
	Persepsi Kemudahan (X1)	.041	.054	.118	.750	.455
	Persepsi Manfaat (X2)	-.007	.046	-.023	-.157	.875
	Persepsi Risiko (X3)	-.008	.035	-.026	-.225	.822

Based on Table 9, it is known that the Sig. Glejser value of Perceived Ease of Use (X1) is 0.455 > 0.05, the Sig. Glejser value of Perceived Usefulness (X2) is 0.875 > 0.05 and the Sig. Glejser value of Perceived Risk

(X3) is 0.822 > 0.05. It is known that all Sig. Glejser values of each independent variable are above 0.05, so it is concluded that there is no heteroscedasticity.

3.3. T-Test (Partial Test)

The t-test is used to determine the significance between each Perceived ease, Perceived benefits and Perceived risk on the decision to use. The hypothesis used in this test is [36]:

H_0: tcount ≤ ttable then there is no influence between the Decision to Use variable on each of the Perceived Ease, Perceived Benefits, and Perceived Risk variables;

H_1: tcount > ttable then there is an influence between the Decision to Use variable on each of the Perceived Ease, Perceived Benefits, and Perceived Risk variables.

Table 10. t-Test Results

Model		t	Sig.
1	(Constant)	.068	.946
	Perceived Ease Of Use (X1)	4.964	.000
	Perceived Usefulness (X2)	5.587	.000
	Perceived Risk (X3)	4.579	.000

3.4 Coefficient of Determination (R^2)

The coefficient of determination is used to evaluate how well the regression model predicts financial literacy variables. The R2 value is between 0-1, if the value is closer to 1, the better it is in explaining data variations [37]. The following are the results of the coefficient of determination:

Table 11. Determination Coefficient Results

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.869[a]	.756	.748	.27833

The Influence of Perceived Ease of Use on Usage Decisions

The results of data analysis in this study indicate that the perceived ease of use variable produces a calculated t value> t table, which is 4.964> 1.98 with a significance value of 0.000 <0.050 and a regression coefficient value of 0.403. Based on the test results, the research hypothesis H1 which states that perceived ease of use has a positive effect on the decision to use the Dana E-Wallet for generation Z in East Jakarta Regency is proven or accepted. So it can be concluded that the perceived ease of use variable (X1) has a significant positive effect on the decision to use the Dana E-Wallet for generation Z in East Jakarta (Y). The easier the E-Wallet is to use in transactions, the more a person's interest in using the E-Wallet will increase.

This study shows that the easier the Dana E-Wallet service is, the more it will increase the decision of generation Z in East Jakarta Regency to use it, this is because as users they feel the ease of using the E-Wallet, such as easy to understand, easy to use when making transactions, flexible and practical in its use. This identifies that the perception of ease is one of the factors that can influence the decision to use generation Z in East Jakarta in using the Dana E-Wallet. The results of this study support the TAM (Technology Acceptance Model) theory introduced by Davis [20], where in the TAM theory it assumes that a person's acceptance of technology is influenced by the perception of ease of use. Hypothesis testing in this study also shows that the perceived ease variable is the most dominant factor in influencing the decision of generation Z in East Jakarta Regency in using the Dana E-Wallet.

The results of this study are supported and in line with previous research conducted by Yuliana and Rahmi [28] which stated that the perception of ease has a positive and significant effect on the decision to use e-wallets. The many benefits that can be obtained from e-wallets make users use e-wallets more often, as explained in the TAM indicators and theory that someone will often use a technology if the technology can improve its performance. [38]. In contrast to the results of research by Obsika et al. [23] which stated that the perception of ease does not have a positive and insignificant effect on the interest in using E-wallets. According to him, the process of using E-wallets can be influenced by various factors, one of which is that it is easy to learn and flexible, this can have an effect on a person's thinking, but in this study the variable of perception of ease does not have a significant effect on the interest in using E-wallets.

The Influence of Perceived Usefulness on Usage Decisions

The results of data analysis in this study indicate that the perceived benefits variable produces a calculated t value> t table, which is 5.587> 1.98 with a significance value of 0.000 <0.050 and a regression coefficient value of 0.384. Based on the test results, the research hypothesis H1 which states that perceived ease of use has a positive effect on the decision to use the Dana E-Wallet for generation Z in East Jakarta Regency is proven or accepted. So it can be concluded that the perceived benefits variable (X1) has a significant positive effect on the decision to use the Dana E-Wallet for generation Z in East Jakarta (Y). The higher the benefits felt when transacting using the E-Wallet, the greater a person's interest in using the E-Wallet will be.

The results of this study are supported and in line with previous research conducted by Paramitha & Mahyuni [39] which stated that the perception of ease has a positive and significant effect on interest in using fintech (E-Wallet). According to him, the more people feel the benefits of E-Wallet technology, the more often people will use E-Wallet. Ernawati & Noersanti [40] also stated the same thing that the perception of ease has a positive and significant effect on interest in using fintech (E-Wallet). People will use a technology if they know the positive benefits that will be obtained from using the technology.

This study shows that the more useful the Dana E-Wallet is, the more it will increase the decision of generation Z in East Jakarta Regency to use it, this is because they feel the positive benefits felt from using the E-Wallet, such as increasing effectiveness and productivity in transactions, and being useful in everyday life. This identifies that the perception of benefits is one of the factors that can influence the decision to use generation Z in East Jakarta in using the Dana E-Wallet. The results of this study support the TAM (Technology Acceptance Model) theory introduced by Davis [20], where in the TAM theory it assumes that a person's acceptance of technology is influenced by the perception of benefits.

The Influence of Perceived Risk on Usage Decisions

The results of data analysis in this study indicate that the risk perception variable produces a calculated t value> t table, which is 4.579> 1.98 with a significance value of 0.000 <0.050 and a regression coefficient value of 0.240. Based on the test results, the research hypothesis H1 which states that the risk perception of use has a positive effect on the decision to use the Dana E-Wallet in generation Z in East Jakarta Regency is proven or accepted. So it can be concluded that the risk perception variable (X3) has a significant positive effect on the decision to use the Dana E-Wallet in generation Z in East Jakarta (Y). The smaller the risk faced, the more consumers will trust and the decision to use the E-Wallet will also increase.

This study shows that the smaller the risk of E-Wallet Dana, the more it will increase the decision of generation Z in East Jakarta Regency in using it, this is because they feel the security felt from using the E-Wallet. This identifies that risk perception is one of the factors that can influence the decision to use generation Z in East Jakarta in using E-Wallet Dana.

The results of this study are in line with Obsika et al. [23] who stated that the perception of convenience has no positive and insignificant effect on the interest in using E-wallets. The results of their study show that respondents believe that e-wallets are able to protect their important data or privacy, so e-wallets need to maintain this. The indicator with the lowest value shows that e-wallets must be more careful because their user data can be hacked at any time by third parties. This is contrary to the results of research conducted by Ariana et al. [41] where risk perception has a negative effect on the interest in using digital financial applications and also contrary to research conducted by Nuryasman & Warningsih [42] which states that risk perception does not affect the intention to use. According to him, this negative influence means that if users have a high risk perception of fintech, it can influence users to stop using the service. Therefore, service providers must play an active role in overcoming this risk perception and can provide security guarantees to their users.

Impact and Limitations On Research

This research is expected to have a significant impact on the decision to use the Dana e-wallet among generation Z in East Jakarta. By understanding the factors that can influence usage decisions, such as perceived convenience, perceived benefits, and perceived risk, it is hoped that e-wallet service provider companies can design more effective strategies to increase the adoption and use of e-wallets among generation Z. In addition , this research can also be a basis for policy makers to develop better digital financial education and literacy programs, so as to increase user confidence and comfort in digital transactions. Based on the research that has been conducted, this research also has several limitations. One of them is that this study only involved respondents from one particular geographic area, so the results may not be generalizable to a wider or different population. Therefore, further research with more diverse data collection methods and more representative samples is needed to gain a more comprehensive understanding of the factors that influence decisions to use e-wallets.

4. CONCLUSION

Based on research findings and discussions, there are several recommendations that can be made, namely that E-Wallet service providers should prioritize system benefits and ease of use, because the main goal of the E-Wallet system is to provide convenience. Providers must also carefully consider and minimize risks, as users tend to avoid them. Educating users to build trust and acceptance of the technology will help reduce perceived risks. For further research, it is recommended to increase the number of samples and choose a variety of research locations for wider coverage. This study tested three perception variables: benefit, convenience, and risk, so future research should consider additional variables that might influence the decision to use an E-Wallet.

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