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The Influence Of Fintech Technology In Digital Wallet Services On Gen Z Purchases On FEBI UINSU Students

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Abstract

This study aims to determine the effect of perceived convenience, trust, and supporting facilities as services from digital wallets. The research method used in this research is quantitative with multiple linear regression analysis as the analysis tool. The population of this study were economics and Islamic business students of UIN SU in 2024 as many as 1,130 students. The sample in this study was random sampling, namely by taking respondents randomly and producing 92 respondents. While data analysis uses SPSS 20, Classical Assumption Test, Multiple Linear regression and Hypothesis Test to test data statistically. The results of this study indicate that: (1) Significant value for Convenience of 0.780 and Trust of 0.556 this value> 0.05 from these results shows that there is no significant influence between the variables of Convenience and Trust on purchasing actors at UIN SU Students. (2) Significant value for Facilities, amounting to 0.000, this value is smaller than 0.05 from these results shows that there is a significant influence between the Facility variable on purchasing actors on UIN SU students which is supported by the high interest of students to use attractive features such as cashback and discounts offered by digital wallets to meet their transaction needs. In conclusion, the facilities offered, such as cashback, discounts, and integration with merchants, play a greater role in influencing student purchasing behavior than aspects of convenience and trust.

INTRODUCTION

The development of financial technology (fintech) has created significant changes in the global payment system, including in Indonesia. One of the most prominent innovations in fintech is digital wallet (e-wallet) services, which allow users to make financial transactions quickly, efficiently, and safely only through mobile devices. Digital wallets such as OVO, GoPay, ShopeePay, and DANA are becoming increasingly popular means of payment, the convenience, speed, and efficiency provided by these services are driving changes in the financial landscape. efficiency provided by these services encourages changes in consumer behavior, especially in the aspect of purchasing products and services, especially by the younger generation who are familiar with technology (Faza et al., 2025).

The younger generation or Gen Z was born between 1997 and 2012 and grew up in a rapidly evolving and interconnected digital era. They are referred to as the digital generation because they are quite familiar with technology and the internet. These characteristics make Generation Z a consumer group that easily adapts to technological advances, including the use of digital financial services. Their tendency towards ease of use, practicality, and convenience in digital transactions makes digital devices a useful tool to fulfill their transaction needs.

Economics students who are part of Generation Z have certain characteristics regarding financial management and consumption habits. They are usually more tech- savvy and more open to financial innovation. Digital wallets not only make daily transactions easier, but also provide various attractive features such as cashback, discounts, and cardless payments, which further increase interest in shopping. Digital wallet services offer various attractive features that have the potential to influence Generation Z's shopping decisions (Wardani et al., n.d.).

The ease of online and offline transactions, attractive promotions and discounts, integration with many e-commerce platforms, and additional features such as money transfers and bill payments make this appeal unique. The ease of use and access provided by digital devices can reduce the psychological stress of shopping, thereby increasing the frequency and value of transactions. This phenomenon indicates a shift in purchasing behavior influenced by the ease and speed of fintech technology.

However, the use of digital devices is also improving consumer behavior among Generation Z. The use of e-wallets contributes to consumer behavior characterized by shopping addiction and consumptive behavior resulting in Fintech's ease of use and fast transaction processes encourage customers to make purchases more frequently and without interruption. This can result in shopping addiction and increased consumer spending, which undermines Unwise financial management. The shift in consumption patterns due to the ease of fintech often leads consumers to underestimate their spending, potentially disrupting personal financial planning and management. In addition, another issue that shows that digital wallets with fintech technology are not a good option for consumers.

The paylater feature has a major influence in shaping students' consumptive behavior. The appeal of ease of transactions, attractive promos, and short-term installment options, provide a strong incentive to buy goods even though funds are not yet available. Shopee PayLater, GoPayLater, and similar services, are very popular among students because of their credit limit features and ease of payment scheduling (Mursalina et al., 2024). Studies in several universities show that students with low levels of financial literacy, consumptive social environments, and exposure to digital advertising, are more prone to overuse PayLater. This often leads to a cycle of short- term debt, potential financial problems in the future, and even difficulty paying installments and fines (Najwa, 2025).

Fintech-based digital wallet technology has not only changed the way we transact, but also influenced consumption patterns and purchasing decisions. Ease of access, cashback features, discounts, and integration with e-commerce platforms encourage students to shop digitally more often (Rizal & Ardiansyah, 2020). Therefore, it is important to examine the extent of the influence of fintech technology in digital wallet services on the purchasing behavior of generation Z, especially for students majoring in economics who also study aspects of rationality and efficiency in financial decision making.

METHODS

This study uses a quantitative approach with multiple linear regression analysis to test the effect of independent variables, namely Convenience (X_1), Trust (X_2), and Facilities (X_3), on the dependent variable Purchasing Actors (Y). (Y). The research location is at the Faculty of Economics and Islamic Business (FEBI), North Sumatra State Islamic University, with a

population of 1,130 active students in 2024. active in 2024. The sample was taken using **rumus Slovin** (margin of error 10%), resulting in 92 respondents selected by *simple random sampling* to ensure data representativeness.

$$n = \frac{1.130}{1+1.130\ (0{,}10)^2}$$

$$n = \frac{1.130}{12{,}3}$$

$$n = 91{,}86$$

Data collection techniques using questionnaires and distributing questionnaires using Google Form media with a Likert scale of 1-5 distributed through social media and going directly to the field, using validity (*Pearson Correlation*) and reliability (*Cronbach's Alpha*) tests. Data analysis includes descriptive statistics, classical assumption tests (normality, multicollinearity), and partial (*t-test*) and simultaneous (*F-test*) hypothesis tests with the help of SPSS software.

Table 1. Indicators on Variables

Research Variable	Indicator	Measurement Tools and Scale
User-friendliness (X1)	1. I find it easy to learn how to use a digital wallet. 2. I have no difficulty when making transactions using a digital wallet. 3. The digital wallet application has a display that is easy to understand. 4. The features available in digital wallets are easy to use.	STS = 1 TS = 2 N = 3 S = 4 SS = 5
Trust in Technology (X2)	1. I believe that transactions using digital wallets are safe. 2. I feel that my personal data is protected when using a digital wallet. 3. I feel that my personal data is protected when using a digital wallet. 4. I believe that digital wallet apps will not misuse my information.	STS=1 TS = 2 N = 3 S = 4 SS = 5
Digital Wallet Facilities (X3)	1. Digital wallets provide many attractive promos and cashback. 2. Digital wallets can be	STS = 1 TS = 2 N = 3 S = 4

	used at various merchants or stores. 3. The payment process with digital wallets is very fast. 4. Digital wallets make it easier for me to manage expenses.	SS = 5
Purchasing Behavior of Generation Z (Y)	1. I buy goods/services more often after using a digital wallet. 2. I am interested in buying because of the convenience and promos from digital wallets. 3. I feel more impulsive in buying when using a digital wallet. 4. I tend to choose digital payments over cash.	STS = 1 TS = 2 N = 3 S = 4 SS = 5

Source: Processed by Researchers (2025)

RESULTS AND DISCUSSION

This study aims to determine the effect of using digital wallet services on the consumptive behavior of North Sumatra State Islamic University students, especially students from the Faculty of Economics and Islamic Business with a sample of 92 respondents. In addition, based on data taken from the results of the questionnaire, it can be concluded that students of the Faculty of Economics and Islamic Business UINSU have become digital wallet users and most students use digital wallet applications, namely DANA (73.9%), ShopeePay (10.9%) GoPay (7.6%) OVO (6.5).

Table 2. Validity

Variable	Indicator	r Count	r Table	Significant	A	Description
Convenience (X1)	X1.1	0.893	0.205	0.000	0.05	VALID
	X1.2	0.863	0.205	0.000	0.05	VALID
	X1.3	0.886	0.205	0.000	0.05	VALID
	X1.4	0.949	0.205	0.000	0.05	VALID
Trust (X2)	X2.1	0.902	0.205	0.000	0.05	VALID
	X2.2	0.877	0.205	0.000	0.05	VALID
	X2.3	0.833	0.205	0.000	0.05	VALID
	X2.4	0.914	0.205	0.000	0.05	VALID
Facility (X3)	X3.1	0.857	0.205	0.000	0.05	VALID
	X3.2	0.844	0.205	0.000	0.05	VALID
	X3.3	0.830	0.205	0.000	0.05	VALID
	X3.4	0.785	0.205	0.000	0.05	VALID
	Y1	0.752	0.205	0.000	0.05	VALID

Purchase Actors (Y)	Y2	0.868	0.205	0.000	0.05	VALID
	Y3	0.791	0.205	0.000	0.05	VALID
	Y4	0.788	0.205	0.000	0.05	VALID

Source: Processed by Researchers (2025)

VaIiditas test is a test used to measure whether a questionnaire used by researchers is valid or not in measuring and obtaining research data from respondents (Asep Suhendar Aprilia, 2022). The basis for taking the validity test is the comparison of the rcount value with the rtable, if the rcount value> r table then it is valid and if the rcount value < r table then it is invalid. How to find the value of r table using sig. 5% in the distribution of table r values, the table r value is obtained then, if the Signification value is <0.05 then the results are valid and if the significance value is
<0.05 then the results are invalid.
> 0.05 then the result is invalid.

Table 3. Reliability Test

Variable	Cronbach's Alpha	Reliability Limits	Information
Convenience (X1)	0.919	0,600	Reliable
Trust (X2)	0.905	0,600	Reliable
Facility (X3)	0.845	0,600	Reliable
Purchasing Actors (Y)	0.863	0,600	Reliable

Source: Processed by Researchers (2025)

Reliability test aims to see if the questionnaire has consistency if measurements are made with the questionnaire repeatedly. The basis for the decision in the Cronbach's alpha reliability test is if the Cronbach's alpha value> 0.60, the questionnaire is declared reliable or consistent and if the Cronbach's alpha value <0.60, the questionnaire is declared unreliable or inconsistent (Siahaan & Sembiring, 2021).

Table 4. Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		92
Normal Parameters[a,b]	Mean	0E-7
	Std. Deviation	2.37875258
Most Extreme Differences	Absolute	.097
	Positive	.080
	Negative	-.097
Kolmogorov-Smirnov Z		.935
Asymp. Sig. (2-tailed)		**.346**
a. Test distribution is Normal.		
b. Calculated from data.		

Source: SPSS.20 Output Data Processed (2025)

The Normality Test functions to test whether the regression model of a confounding variabeI or residual is normally distributed or not. Test Normality using Kolmogorov-

Smirnov, if the asymp. sig value is greater than 0.05, it can be concluded that the residuals spread normally and vice versa (Nasrum, 2018). Based on the table above, it can be seen that the Asymp.Sig value is 0.346> 0.05 which shows that the data is normally distributed.

Table 5. Multicollinearity Test

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.581	1.289		1.227	.223		
	X1	.025	.091	.015	.280	.780	.506	1.978
	X2	.066	.112	.035	.591	.556	.416	2.404
	X3	1.777	.113	.897	15.684	.000	.454	2.204
a. Dependent Variable: Y								

Source: SPSS.20 Output Data Processed (2025)

The multicollinearity test is used to see whether the regression model has a correlation between the independent variables (independent) or not. The multicollinearity test criteria are seen if the tolerance value is greater than 0.10, meaning that there is no multicollinearity and if the VIF (Variance Inflation Factor) value is smaller than 10.00, it means that there is no muticollinearity (Wajdi et al., 2024). Based on the table above, it can be seen that the multicollinearity test shows that all variables have a tolerance value> 0.10 or a VIF value < 10, it can be concluded that there are no symptoms of multicollinearity or pass the multicollinearity test.

Table 6. Heteroscedasticity Test

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.399	.846		1.654	.102		
	X1	.044	.060	.109	.734	.465	.506	1.978
	X2	.038	.074	.084	.510	.611	.416	2.404
	X3	-.059	.074	-.124	-.789	.432	.454	2.204
a. Dependent Variable: ABS_RES								

Source: SPSS.20 Output Data Processed (2025)

To test whether in the regression model there is an inequality of variance from the residuals of one observation to another, a heteroscedasticity test is carried out. Based on the test results, the significance value of the independent variable> 0.05, it is concluded that the regression model does not occur. Based on the table above, the heteroscedasticity test can be seen that all variables have Sig values> 0.05, it can be concluded that there are no symptoms of heteroscedasticity or pass the heteroscedasticity test.

Table 7. Autocorrelation Test

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.932[a]	.869	.865	2.41896	2.064
a. Predictors: (Constant), X3, X1, X2					
b. Dependent Variable: Y					

Source: SPSS.20 Output Data Processed (2025)

The Autocorrelation test aims to test whether or not there is a correlation between the confounding error at a certain time and the confounding error in the previous time. And if there is a correlation then the mode has an autocorrelation problem. To test autocorrelation, the Durbin Watson (DW) test is usually used in a way that if DW is smaller than DL or greater than 4-Du, it means there is autocorrelation. Then if DW lies between DL and 4-Du, it means there is no autocorrelation (Rosalinda, 2016).A regression model consisting of 3 variables and 92 respondents has a DW Count value of 2.064. So it can be concluded that the value of k = 3 and n = 92. Meanwhile, from the Durbin Watson table, the dL value is 1.5941 and dU is 1.7285, so it can be concluded that dU < DW < (4- dU) or 1.5941 < 2.064 < 2.2715, so it can be concluded that there is no autocorrelation.

Table 8. Multiple Linear Regression Test

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.581	1.289		1.227	.223
	X1	.025	.091	.015	.280	.780
	X2	.066	.112	.035	.591	.556
	X3	1.777	.113	.897	15.684	.000
a. Dependent Variable: Y						

Source: SPSS.20 Output Data Processed (2025)

From the results of the linear regression calculation above, it is known that Convenience (X1), Trust (X2), Facilities (X3) to Purchasers (Y) can be formulated in the following equation:

Y = 1.581 + 0.025 X1 + 0.066 X2 + 1.777 X3

1. The constant value is 1.581, meaning that if there is no change in the variable use of digital wallets (value X = 0) then the consumptive behavior of FEBI students at the State Islamic University of North Sumatra is 1.581.
2. KoefisienX1=0.025X1=0.025
   Indicates that each one unit increase in the *X1X1* variable will increase the *YY* value by 0.025, assuming other variables remain constant. However, the significance value (Sig. = 0.780) indicates that this effect is not statistically significant.
3. KoefisienX2=0.066X2=0.066
   Indicates that each one unit increase in the *X2X2* variable will increase the value of *YY* by 0.066, assuming other variables remain constant. However, the significance value (Sig. = 0.556) also shows an insignificant effect.
4. KoefisienX3=1.777X3=1.777
   Indicates that each one unit increase in the *X3X3* variable will increase the value of *YY* by 1.777, assuming other variables remain constant. The significance value is very low (Sig. = 0.000), meaning that the effect of variable *X3X3* on YY is very statistically

significant.

From these results, it can be concluded that variable X3X3 has the strongest and most significant influence on the dependent variable *YY*, while X1X1 and X2X2 show no significant influence.

Table 9. t test

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.581	1.289		1.227	.223
	X1	.025	.091	.015	.280	.780
	X2	.066	.112	.035	.591	.556
	X3	1.777	.113	.897	15.684	.000
a. Dependent Variable: Y						

Source: SPSS.20 Output Data Processed (2025)

Testing Criteria If t table ≤ tcount ≤ ttable, then H0 is accepted. If tcount < ttable, or tcount> ttable then H0 is rejected (Siahaan & Sembiring, 2021).

1. The Significant value for Convenience (X1) is 0.780, this value is greater than 0.05, these results show that there is no significant influence between the variable Convenience (X1) on purchasing behavior in Uinsu students.
   significant influence between the Ease variable (X1) on purchasing actors in Uinsu students.
2. Significant value for Trust (X2), amounting to 0.556, this value is greater than 0.05 from these results shows that there is no significant influence between the Trust variable (X2) on purchasing actors on Uinsu students.
3. Significant value for Facilities (X3), amounting to 0.000, this value is smaller than 0.05 from these results shows that there is a significant influence between the Facility variable (X3) on purchasing actors in Uinsu students.

Table 10. Hypothesis Test F Test

ANOVA [a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3424.993	3	1141.664	195.111	.000[b]
	Residual	514.920	88	5.851		
	Total	3939.913	91			
a. Dependent Variable: Y						
b. Predictors: (Constant), X3, X1, X2						

Source: SPSS.20 Output Data Processed (2025)

The F test (simultaneous) is used to determine whether the independent variables (X1, X2, X3) together have a significant effect on the dependent variable (Y). (Y). Based on the F test, if the F Count> F Table value and the significance value is smaller than 0.05, it is concluded that simultaneously the independent variables have a significant effect on the dependent variable

(Purba et al., 2021). The calculated F value of 195.111> F table value 2.708 and sig value, which is 0.00 <0.05, then H0 is rejected and Ha is accepted, meaning that the variables of Convenience, Trust, and Facilities have an effect on student purchasing behavior.

DISCUSSION

The Effect of Convenience on Student Purchases Febi UIN SU

Convenience refers to the user's perception of how efficient and minimal obstacles are in the operation of digital wallet applications, such as transaction speed, intuitive interface, and lack of *errors*. Research (Tolat, 2022) shows that convenience has a significant positive effect on student decisions to use digital wallets. Study on OVO users in Yogyakarta. However, in some studies (Julianti et al., 2024), convenience does not always have a significant effect partially, but rather plays a role with other variables such as trust and financial literacy in influencing interest in using Digital Wallets. This indicates that convenience is an important factor, especially for attracting new users, but may be less dominant than other functional factors. other functional factors. It also shows that the effect of this convenience is not statistically significant at 0.780, this value is greater than 0.05, these results show that there is no significant influence between the Ease variable (X1) on purchasing actors in Uinsu students. In the context of FEBI UINSU students, these results can be explained through the theory of habit formation, whereby users who are accustomed to using digital wallets no longer consider convenience as the main factor in conducting transactions (Santoso & Oetomo, 2018).

The Effect of Trust on Student Purchases Febi UIN SU

Trust is a critical foundation in the use of digital wallets, including user confidence in data security, transaction reliability, and service provider integrity. Previous research by (Septiani & Muzayanah, 2024) shows that trust has a significant effect on the intention to continue using Dana's digital wallet, where the greater the user's trust, the higher their intention to continue using the service. This is in line with the finding that without strong trust, users tend to stop using despite high levels of satisfaction. This trust is usually built through guarantees of transaction security and service transparency that can reduce user concerns about digital risks. Another study by (Della Angelina Simanjuntak, 2023) The existence of trust cannot be separated from the existence of consumer confidence in the company's ability to present products or services in accordance with consumer expectations. In electronic transactions, trust is a very important issue because the exchange relationship is based on impersonal nature. With many good experiences with e-wallets, trust meets expectations. Basically everyone has their own opinion about the reliability of digital wallet applications. Trust in Dana's own app varies. Although it can come from bad user experiences, trust generally comes from the assurance of Dana's digital wallet service provider.

Although the results of the t test for trust show that this effect is not statistically significant at 0.056, this value is greater than 0.05, these results show that there is no significant influence between the Trust variable (X2) on purchasing actors at Uinsu Students.

The Effect of Facilities on Student Purchases Febi UIN SU

Facilities refer to the completeness of functional features such as QRIS payments, *e-wallet to bank transfers, cashback*, or integration with merchants. The results of my t test prove that the facility is very significant (Sig. 0.000) with the highest coefficient (B = 1.777) indicating the facility as the most dominant predictor and the facility has a strong and positive effect on the purchasing behavior of economics students at UINSU, especially in the number of students

who like to use Cashback vouchers, to make purchases, this is shown in the high value of indicators on digital wallets providing many attractive promos and cashback, besides that the digital wallet indicator points can be used at various merchants or stores. keep in mind that the digital wallet can be used at various merchants or stores. In line with Aldy's findings (2023) that the "Send Money" feature is the strongest predictor of usage decisions, complete and innovative service features are the dominant factors influencing decisions to use digital wallet applications. Adequate facilities provide functional added value that users immediately feel, thereby increasing satisfaction and loyalty. However, other studies have also shown that although service features are important, their influence can vary depending on the context and demographics of the users, so the development of facilities must be tailored to the needs of the target market. Recent research on ShopeePay users (Talcha Kirana, et al 2024) confirms that facilities*reward system* (such as *cashback* and *discounts*) increase frequency purchases by up to 2.3x. The dominance of facilities in your model indicates that users are pragmatic-the functional value of the app is prioritized over abstract attributes such as trust or convenience. This is also in line with the hedonic consumption theory (Hirschman & Holbrook, 1982), in which consumption decisions are not only rational but also influenced by the pleasure derived from attractive features. Thus, the dominance of the facility variable in this study reflects that students place more emphasis on the tangible benefits and economic incentives of using digital wallets.

CONCLUSION

Based on this discussion, it can be concluded that the use of digital wallet services among students of the Faculty of Economics and Islamic Business UINSU in 2024 in May to June is very widespread, with the DANA application as the most dominant one used. The variable of ease of use of digital wallets, although conceptually important and supported by several previous studies, in this study has no significant effect on student purchasing behavior. This indicates that the ease of application operation is not the main factor that encourages students to make purchases using digital wallets at UINSU. Similarly, trust, which although in theory and several other studies show a positive influence on intention to use, in the context of this study did not prove statistically significant. This may be due to other mediating factors such as habit or risk perception that are not directly measured in the model.

In contrast, the facilities or features of digital wallet services are proven to be a dominant and significant factor influencing student purchasing behavior. Facilities such as cashback, promos, ease of payment through QRIS, and integration with merchants provide functional added value that is real and immediately felt by users, thus increasing interest and frequency of purchases. This finding is in line with various studies that confirm that complete and innovative service features are the main drivers of digital wallet user adoption and loyalty. H e n c e , the development of innovative features and attractive promotions is highly recommended to increase the use of digital wallets among university students, while the aspects of convenience and trust need to be further evaluated in the context of indirect effects or through other mediating variables.

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