

The Influence of Service Features and Security on the Decision to Use Dana E-Wallet Among Generation Z in Surabaya

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ABSTRACT

This study aims to examine the influence of service and security features on the decision to use the DANA e-wallet among Generation Z in Surabaya, Indonesia. A quantitative approach was employed using a cross-sectional survey of 100 active users aged 17 to 26. Data were collected through a questionnaire and analyzed using the SEM-PLS method with SmartPLS 4. The results show that service and security features significantly affect users' decisions. Easy-to-use and innovative features, along with reliable security, enhance user trust and satisfaction toward DANA. This study extends the Theory of Planned Behavior by emphasizing that perceived convenience and security can drive e-wallet adoption. Practically, the findings highlight the importance of adopting user-centered digital feature design that considers usability, personalization, and security aspects to improve service quality, strengthen user trust, and promote digital financial inclusion in Indonesia's growing economy.

INTRODUCTION

Indonesia's digital payments landscape has experienced tremendous growth over the past decade, driven by rapid technological advancements, increasing smartphone penetration, and government support for financial digitalization (Bank Indonesia, 2019; PPRO, 2024; Putrevu & Mertzanis, 2023). This transformation has not only facilitated easier access to financial services but also accelerated financial inclusion, enabling micro, small, and medium enterprises (MSMEs) to participate more actively in the formal economy. Collaboration between fintech companies, banking institutions, and the Indonesian government has created a dynamic ecosystem that supports innovation, competitiveness, and user protection. Furthermore, ongoing digital literacy campaigns have helped strengthen public awareness and trust in using electronic payment systems. As one of the largest digital economies in Southeast Asia, Indonesia continues to witness a steady shift towards cashless transactions through financial technology (fintech) services such as e-wallets (Bank Indonesia, 2024). Among the leading platforms, DANA has emerged as one of the most widely used e-wallets, offering integrated payment services, easy fund transfers, QR-based transactions, and various promotional programs designed to increase user convenience and engagement.

Recent data from Bank Indonesia (2024) shows that e-money transactions have increased by more than 30% annually (Taffarel Almeyda & Prasetyawati, 2024) reflecting growing public trust in digital finance. However, this rapid adoption is also accompanied by challenges related to service and data security. A report from Katadata (2024) indicates that approximately 32% of e-wallet users in Indonesia have experienced issues such as unauthorized or intrusive data access, highlighting the importance of continued digital security in maintaining user trust. While DANA is recognized for its innovation and efficiency, user feedback often raises concerns about system stability and data protection, illustrating the tension between technological advancements and user trust.

Previous research has identified several determinants influencing users' decisions to adopt e-wallets. Service quality and feature diversity are consistently recognized as key drivers of user satisfaction and continued usage (Latief, 2023; Ferdiansyah & Nur, 2023). Furthermore, a broader adoption framework emphasizes the role of perceived usability, security, and platform integration in shaping user acceptance (Sutticherchart & Rakthin, 2023). Similarly, perceived security has been shown to increase user trust and intention to continue using digital payment systems (Pertiwi et al., 2022; Sukmawati & Kowanda, 2022). However, various previous studies remain – some highlight the dominant role of service quality, while others elevate the importance of security and trust as user contributions (Sukmawati & Kowanda, 2022). This inconsistency suggests that the interplay between service features and security warrants further empirical investigation, particularly among the digitally active Generation Z segment.

Generation Z, defined as individuals born between 1997 and 2012, represents the most technologically literate group, characterized by high adaptability to innovation and high reliance on mobile applications for daily activities (Winda Prastika & Trisnaningsih, 2022; Sukmawati & Kowanda, 2022;

Shofy & Kholilah, 2024). In Surabaya, one of Indonesia's largest metropolitan areas, this demographic group dominates the use of digital financial services, with the majority being students and young professionals who value speed, convenience, and security in making bold transactions. Understanding how this group perceives service quality and security when using DANA can provide strategic insights for financial technology providers seeking to strengthen user engagement and trust.

Addressing this gap, this study aims to analyze the influence of service features and security on the decision to use the DANA e-wallet among Generation Z in Surabaya. Based on Ajzen's Theory of Planned Behavior (1991), this study suggests that system convenience and permission shape attitudes and perceived control, which in turn influence behavioral decisions in digital payments. These findings are expected to clarify the theoretical understanding of user behavior in financial technology adoption and offer practical applications for improving service innovation and cybersecurity in Indonesia's digital economy.

LITERATURE REVIEW

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB), proposed by Ajzen, (1991), explains that individual behavior is influenced by attitudes toward the behavior, subjective norms, and perceptual behavioral control. Attitudes reflect positive or negative assessments of the behavior, subjective norms relate to social influence, while perceptual behavioral control relates to an individual's belief in their ability to perform the behavior. In the context of the DANA e-wallet, Generation Z attitudes are formed from perceptions of service features, subjective norms emerge through peer and environmental influences, and perceptual behavioral control relates to a sense of security and ease of use. The more positive perceptions of these three aspects, the more likely an individual is to decide to use DANA (Winda Prastika & Trisnaningsih, (2022); Shofy & Kholilah, (2024)).

The Influence of Service Features on Usage Decision

Service features refer to the functional attributes embedded within a digital payment platform that enhance convenience, accessibility, and user experience. In the context of e-wallets, key service features include the availability of various transaction options, ease of accessing information, promotional programs, and continual feature innovation Jain & Singhal, (2020). These features create value for users by simplifying digital transactions and supporting a broad range of financial activities within a single application. According to the Theory of Planned Behavior (TPB), user behavior is shaped by perceived behavioral control, which is influenced by the level of convenience offered by a system. When users perceive that the platform provides complete and user-friendly features, their sense of control increases, reinforcing their intention and decision to adopt the service. Prior studies also support the role of service features in influencing e-wallet adoption. Latief, (2023) found that service features significantly encourage user engagement, while Ferdiansyah & Nur,

(2023) confirmed that feature completeness contributes to strong usage preferences among young digital users.

H1: Service features have a positive and significant effect on the decision to use the DANA e-wallet among Generation Z in Surabaya.

The Influence of Security on Usage Decision

Security refers to the perceived protection of personal data, financial information, and transaction integrity within a digital platform. For e-wallet users, trust in system security forms the foundation of their willingness to store funds, conduct transactions, and continue using the application. Security perceptions include confidence in data privacy, protection from unauthorized access, and assurance that financial transactions will be executed accurately and safely (Sahi et al., 2022; Apau et al., 2025). Within TPB, perceived behavioral control is also influenced by the level of trust and perceived safety associated with the system. When users believe that their transactions and stored funds are secure, they feel more assured and confident in making usage decisions. Previous studies reinforce this argument. (Sukmawati & Kowanda, 2022) emphasize that security perception is a major determinant of e-wallet adoption, while Pertiwi et al., (2022) and Astuti & Mahmud, (2023) found that perceived security strongly influences both user trust and actual system usage behavior.

H2: Security has a positive and significant effect on the decision to use the DANA e-wallet among Generation Z in Surabaya.

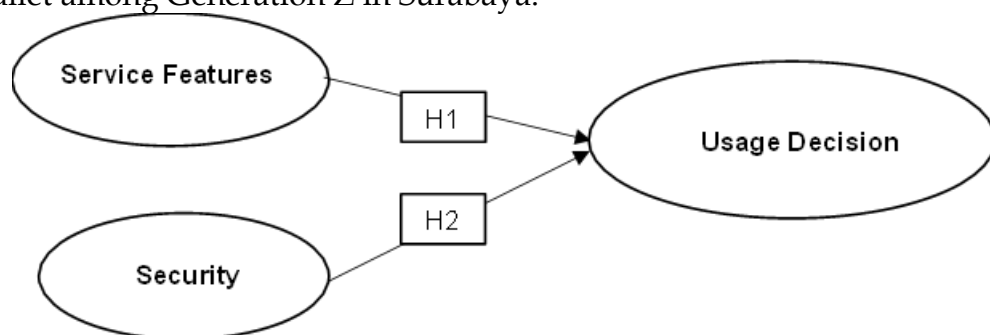


Figure 1. Proposed Conceptual Model

METHODOLOGY

This study adopts a quantitative research design with a cross-sectional survey approach to measure user perceptions at a single point in time. A quantitative method is appropriate for examining causal relationships and empirically testing the proposed hypotheses through statistical analysis. Structural Equation Modeling (SEM) using the Partial Least Squares (PLS) technique was employed (J. F. Hair et al., 2019), as it is suitable for analyzing complex models with multiple latent variables and does not require strict assumptions regarding data distribution (J. Hair et al., 2022). The population of this study consists of Generation Z users in Surabaya who actively use the DANA e-wallet for digital transactions. To ensure that respondents possess relevant usage experience, purposive sampling was applied. A total of 100 valid responses were collected, which meets the recommended sample sufficiency for PLS

analysis and ensures adequate predictive capability of the model (J. Hair et al., 2022).

Primary data were obtained through a structured online questionnaire measured using a 5-point Likert scale, ranging from Strongly Disagree (1) to Strongly Agree (5). The questionnaire items were adapted from validated measurement scales used in prior research to capture the constructs under investigation, including service features, security, and usage decision. The collected data were subsequently analyzed through reliability testing, validity testing, and hypothesis evaluation using SmartPLS 4 to estimate paths among variables and assess model significance.

Table 1. Operational Variables

Variable	Code	Indicator	Source
Service Features (X1)	X1.1	Ease of access to information	Latief, (2023)
	X1.2	Variety of available services	Latief, (2023)
	X1.3	Supporting promotional / loyalty features	Latief, (2023)
	X1.4	Continuous product feature innovation	Latief, (2023)
Security (X2)	X2.1	Not worried about giving personal data	Sukmawati & Kowanda, (2022)
	X2.2	Belief that information is protected	Sukmawati & Kowanda, (2022)
	X2.3	Belief stored balance is safe during transactions	Sukmawati & Kowanda, (2022)
Usage Decision (Y)	Y1	Perceived desire to use	Lazuardy, (2022);Latief, (2023)
	Y2	Pre-usage evaluation activities	Lazuardy, (2022);Latief, (2023)
	Y3	Experience during usage	Lazuardy, (2022);Latief, (2023)
	Y4	Perceived service stability	Lazuardy, (2022);Latief, (2023)

The data analysis in this study followed a structured, multi-stage procedure to ensure the validity and reliability of the measurement and structural models. First, the measurement model (outer model) was assessed by examining indicator reliability through outer loadings, and construct reliability was evaluated using Cronbach's Alpha and Composite Reliability (CR) values. Convergent validity was assessed using Average Variance Extracted (AVE), while discriminant validity was evaluated using the Heterotrait-Monotrait

(HTMT) ratio, following recommended thresholds (J. Hair et al., 2022). After confirming the adequacy of the measurement model, the structural model (inner model) was analyzed to evaluate the relationships between variables by examining path coefficients, R^2 values, and effect sizes (f^2). To determine the significance of the hypothesized relationships, bootstrapping with 5,000 resamples was conducted using SmartPLS 4, providing t-statistics and p-values for hypothesis testing. This systematic analytical procedure ensures that the findings are both statistically robust and theoretically reliable within the context of PLS-SEM.

RESEARCH RESULT

Demographic of Respondents

The demographic profile of the respondents provides insight into the characteristics of Generation Z users who utilize the DANA e-wallet. As shown in Table 2, the sample consisted of 99 respondents, of which 38.38% were male and 61.62% were female, indicating a higher participation of female users in digital financial services. In terms of age distribution, 89.90% of respondents were within the 19–26 age range, aligning with the core demographic of Generation Z who are known to be highly adaptive to technological innovations and digital transaction systems. With respect to employment, the majority of respondents were students (59.60%), followed by entrepreneurs (24.24%), and private employees (15.15%), reflecting a population that is actively engaged in digital and mobile-based economic activity. This demographic composition supports the relevance of examining service features and security perceptions in influencing e-wallet usage decisions among young and technology-oriented users.

Table 2. Demographic of Respondents

Category	Classification	Frequency	Percentage
Gender	Male	38	38,38%
	Female	61	61.62%
	Total	99	100%
Age	19-26 Years	89	89,90%
	12-18 Years	10	10,10%
	Total	99	100%
Occupation	Student	56	59,60%
	Private Employee	15	15.15%
	Entrepreneur	24	24,24%
	Total	99	100%

Reliability and Validity of Constructs

The reliability and validity of the constructs were assessed through Cronbach's Alpha, Composite Reliability (CR), and Average Variance Extracted (AVE). As shown in Table 3, all constructs demonstrated Cronbach's Alpha values above 0.70, indicating strong internal consistency. The Composite Reliability values for all variables also exceeded the recommended threshold of 0.70, confirming adequate construct reliability. Furthermore, the AVE values for all constructs were higher than 0.50, which supports convergent validity,

indicating that each construct explains more than half of the variance of its indicators. Specifically, Service Features (X1) achieved an AVE of 0.636, Security (X2) recorded an AVE of 0.746, and Usage Decision (Y) demonstrated an AVE of 0.753. These results confirm that the indicators used in this study effectively represent their respective latent constructs and meet the reliability and validity criteria in PLS-SEM analysis.

Table 3. Reliability and Validity of Constructs

	Cronbach's alpha	Composite reliability	Average variance extracted (AVE)
Service Features	0.810	0.875	0.636
Security	0.830	0.898	0.746
Usage Decision	0.890	0.924	0.753

Discriminant Validity

Table 4 presents the evaluation of discriminant validity among the latent constructs using the Heterotrait-Monotrait (HTMT) ratio of correlations. The HTMT method is widely recognized as a more rigorous and reliable assessment compared to traditional criteria such as the Fornell-Larcker criterion or cross-loadings, particularly within PLS-SEM frameworks (Henseler, Ringle, & Sarstedt, 2015). According to recommended thresholds, HTMT values below 0.85 indicate strong discriminant validity, while values below 0.90 are still considered acceptable in less restrictive modeling conditions. In this study, the HTMT values ranged from 0.704 (between Service Features and Security) to 0.854 (between Security and Usage Decision). Although the Security-Usage Decision value approaches the upper threshold, it remains within the acceptable limit, confirming that each construct is empirically distinct. These results therefore provide clear evidence that the measurement model satisfies the required discriminant validity, ensuring that the constructs capture conceptually different aspects of user perceptions and decision-making.

Table 4. HTMT Matrix of Correlations

Konstruk	HTMT
Service Features ↔ Security	0.704
Service Features ↔ Usage Decision	0.797
Security ↔ Usage Decision	0.854

Measurement Model

Figure 2 illustrates the measurement model, showing the relationships between the latent constructs – Service Features, Security, and Usage Decision – and their observed indicators, along with the standardized factor loadings. The model visually demonstrates how each indicator contributes to explaining its

respective construct and confirms the reflective measurement structure of the variables in this study.

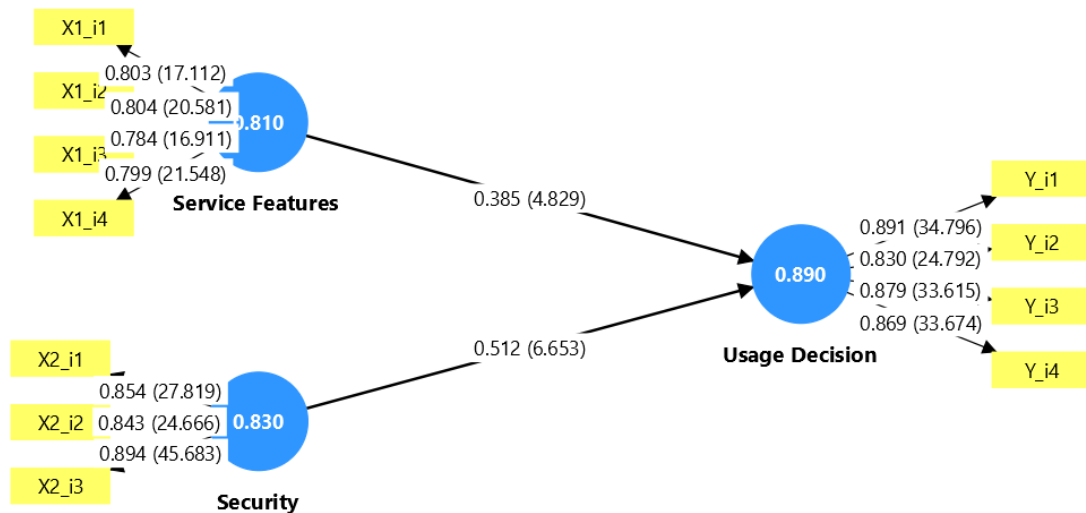


Figure 2. Structural Equation Model

Table 5 presents the results of the measurement model assessment, including standardized factor loadings (β) and t-values for each observed indicator. All indicators display strong and statistically significant loadings on their corresponding latent constructs, indicating that the measurement model exhibits robust construct validity. For the Service Features (X1) construct, indicator loadings ranged from 0.784 to 0.804, with significant t-values such as X1.1 ($\beta = 0.803$, $t = 17.112$) and X1.4 ($\beta = 0.799$, $t = 21.548$), confirming that each item reliably reflects the construct. The Security (X2) construct also demonstrated high loading values, ranging from 0.843 to 0.894, with X2.3 showing the strongest contribution ($\beta = 0.894$, $t = 45.683$), indicating a high level of user trust associated with security indicators. Meanwhile, the Usage Decision (Y) construct exhibited consistently strong indicator performance, with loadings ranging from 0.830 to 0.891. Indicators such as Y1 ($\beta = 0.891$, $t = 34.796$) and Y3 ($\beta = 0.879$, $t = 33.615$) demonstrated particularly high levels of statistical significance, confirming that perceived benefit and experience strongly influence decision making. Collectively, these results affirm that all observed indicators are reliable and valid measures of their respective constructs within the model.

Table 5. Factor Loadings and t-values for Items

Construct	Indicator	Loading (β)	t-value
Service Features (X1)	X1.1	0.803	17.112
	X1.2	0.804	20.581
	X1.3	0.784	16.911
	X1.4	0.799	21.548
Security (X2)	X2.1	0.854	27.819
	X2.2	0.843	24.666
	X2.3	0.894	45.683
Usage Decision (Y)	Y1	0.891	34.796
	Y2	0.830	24.792
	Y3	0.879	33.615
	Y4	0.869	33.674

Structural Model and Hypothesis Testing

The structural model was evaluated to determine the relationship between the predictor constructs and the dependent variable. As shown in Figure 3 and Table 6, both Service Features and Security exhibit positive and statistically significant effects on Usage Decision. The path coefficient from Service Features to Usage Decision is $\beta = 0.385$, with a t-value of 4.829 ($p < 0.001$), indicating that improved service features—such as ease of access, service variety, promotional benefits, and product innovation—significantly enhance users' intention and willingness to utilize the DANA e-wallet. This finding suggests that practical usability and functional richness play an important role in shaping digital payment adoption among Generation Z.

Similarly, the path coefficient from Security to Usage Decision is $\beta = 0.512$, with a t-value of 6.653 ($p < 0.001$), demonstrating that perceived system security has a stronger influence on user decision-making compared to service features. This result implies that confidence in data protection, transaction safety, and financial security contributes substantially toward users' trust and ongoing engagement with digital financial platforms.

Furthermore, the R^2 value for Usage Decision is 0.641, indicating that 64.1% of the variance in usage decision can be explained by Service Features and Security. This denotes a substantial level of predictive accuracy, confirming the robustness of the structural model. The findings are consistent with the Theory of Planned Behavior (TPB), which states that user behavior is shaped by perceived control and trust in the technological environment. In this context, convenience (service features) and perceived security act as key determinants that strengthen user confidence and behavioral intention to adopt digital payment services Sufyan & Mas'ud, (2022).

Table 6. Path Coefficients

Relationship	Path Coefficient (β)	t-value	p-value	Result
Service Features → Usage Decision	0.385	4.829	< 0.001	Supported
Security → Usage Decision	0.512	6.653	< 0.001	Supported

DISCUSSION

The results of this study demonstrate that Service Features have a positive and significant influence on Usage Decision of the DANA e-wallet among Generation Z in Surabaya. This implies that the more complete, accessible, and beneficial the features offered, the higher the likelihood that users will choose to use the platform for their daily financial transactions. Features such as ease of accessing information, variety of available services, promotional benefits, and continuous product innovation contribute to a more satisfying user experience. This finding supports the perspective that perceived usefulness and convenience are key factors that shape user adoption in digital service environments, aligning with the Theory of Planned Behavior (TPB) where perceived behavioral control influences behavioral intentions. Additionally, Security was found to have the strongest influence on Usage Decision, as indicated by the path coefficient value ($\beta = 0.512$), which is higher than that of Service Features. This highlights that ensuring users feel protected when conducting financial transactions is crucial in digital payment adoption. Confidence in system security, data protection, and guaranteed safety of stored funds helps reduce user anxiety and build trust toward the application. This is consistent with previous research emphasizing that trust and perceived system reliability are central determinants of digital payment acceptance. Generation Z, although technologically adaptive, remains sensitive to the risks related to cybersecurity and personal data protection. Furthermore, the R^2 value of 0.641 signifies that Service Features and Security together explain 64.1% of the variation in Usage Decision, indicating that the model has strong explanatory capability. This suggests that improving user-oriented features and strengthening security are strategic priorities for e-wallet providers like DANA to maintain and expand user engagement, especially among young digital-native populations. Overall, the findings reinforce that innovation must be accompanied by strong security standards. Providers who only focus on feature development without safeguarding user trust may struggle to retain long-term users. Conversely, platforms that balance system reliability, ease of use, and beneficial service features are more likely to succeed in the competitive digital finance market.

CONCLUSIONS AND RECOMMENDATIONS

This study concludes that service features and security have positive and significant effects on the decision to use the DANA e-wallet among Generation Z in Surabaya. Security exerts the strongest influence, indicating that users' trust in data protection and transaction safety is crucial in encouraging digital payment

adoption. These findings confirm the applicability of the Theory of Planned Behavior, emphasizing that perceived behavioral control through convenience and security drives actual usage behavior. Practically, DANA is encouraged to enhance user-centered service features and strengthen data protection systems to build user trust and loyalty. Policymakers should also promote digital financial literacy and ensure robust data protection to foster a secure and inclusive digital transaction ecosystem. Future research may broaden the sample and include additional variables to provide a more comprehensive understanding of e-wallet usage behavior.

ADVANCED RESEARCH

Every study has limitations, and this study focused solely on Generation Z in the Surabaya area with a limited sample size, making the results not necessarily generalizable to other age groups or regions. Furthermore, the data obtained relies on the honesty and perceptions of respondents, which can be influenced by emotional states and personal experiences when completing the questionnaire. The variables studied also only cover service and security features, while other factors such as ease of use, promotions, and brand loyalty have the potential to influence usage decisions but were not explored in this study. Therefore, future research is recommended to expand the scope of respondents in different regions, add other relevant variables, and consider more in-depth approaches such as interviews or longitudinal studies to gain a more comprehensive understanding of e-wallet user behavior.

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