

MAPPING IDEA & LITERATURE FORMAT | RESEARCH ARTICLE

Determinants of E-wallet User Satisfaction: Digital Financial Literacy, Ease of Use, and Trust in Generation Z

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The rapid development of financial technology has driven significant transformations in digital payment systems, particularly through e-wallets. Generation Z, as digital natives and active e-wallet users, faces challenges related to digital financial literacy that could potentially impact their satisfaction levels. The purpose of this study is to analyze the factors influencing e-wallet user satisfaction among Generation Z, with a focus on the role of digital financial literacy, ease of use, and trust as key determinants, thus providing guidance for digital financial service providers in designing strategies to improve user satisfaction. This study uses a quantitative approach with primary data obtained through a questionnaire in the form of Google Forms. The population of this study is Generation Z in Jepara Regency who use e-wallets. The sampling technique used is non-probability sampling with a purposive sampling method. The criteria used by researchers to select the sample in this study are Generation Z born between 1997 and 2012, domiciled in Jepara, and have experience in using e-wallets (e.g., Dana, GoPay, OVO, ShopeePay, LinkAja). Data analysis was conducted using SmartPLS through outer model testing, inner model testing, and hypothesis testing. The research results show that digital financial literacy, ease of use, and trust have a positive and significant impact on user satisfaction. Thus, a good understanding of digital financial products, ease of use, and trust are key factors in determining user satisfaction. Operating an e-wallet and trusting the security of the service are the main keys to increasing Generation Z user satisfaction with e-wallets amidst increasingly fierce competition in the digital economic ecosystem.

Keywords: Financial Technology Adoption, Digital Payment Behavior, Consumer Satisfaction, Digital Wallet Services, Transaction Security.

I. Introduction

The rapid development of digital technology has brought significant changes to various sectors of life, including the financial sector. Digital transformation in the financial sector has given rise to various innovations known as financial technology (fintech), which utilizes technology to improve the efficiency and quality of financial services. One rapidly developing fintech innovation is the digital payment system through electronic wallets (e-wallets). E-wallets allow users to store electronic money and conduct various financial transactions conveniently through their smartphones, such as shopping payments, fund transfers, and online bill payments. The presence of e-wallets offers convenience, speed, and efficiency in transactions, thus gaining widespread use. In Indonesia, e-wallet usage has seen a significant increase in recent years, along with



increasing internet penetration and mobile device usage. E-wallet usage in Indonesia is showing rapid growth, especially among the younger generation, who are highly technologically adept. The Indonesia Fintech Trends 2025 survey, released by Jakpat in the second half of 2025, demonstrates how people are utilizing various fintech platforms to support their daily economic needs, from basic transactions to more specialized financial services. The survey results indicate that digital wallets (e-wallets) are the most widely used fintech service. As many as 93% of respondents admitted to using an e-wallet in the past six months. The high penetration of e-wallets underscores their role as the backbone of digital transactions, whether for shopping, bill payments, or fund transfers, thanks to their ease of use and integration with various services (Husein, 2026).

E-wallet offering convenience, speed, and efficiency in transactions, e-wallets are increasingly popular with the public, especially Generation Z, known for their high technology adoption rate. With the rise in smartphone use and internet access, e-wallets are a practical solution for modern society, especially Generation Z, who grew up with digital technology (Nugroho & Sundari, 2025). Generation Z is known as a digital-native generation, highly dependent on technology in their daily lives, including financial transactions. Generation Z prioritizes speed, ease, and convenience when choosing digital services such as e-wallets (Fatimah, 2025). Despite the increasing use of e-wallets, users still face various issues. Some users complain about slow and unresponsive customer reporting services. Furthermore, concerns about data security have raised doubts about the protection of users' personal data (Novitasari & Supriyanto, 2020). On the other hand, some users also feel disadvantaged by additional fees or transaction deductions that are less than transparent. Promotional features such as cashback or rewards that users expect sometimes don't match what service providers promise (Rachman & Hidayat, 2024). This situation indicates that user satisfaction with e-wallet services remains a critical issue that requires further study.

User satisfaction is a crucial factor in determining the sustainability of an e-wallet application. By understanding user satisfaction levels, companies can identify the weaknesses and shortcomings of an e-wallet application and take action to improve its service quality (Aristawidya, 2023). There are several conceptual studies of user satisfaction in digital services. User satisfaction is key to customer retention. User satisfaction is the result of an assessment and is considered the most important measure for some companies because it serves as a driver for user satisfaction growth and serves as the primary foundation for company system performance (Nazira et al., 2024). Satisfaction can be defined as the feeling of contentment or fulfillment experienced by a person with a service or experience. This satisfaction factor plays a crucial role in retaining and attracting new users to an e-wallet application, ultimately supporting its growth and sustainability. Analyzing user satisfaction is essential for measuring and improving the quality of service offered by several e-wallet applications (Nur et al., 2025).

Digital Financial Literacy is the knowledge, skills, confidence, and competence in utilizing digital financial products and services with a sense of security to make sound financial decisions. In the future, it is predicted that all financial transactions will shift to digital technology and move towards cashless transactions. The convenience of digital financial transactions must be accompanied by an understanding of the risks of personal data security. Personal data that must be strictly protected include the National Identity Number (NIK), mother's name, place and date of birth, Personal Identification Number (PIN), On-Time Password (OTP), credit card number, Card Verification Value (CVV), username, password, and other personal information. Therefore, efforts to protect consumer personal data are a top priority that must be maintained by both consumers and financial services institutions. Disseminated personal data can be exploited by irresponsible individuals to conduct detrimental transactions and can even be misused for criminal acts. Individuals with good digital financial literacy will be able to use e-wallet applications effectively and maintain the security of their personal data, thus preventing misuse of personal data that could lead to crime. Adequate digital financial literacy will make a person's life more comfortable, as all financial transactions become easier, cost savings are not limited by time, and crime is avoided. Digital financial literacy plays a crucial role in increasing e-wallet user satisfaction (Ramadhan et al., 2023).

In using e-wallets, convenience shows things that must be considered in a company, because it provides user satisfaction in meeting their needs (Rahmawati & Yuliana, 2020). Digital wallet companies compete by offering the most attractive offers to attract consumers. The greater the discounts offered, the more consumers and sales partners the company hopes will use its digital wallet services. Various functions and conveniences are offered to entice people to use them (Savira et al., 2026). The use of electronic money is considered more convenient than using cash because users do not need to have the exact amount of money

to make transactions. E-wallets improve the system performance of applications to make it easier and provide satisfaction to users to get the desired services or products. Convenience can make it easier for someone if someone believes that the information system does not complicate its users then someone will use e-wallets and can be well received, if someone thinks the system is difficult to use then someone will not use e-wallets. Ease of use of transactions using e-wallets, users do not need to carry large amounts of cash which would be inconvenient and the features provided by some applications in the form of applications that are easy to understand, so it can be considered that using e-wallets will be more efficient (Salsabilah et al., 2024). Trust in the security and reliability of e-wallets is crucial for users. Feeling secure about data privacy and transaction protection can enhance user satisfaction with e-wallet services. Uncertainty inherently carries risk. In these risky situations, trust is crucial for all parties involved to be willing to take action (Priyono, 2017). Trust refers to the customer's belief that the promises made by the company to customers are trustworthy and provide mutually beneficial actions referring to the company (Rodiah & Melati, 2020). Building trust in e-wallet users can make a significant contribution to the relationship between users and e-wallet applications, thereby increasing user satisfaction in their decision to use e-wallets (Shafira et al., 2023).

Most research on e-wallet user satisfaction still focuses on urban areas and large cities with relatively high levels of digital infrastructure and technology adoption Habibi & Za (2025) for example, examining the influence of service features, convenience, and security on user satisfaction with the Dana e-wallet in East Kutai Regency, with an emphasis on the technical aspects of the application's services. This research focused more on the quality of the application's features and technical aspects, thus failing to comprehensively consider digital financial literacy as a crucial factor in the use of fintech services. Furthermore, the study did not specifically focus on certain generational groups with distinct technology usage characteristics. Meanwhile, Nugroho & Sundari (2025) examined e-wallet user satisfaction among Generation Z in the digital era in Surakarta City, which is one of the urban areas with a relatively high level of digital technology adoption and use of digital services. Another study by Salsabilah et al. (2024) this study focused on the determinants of OVO e-wallet user satisfaction in the Greater Jakarta (Jabodetabek) region, Indonesia's largest metropolitan area. While the study focused on the relationship between user satisfaction and usage decisions as a mediating variable, it did not specifically examine the role of digital financial literacy as a key factor influencing e-wallet user satisfaction.

Most research on e-wallets focuses on large cities. Jepara Regency, although not as large as other metropolitan areas, has shown significant growth in digital technology adoption, including e-wallet use. With more MSMEs and the general public shifting to digital transactions, this research can provide insight into the factors influencing e-wallet user satisfaction in this developing region. The rapid development of financial technology in Indonesia has driven significant growth in the use of e-wallet applications. Jepara Regency was chosen as the location for this e-wallet research for several reasons that make this region relevant and interesting to study. Jepara, with its significant economic potential, particularly in the furniture industry, and its demographic dominated by the younger generation, is an interesting region to explore further in the context of financial technology adoption (jatengprov.go.id, 2024). The urgent need for e-wallet user satisfaction research has significant potential to improve the efficiency of financial management transactions and expand market access for businesses in Jepara Regency.

Based on this background, this study aims to examine the influence of digital financial literacy, ease of use, and trust on e-wallet user satisfaction among Generation Z in Jepara Regency. Academically, this study contributes to enriching the literature on fintech service user satisfaction by integrating digital financial literacy, ease of use, and trust as the main determinants of e-wallet user satisfaction among Generation Z. Meanwhile, industrially, this research can provide a new perspective on e-wallet user satisfaction in areas that have not been widely studied, so that the results can be a reference for digital service developers that can be used as a basis for improving service quality, system security, and product development strategies that are more in line with the needs of the younger generation as the main users of digital services. However, this study has several limitations. The study was conducted only on Generation Z in Jepara Regency, so the results cannot be generalized to other regions or age groups. Furthermore, this study used only three main variables, thus not capturing other factors that may also influence user satisfaction. Therefore, future research is recommended to expand the scope of respondents, add other variables, and use more diverse methods to achieve more comprehensive and accurate results.

II. Literature Review and Hypothesis Development

2.1. Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM) is a model developed by (Davis, 1989). to explain user acceptance of a new system or technology. This model is often used to identify factors that influence an individual's decision to use a technology. TAM explains that a person's satisfaction with using an e-wallet is influenced by several main factors, namely perceived usefulness and perceived ease of use. Perceived usefulness refers to the belief that e-wallet services can improve the efficiency and convenience of conducting financial transactions. Meanwhile, perceived ease of use relates to the extent to which users feel that the e-wallet application is easy to understand, easy to operate, and does not require complicated efforts to conduct digital transactions. Ease of accessing payment features, transferring funds, and making transactions quickly can improve the user experience in using e-wallet services. The TAM model also explains that user satisfaction is influenced by individual attitudes toward technology use and perceived ease of use. Therefore, in e-wallet use, ease of use can influence user attitudes toward the application, which ultimately determines their satisfaction with its use. Therefore, if users perceive that an e-wallet can simplify their daily transactions, they will be more satisfied with the service (Ramadhan & Herianingrum, 2017). Several studies have shown that perceived ease of use influences user satisfaction in using digital wallet services. Research by Aini and Parinduri (2024) research shows that the ease of use of e-wallet applications has a positive effect on user satisfaction because an easy-to-use system can increase the convenience and efficiency of transactions. Furthermore, research Sulasih et al. (2024) also found that perceived ease of use is a significant factor influencing user interest and satisfaction in using digital wallet services. These findings indicate that TAM remains relevant for explaining user satisfaction with e-wallet services in the digital era.

2.2. User Satisfaction

User satisfaction is defined as the feeling that a person experiences, whether it is happiness or disappointment, when comparing the results they feel with a product or service based on expectations.(Kotler & Keller, 2016). Customer satisfaction is a unique performance indicator, which arises from the excellence of customer experience and elements that describe the difference between customer expectations and actual experience (Manyanga et al., 2022). If the user experience meets or even exceeds expectations, the user will be satisfied. Conversely, if the experience does not meet expectations, the user is likely to be dissatisfied. Satisfaction can also be defined as the overall evaluation or feeling a person experiences after purchasing or using a service or product. Users tend to share feedback when expectations are met, which can positively impact a company's reputation (Li et al., 2021). The level of user satisfaction can be measured by the difference between the service performance received by consumers and their expectations. In this situation, customer satisfaction arises when an organization or company's service performance meets or matches consumer expectations (Hasan et al., 2025)

2.1 Digital Financial Literacy

Digital financial literacy refers to an understanding of digital financial products and services, the ability to manage digital financial risks, and familiarity with consumer rights and complaint procedures. This encompasses not only an understanding of the financial tools available in the digital realm but also the ability to navigate and protect oneself from the risks associated with these tools (Morgan et al., 2019). The increasing reliance on digital financial services, such as mobile payments, online banking, digital lending, and fintech applications, has made digital financial literacy an essential skill for individuals aiming to manage their finances effectively in the modern world.(Lusardi, 2019;Amin et al., 2024). Digital financial literacy emphasizes the importance of leveraging resources to achieve personal financial goals. They argue that making sound financial decisions is key to financial success, especially in an environment where individuals are trying to balance multiple goals. It can also enable individuals to optimize their wealth growth potential and better manage financial risk (Kumar et al. 2022; Aggarwal, Boudreaux, & Hu, 2019).

2.2 Ease of Use

Ease of use is a measure of how well a person believes that using a technology is clear and does not require much effort, but it should be easy to use and easy to operate (Nofirda & Ikram, 2023). If someone believes that an information system is easy to use or not difficult to understand, they will use it. Conversely, if someone believes that an information system is not easy to use or is difficult to understand, they will not use it (Jogiyanto, 2008). Ease of use is a concept that refers to an individual's perception or impression of how easy it is to use a particular product or technology. This concept plays a significant role in determining an individual's satisfaction with a product or technology, as it is easy to understand and utilize. Ease of use is influenced by factors such as an individual's previous experience with similar technologies, their familiarity with the product or technology in question, and their confidence in their own ability to navigate and utilize the technology effectively (Sholikah & Wibowo, 2025).

2.3 Trust

Trust in digital payment systems can be interpreted as user confidence that digital payment transactions will be processed according to the expectations of technology users (Hatari & Wediawati, 2024). Trust according to Setiawan (2020) trust is the belief that can lead someone to voluntarily become a user of a service after observing the service's characteristics. When a service provider can inspire trust in its users and deliver efficiency and benefits in their daily lives, there's a chance the service will be widely adopted. According to Nuraeni & Somantri (2021) trust is related to consumers' willingness to trust a brand, despite all the risks that arise from the brand's promise of delivering desired results for consumers. Meanwhile, according to Priyono (2017) a state of uncertainty carries an element of risk. In a risky situation, the willingness of all parties involved to take action requires trust. Digital transactions involve elements of uncertainty and risk. Therefore, it is necessary to reduce perceived risk by building trust among digital wallet users.

2.4 The Influence of Digital Financial Literacy on User Satisfaction

Digital financial literacy is an individual's ability to understand, utilize, and access financial information through digital technology. This capability includes knowledge of digital financial products and services such as mobile banking, e-wallets, and fintech, as well as an understanding of their potential risks and benefits (Tiffani, 2023). The higher the level of digital financial literacy, the higher the level of satisfaction. Good literacy enables users to optimize features, understand mechanisms, and feel confident when making transactions, creating a more satisfying experience using e-wallets (Denanda et al., 2025). This is in line with research conducted by Sholikah & Wibowo (2025) shows that digital financial literacy has a significant influence on user interest. And research conducted by Endrica & Sari (2021) shows that digital financial literacy has a positive influence on e-wallet use.

H1: Digital Financial Literacy has a positive effect on User Satisfaction

2.5 The Effect of Ease of Use on User Satisfaction

The ease of use provided by a system or technology can influence user satisfaction. If something is easy to use or access, customers are usually happy. The opposite is also true if something is difficult or complicated, customers may be dissatisfied. If users can easily understand, learn, and access features without any problems, they will feel satisfied. Conversely, if accessing an application is difficult or time-consuming to operate, this leads to inefficiencies that are unsatisfying and disappointing to users. In essence, ease of use creates satisfaction because consumers are happier when everything runs smoothly (Simanjuntak et al., 2024) and when users find an e-wallet app easy to use, they're more likely to be satisfied with the service. This research is in line with research from (Nazira et al., 2024; Raudatussyifa & Rahmidani, 2025; Dse et al., 2026) which states that ease of use has a positive and significant effect on user satisfaction.

H2: Ease of Use has a positive effect on User Satisfaction



2.6 The Effect of Trust on User Satisfaction

Trust plays a crucial role because transactions involve sensitive data and financial risks (G. Do Nguyen & Dao, 2024). When users trust the technology they use, they believe it is consistent and effective, thereby reducing perceived risk and increasing convenience. This trust fosters a positive user experience, ultimately increasing satisfaction levels. In other words, trust makes users feel safe and confident in using technology, resulting in a more satisfying experience (Savira et al., 2026). This research is in line with research from (Aqliyah, 2025; Muwa et al., 2024) which states that trust has a positive and significant influence on user satisfaction.

H3: Trust has a positive effect on User Satisfaction

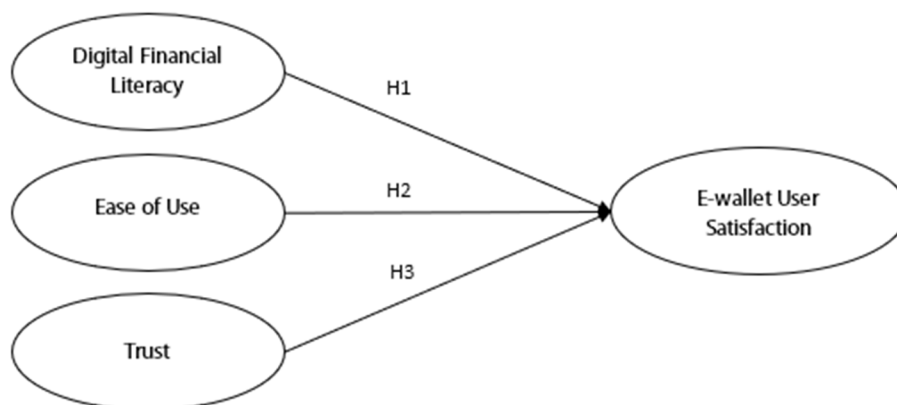


Figure 1. Conceptual Framework

III. Research Methods

This research uses a quantitative approach with primary data obtained through a questionnaire was distributed in the form of Google Forms during the period of October-December 2024, distributed both offline and online. Offline questionnaires were distributed directly to respondents who met the research criteria, namely Generation Z residents in Jepara Regency and those who had used e-wallet services. Online questionnaires were distributed via a Google Forms link shared on WhatsApp. The questionnaire began with screening questions regarding age, domicile, and e-wallet experience to ensure respondents' suitability for the study population. The population of this study was Generation Z in Jepara Regency. The sampling technique used was non-probability sampling with a purposive sampling method. The sample selection criteria were Generation Z born between 1997 and 2012, residing in Jepara, and having experience using e-wallets (e.g., Dana, GoPay, OVO, ShopeePay, LinkAja). Determination of sample size is done using the formula (Hair et al., 2013) which can be adjusted to the number of indicators used in the questionnaire with the assumption of 5-10 times the number of existing indicators with a minimum sample size of 100 respondents. This study used 16 indicators, and a sample size of 114 respondents. The questionnaire consists of 16 statement items, measured on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The questionnaire items were adapted from previous empirical studies to ensure validity and reliability. Data analysis was performed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with the help of SmartPLS version 4.1.1.5. PLS-SEM was chosen due to its suitability for non-normally distributed data, relatively complex research models, and predictive research objectives (Hair & Ringle, 2021; Latan, 2015). Before conducting the hypothesis testing, the data were tested using convergent validity, discriminant validity, composite reliability, and Cronbach's alpha. The structural model (or inner model) used the coefficient of determination (r^2), effect size (f^2), fit test, and prediction relevance (q -square). Table 1 presents the measurement indicators for each variable used in this study. All variables were measured using several indicators adapted from previous studies.

Table 1. Operasional Variables

Variabel	Indikator	Sumber
E-wallet User Satisfaction (Y)	<ol style="list-style-type: none"> Ease of use Perceived risk Attitude Satisfaction felt by users 	(Faridah & Kuswati, 2024)
Digital Financial Literacy (X1)	<ol style="list-style-type: none"> Knowledge Experience Skill Awareness 	(Rahayu, 2022)
Ease of Use (X2)	<ol style="list-style-type: none"> Easy to learn Easy to understand Effortless Easy to use 	(Oktaviana et al., 2023; Aini et al., 2024; Nazira et al., 2024)
Trust (X3)	<ol style="list-style-type: none"> Reliability Honesty Concern Credibility 	(Afandi et al., 2021; Agustina et al., 2021; Nazira et al., 2024)

IV. Result an Discusion

4.1. Descriptive Statistics of Respondent Characteristics

Based on Table 2, descriptive data was obtained regarding the characteristics of respondents including gender, age, education level, occupation, type of E-wallet used, experience using E-wallet. Data were obtained from the results of questionnaires filled out by 114 respondents. It can be explained that the majority of respondents in this study were female, as many as 80 people (70.2%) compared to males as many as 34 people (29.8%). In terms of education, respondents were dominated by bachelor's graduates as many as 109 people (95.6%), followed by high school/vocational high school/equivalent graduates as many as 4 people (0.35%), and only one person (0.9%) junior high school/equivalent graduate, while no respondents had elementary school/equivalent education. Based on age category, most respondents were in the 17–21 year age range as many as 91 people (79.8%), followed by the 22–27 year age group as many as 22 people (19.3%), and only one person (0.9%) aged 12-16 years. In terms of employment, the majority of respondents were students (77 people) (67.5%), followed by 22 students (19.2%), 13 employees (11.4%), and the remaining 2 people (0.17%) had other jobs. Based on the type of e-wallet used, the most widely used e-wallet by respondents was Dana, with 76 users (66.7%). This was followed by ShopeePay (54 people) (47.4%), GoPay (20 people) (17.5%), and OVO (12 people) (10.5%). LinkAja was only used by 1 person (0.9%), while 17 respondents (14.9%) used other e-wallets. Judging from their experience using e-wallets, the majority of respondents had used e-wallets for 1–2 years, namely 49 people (43%). Respondents with less than one year of experience numbered 27 (23.7%), while those with 3–4 years of experience numbered 31 (27.2%). Meanwhile, only seven (6.1%) had used e-wallets for more than five years. This data reflects that the majority of respondents were young people currently pursuing higher education.

Table 2. Descriptive Statistics

Respondent Characteristics	Frequency	Percentage
Gender		
1. Man	34	29.8%
2. Woman	80	70.2%
Level of education		
1. Elementary School/Equivalent	0	0%
2. Junior High School/Equivalent	1	0.9%

Respondent Characteristics	Frequency	Percentage
3. High School/Vocational School/Equivalent	4	0.35%
4. Bachelor	109	95.6%
Age		
1. 12-16 years	1	0.9%
2. 17-21 years	91	79.8%
3. 22-27 years old	22	19.3%
Work		
1. Students	77	67.5%
2. Student/Students While Working	22	19.2%
3. Employee	13	11.4%
4. Other	2	0.17%
Type of E-wallet used		
1. Funds	76	66.7%
2. GoPay	20	17.5%
3. OVO	12	10.5%
4. ShopeePay	54	47.4%
5. LinkAja	1	0.9%
6. Other	17	14.9%
Experience using E-wallet		
1. <1 year	27	23.7%
2. 1-2 years	49	43%
3. 3-4 years	31	27.2%
4. >5 years	7	6.1%

4.2. Measurement Model Analysis (Outer Model)

a. Convergent Validity

Based on Table 3, all indicators in the variables Digital Financial Literacy, Ease of Use, Trust, and User Satisfaction have factor loading values above 0.70, indicating that they are valid and make a strong contribution to their respective constructs. Therefore, it can be concluded that all variables in the instrument used in this study are valid.

Table 3. Outer Loading

	Digital Financial Literacy	Ease of Use	Trust	E-wallet User Satisfaction
LKD1	0.870			
LKD2	0.901			
LKD3	0.879			
LKD4	0.904			
KM1		0.900		
KM2		0.911		
KM3		0.856		
KM4		0.866		
KP1			0.894	
KP2			0.896	
KP3			0.849	
KP4			0.895	
KPE1				0.882
KPE2				0.829
KPE3				0.882
KPE4				0.906

b. Construct Reliability and Validity

Based on Table 4, the Competitive Reliability (CR) score for each variable exceeds the 0.70 standard. This achievement proves that all variables successfully meet the Competitive Reliability (CR) requirements. The results of the testing can be concluded that the collected data has a sufficient level of validity and reliability for use. The Average Variance Extracted (AVE) results show that each variable displays a score exceeding the 0.50 standard, Digital Financial Literacy reached 0.790, Ease of Use was at 0.780, Trust showed 0.781, and E-wallet User Satisfaction obtained a score of 0.766. Achieving these figures confirms that all AVE values have met the established validity requirements and are declared valid.

Table 4. Construct Reliability and Validity

Variables	Cronbach's alpha	Composite reliability (rho_c)	Average variance extracted (AVE)	VIF
Digital Financial Literacy	0.911	0.937	0.790	2,651 – 3,250
Ease of Use	0.906	0.934	0.780	2,988 – 2,456
Trust	0.907	0.935	0.781	3,285 – 2,699
E-wallet User Satisfaction	0.898	0.929	0.766	2,353 – 3,112

c. Discriminant Validity

Based on Table 5, the results for all items have values greater than 0.70. Furthermore, each question item has a value greater than the value of the other variables, thus concluding that each question item has a greater correlation value than the value of the other variables.

Table 5. Discriminant Validity (Fornell-Larcker Criterion)

	Digital Financial Literacy	Ease of Use	Trust	User Satisfaction E-wallet
Literacy Digital Finance	0.889			
Ease of Use	0.868	0.883		
Trust	0.749	0.725	0.884	
E-wallet User Satisfaction	0.865	0.841	0.799	0.889

4.3. Structural Model Analysis (Inner Model)

The results of the model fit test indicate that the next step is to continue testing the hypotheses and estimating the coefficients, which can be done accurately. Figure 2 shows the structural model of the study, depicted through a path diagram.

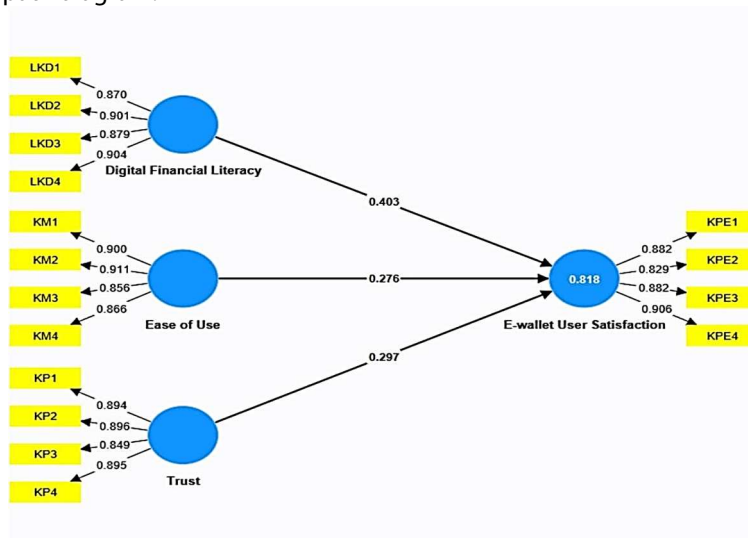


Figure 2. Structural Model

a. Hypothesis Testing

The results of the hypothesis test show that hypothesis 1 testing the influence of digital financial literacy on e-wallet user satisfaction is obtained from a p-value of $0.000 < 0.05$ and t-statistic value $4.01 > 1.96$. This indicates that hypothesis 1 is accepted, namely that digital financial literacy has a positive effect on e-wallet user satisfaction. Hypothesis 2, testing the effect of ease of use on e-wallet user satisfaction, obtained a p-value of $0.007 < 0.05$ and t-statistic value $2.683 > 1.96$. This indicates that hypothesis 2 is accepted, namely that ease of use has a positive effect on e-wallet user satisfaction. Hypothesis 3, testing the effect of trust on e-wallet user satisfaction, obtained a p-value of $0.000 < 0.05$ and t-statistic value $3.612 > 1.96$. This shows that hypothesis 3 is accepted, namely that trust has a positive effect on e-wallet user satisfaction.

Table 6. Hypothesis Test Results (Total Effect)

	Original sample	Standard deviation	T statistics	P values
Digital Financial Literacy -> E-wallet User Satisfaction	0.403	0.101	4,011	0.000
Ease of Use -> User Satisfaction E-wallet	0.276	0.103	2,683	0.007
Trust -> E-wallet User Satisfaction	0.297	0.082	3,612	0.000
R-Square	0.818			
Adjusted R-Square	0.813			

4.4. Discussion

a. The Influence of Digital Financial Literacy on User Satisfaction

Digital financial literacy has an impact positive and significantly impacts user satisfaction. This finding indicates that the higher a user's understanding of digital financial services, the greater their ability to optimally utilize available features. This understanding helps users conduct more effective transactions, manage their finances better, and reduce the potential for errors in using the service, ultimately increasing satisfaction levels. This finding aligns with research Denanda et al. (2025) which states that digital literacy has a positive and significant impact on user satisfaction. The higher a student's digital literacy level, the higher their satisfaction level. Individuals with good literacy are better able to optimize features, understand mechanisms, and feel confident during transactions, creating a more satisfying experience. This research is also in line with research (Siswanti, 2023) which shows that Digital Financial Literacy has a positive influence on the use of digital payments. E-wallet users in conducting transactions is influenced by a person's ability to know and understand digital financial literacy. This shows that every e-wallet user already has people should have knowledge and understanding of digital financial literacy, both its benefits and risks, before deciding to use e-wallets for transactions. However, according to research Aurellia et al. (2025) individuals with high financial literacy tend to be more cautious when using digital finance. They may consider the risks of using e-wallets, such as data security, uncontrolled spending, or hidden transaction fees, which can ultimately impact satisfaction levels.

b. The Effect of Ease of Use on User Satisfaction

Ease of use has a positive and significant impact on user satisfaction. This finding indicates that the easier an e-wallet system is to use, the higher the level of user satisfaction. Ease of use plays a significant role in reducing cognitive effort and transaction time, allowing users to experience a more efficient and practical experience. This finding aligns with research (Rachmasari, 2023; Putri et al., 2024) which states that ease of use has a positive influence on user satisfaction. Ease of use of e-wallets plays a significant role in increasing user satisfaction because it reduces cognitive effort and time required for transactions. With user-friendly features, customers can easily conduct online and offline transactions. Users can make payments at various merchants, buy phone credit, pay bills, and send money to other users quickly and securely. E-wallet integration makes it easier for users to pay for transportation services, food delivery, and various other services. Therefore, companies must continue to innovate in improving the ease of use of e-wallets to improve customer satisfaction and increase their trust. There are several limitations that need to be considered, where ease of use is not necessarily the main factor determining satisfaction. In some circumstances, users may still feel dissatisfied even if the system is easy to use, especially if there are other obstacles such as system disruptions, limited features, or concerns about transaction security.

c. The Effect of Trust on User Satisfaction

Trust has a positive and significant effect on e-wallet user satisfaction. This finding indicates that the higher a user's level of trust in an e-wallet service, the higher their perceived level of satisfaction. This trust encompasses user confidence in system security, personal data protection, and the service's reliability in processing transactions accurately and consistently. When users perceive a platform as trustworthy, they tend to feel more comfortable and satisfied using the service. This finding aligns with research (Artina, 2021) which states that trust has a positive influence on user satisfaction. If trust in use increases, then user satisfaction in using e-wallets will also increase. Trust can provide good service to its users. For example, customer service responds quickly to any problems experienced by each user and the e-wallet application's feature system is easily accessible to all users, thus making users trust the e-wallet application to provide good service. This research is also in line with research Agustina et al. (2022) this shows that trust significantly influences interest in using e-wallets. People feel confident in e-wallet services for making transactions in amounts appropriate to their daily needs and maintaining the quality of the products offered to consumers. However, in some situations, high levels of trust do not always directly increase user satisfaction. This can occur when users have high expectations of the service, so that when service performance falls short of expectations, satisfaction levels can still decline even if trust in the system is relatively good.

V. Conclusion

This study shows that digital financial literacy, ease of use, and trust significantly influence e-wallet user satisfaction, playing complementary roles. Digital financial literacy enhances users' ability to utilize services effectively, but also makes them more critical of risks such as security and hidden fees. Ease of use helps create a practical and efficient experience, but it is not the sole determinant of satisfaction, as it is still influenced by system stability and feature completeness. Meanwhile, trust is a crucial factor driving user comfort, although high expectations can impact satisfaction levels if the service does not meet expectations. The practical implication of these findings is that e-wallet service providers need to adopt a more holistic approach, focusing not only on improving ease of use but also on digital financial literacy education and strengthening security systems and service transparency. These efforts are crucial to maintain a balance between enhancing trust and managing user expectations. Future research is recommended to further examine the role of mediating or moderating variables such as user expectations, risk perception, and user experience. Furthermore, research can be expanded by comparing different e-wallet platforms or testing models on different demographic groups to gain a more comprehensive understanding of user behavior in the digital financial ecosystem.

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