The Influence of Ease of Use, Trust, Lifestyle and Digital Payment System on Financial Management of Community Users of Dana E-Wallet in Pontianak City

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Abstract

The development of digital technology has a major impact on business activities and daily life, including in the payment system. One form of digitalization is the use of e-wallets such as Dana, which provide easy non-cash and non-card transactions. This study aims to determine the effect of ease of use, trust, lifestyle, and digital payment systems on the financial management of Dana e-wallet users in Pontianak City. The method used is associative quantitative research, with a sample of 150 respondents selected through purposive sampling techniques. The research instrument was a questionnaire using a Likert scale, and the data was analyzed using multiple linear regression as well as t-test and F-test. The results of the study showed that ease of use, trust, and digital payment systems partially had a positive and significant effect on financial management. Meanwhile, lifestyle had a negative and significant effect, indicating that a consumptive lifestyle can hinder financial management even though it is supported by technology. Simultaneously, these four variables contributed 50.4% to financial management, while the rest was influenced by other factors. These findings show the importance of easy-to-use and trusted technology in supporting effective financial management, but lifestyle control is still needed so that technology can be utilized optimally.

Keywords: E-Wallet, Ease of Use, Trust, Lifestyle, Financial Management

Introduction

According to Mustaqor & Winanto (2022), the rapid and rapid development of technology today greatly affects daily business activities, where all aspects have begun to change from what used to be traditional to now slowly starting to change towards digital. Starting from everyday life which is greatly facilitated by the entry of the current digital era. without us realizing it, almost all of the activities we do now operate digitally.

The development of the digital era will continue to run so fast and cannot be stopped by humans (Pamungkas et al., 2024; Kandu & Bito, 2024). This condition can occur because basically we as humans will always demand and ask that everything can be done practically. The development of digital technology is also undeniable that it will be able to help various types of new businesses or activities that can improve the economy (Ansong & Boateng, 2019).

Digitalization always produces innovation and also increasingly complex problems. Align with research from Peneder (2022), the sector that has changed is financial services where with the development of the times the use of cash has begun to be abandoned and has begun to switch to the use of electronic money. Digital wallets are included in electronic or digital payments that are widely used by people in online transactions (Khando et al., 2022).

Various digital wallet products that have been issued are expected to be able to increase purchasing power and public interest in driving the Indonesian economy to advance (Hendrawan et al., 2023). Digital wallets are a strong partner in industry 4.0, namely by making it easy to make payment transactions and top-up balances which are the key to the success of technology products.

According to Lestari (2024), the increase in the use of e-wallets cannot be separated from various driving factors, both from the government and the private sector. This is because many merchants and online stores now offer payment options via e-wallets. One of the e-wallets present in Indonesia is Dana, which comes from the company PT Espay Debit Indonesia. Dana introduces its users to payments via digital wallets as well as non-cash and non-card transactions, making it easier for users (Zebua et al., 2024).

The concept of the Dana digital wallet is different from other digital wallets that are already present in the Indonesian market, namely with the open platform concept. The open platform concept created by Dana allows this digital wallet to be connected to various forms of payment instruments such as: online balances, debit cards, and credit cards Rambe & Bangsawan (2023), the Dana application is a digital wallet in Indonesia that is officially safe and can be used for non-cash financial transactions, the Dana application is used for financial transactions and payments that can be accessed via smartphones anytime and anywhere.

The advantage of the Dana application with other digital wallets is that it can do all kinds of transactions starting from online payments, balance transfers, credit purchases, household bill payments, credit cards, food purchases, annual investments, installments, and many more. This application is also used as a payment tool because it can be accessed via smartphones, such as Apple and Android. Dana digital wallets can be linked to savings accounts and credit cards. Interestingly, this application, users can also enjoy various promos and cashback (Sukirman et al., 2024).

With non-cash and non-card transactions, it makes it easier for people to transact with the Dana e-wallet. Ease of use is a level where a person believes that computers can be easily understood. Based on the definition above, ease of use can reduce a person's effort (both time and energy) in learning computers. Ease is how much people believe that using technology according to them will be free from an effort. From the various definitions above, it can be concluded that ease is a measure of trust where technology or sites are easy to use and free from effort and free from consumer interest in interacting online.

Trust is defined as the desire of one party to be submissive/accept the actions of another party based on the expectation that the other party will perform a certain action that is important to the party providing the trust, regarding the ability to monitor or control the other party. Trust is the belief that each party is interdependent and needs each other. Trust is related to the belief

that the trusted party will fulfill its commitments. Trust is all the beliefs held by consumers and all the conclusions made by consumers about objects, attributes, and benefits.

Objects can be products, people, companies, and anything where someone has trust and attitudes. Lifestyle is a person's pattern of living in the world expressed in their activities, interests and opinions. Broadly identified as a way of life, how people spend their time (activities) what they consider important in their environment (interests), and what they think about themselves and their surroundings (opinions). Lifestyle includes how a person spends time, what is considered important, and views on themselves and the world around them.

In general, lifestyle describes the overall behavior and habits of individuals in living their daily lives, including how to use money and allocate time (Brivio et al., 2023). Digital payment is a technology that provides new thinking to the public about non-cash payments, which are significantly more useful and safer in transactions (Sari & Anggraini, 2020). Some people associate Digital payment with digital wallets or mobile money that can be used to pay for various available transactions. Computer networks and digital systems are the two most common types of electronic payments, also referred to as digital money.

Digital payment is a payment made through a digital device. The payer and recipient use digital mode to transfer and receive money during payment transactions. Online transactions are used for all Digital payments. Financial management is part of personal financial management activities, which is the process by which an individual meets the needs of life by managing their financial resources in a structured and systematic manner (Goyal et al., 2021). Managing personal finances for some people is an activity that does not need to be studied again, because it is considered an activity that we do every day.

However, we do not realize that there is still a lot that we do not know to achieve proper financial management. By managing personal finances, each individual knows the goals they want to achieve, and utilizes the management of financial resources optimally to achieve those goals. Optimizing personal financial management, individuals are able to responsibly plan and realize their future. The author also conducted interviews with several people such as online motorcycle taxi application users, Alfamart and Indomaret cashiers. The results of the author's interviews are as we know there are already many online motorcycle taxi applications that collaborate with e-wallets such as Grab which collaborates with Ovo, Gojek which collaborates with Gopay and Shoppe with Shoppepay.

However, if customers who use their services do not use applications from several e-wallets and also do not have cash, they can still pay using the Dana e-wallet. And also Dana e-wallet users go to Alfamart and Indomaret to top up their balances and withdraw balances where the minimum balance for withdrawing funds is IDR 50,000 and the largest top up balance is IDR 300,000. Based on the background above, the author is interested in conducting a study entitled "The Effect of Ease of Use, Trust, and Digital Payment System on Financial Management of Dana E-Wallet Users in Pontianak City".

Methods

The type of research used is associative quantitative research. According to Sugiyono (2020)

"associative research is research that aims to determine the influence or relationship between independent variables and dependent variables". This study aims to determine the influence of independent variables (X), namely Ease of Use (X1), Trust (X2), Digital Payment System (X3), on the dependent variable (Y), namely Financial Management. According to Sugiyono in Ramadhan & Tamba (2022): "Population is a generalization area consisting of: objects/subjects that have certain quantities and characteristics determined by researchers to be studied and then conclusions drawn". The population in this study is the community of e-wallet users in Pontianak City. In this study, the researcher used a purposive sampling technique to determine a sample of 150 residents of Pontianak City with an unknown population. This technique was chosen because it is suitable for quantitative research that does not aim to generalize. The sample criteria are: at least 18 years old, have and use the Dana e-wallet, and are domiciled in Pontianak City. This study involves independent variables (ease of use, trust, lifestyle, digital payment system) and dependent variables (financial management). The measurement scale uses the Likert Scale, from "Strongly Agree" to "Strongly Disagree", to assess respondents' attitudes or perceptions of the established social phenomena. The main instrument for data collection is a questionnaire, with validity and reliability testing carried out first. The validity test refers to the comparison of the calculated r value with the r table, while reliability is assessed from the consistency of the measuring instrument in obtaining accurate data. Data analysis includes classical assumption tests consisting of normality, multicollinearity, and linearity tests, each to determine data distribution, relationships between independent variables, and linear relationships between variables. The statistical analysis method used is multiple linear regression, which tests the effect of several independent variables on the dependent variable with the formula $Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$. In addition, correlation coefficient analysis is also used to measure the strength of the relationship between variables, determination analysis (Adjusted R Square) to measure the contribution of independent variables to dependent variables, and simultaneous tests (F) and partial tests (t) to test the influence together or individually of each independent variable on the financial management of Dana e-wallet users. Hypotheses are formulated for each variable, both simultaneously and partially, with the basis for decision making based on significance values (<0.05 indicates a significant influence).

Results and Discussion

Research Instrument Test

Validity Test

in this study was conducted to determine the extent to which the statement instrument in the questionnaire is able to measure the intended variable. The test was conducted by correlating the score of each statement item with the total score. The results of the correlation are in the form of a calculated r value which will then be compared with the r table value. The r table value was obtained based on the number of samples (n = 150) with the formula degrees of freedom (df) = n-2, so that df = 150-2 = 148. With a significance level of 0.05, the r table value was obtained as 0.160. The results of the validity test of each statement in the Ease of Use variable (X1) can be seen in Table 1 below:

Table 1. Results of the Ease of Use Validity Test (X1)

Indicator	r count	r table	Description
X1.1	0,530	0,160	Valid
X1.2	0,511	0,160	Valid
X1.3	0,671	0,160	Valid
X1.4	0,568	0,160	Valid
X1.5	0,607	0,160	Valid
X1.6	0,589	0,160	Valid
X1.7	0,429	0,160	Valid
X1.8	0,573	0,160	Valid
X1.9	0,549	0,160	Valid

Source: Processed Data, 2025

Based on the results of the validity test on the Ease of Use variable (X1) shown in Table 1 above, it can be seen that all statement items show a higher calculated r value than the r table value of 0.160. Thus, it can be concluded that all statement items in the Ease of Use variable (X1) are declared valid and can be used as instruments in this study. The results of the validity test of each statement from the Trust variable (X2) can be seen in Table 2 below:

Table 2. Results of the Trust Validity Test (X2)

Indicator	r count	r table	Description
X2.1	0,571	0,160	Valid
X2.2	0,465	0,160	Valid
X2.3	0,555	0,160	Valid
X2.4	0,693	0,160	Valid
X2.5	0,492	0,160	Valid
X2.6	0,710	0,160	Valid
X2.7	0,662	0,160	Valid
X2.8	0,395	0,160	Valid
X2.9	0,550	0,160	Valid

Source: Processed Data, 2025

Based on the results of the validity test on the Trust variable (X2) shown in Table 2 above, it can be seen that all statement items show a higher calculated r value than the table r value of 0.160. Thus, it can be concluded that all statement items in the Trust variable (X2) are declared valid and can be used as instruments in this study. The results of the validity test for each statement from the Lifestyle variable (X3) can be seen in Table 4.9 below:

Table 2. Results of Lifestyle Validity Test (X3)

Indicator	r count	r table	Description
X3.1	0,597	0,160	Valid
X3.2	0,612	0,160	Valid
X3.3	0,518	0,160	Valid
X3.4	0,615	0,160	Valid

X3.5	0,481	0,160	Valid
X3.6	0,571	0,160	Valid
X3.7	0,620	0,160	Valid
X3.8	0,488	0,160	Valid
X3.9	0,472	0,160	Valid

Source: Processed Data, 2025

Based on the results of the validity test on the Lifestyle variable (X3) shown in Table 2 above, it can be seen that all statement items show a higher calculated r value than the table r value of 0.160. Thus, it can be concluded that all statement items in the Lifestyle variable (X3) are declared valid and can be used as instruments in this study. The results of the validity test for each statement from the Digital Payment System variable (X4) can be seen in Table 3 below:

Table 3. Results of the Lifestyle Validity Test (X3)

Indicator	r count	r table	Description
X4.1	0,681	0,160	Valid
X4.2	0,560	0,160	Valid
X4.3	0,625	0,160	Valid
X4.4	0,696	0,160	Valid
X4.5	0,555	0,160	Valid
X4.6	0,663	0,160	Valid
X4.7	0,682	0,160	Valid
X4.8	0,456	0,160	Valid
X4.9	0,566	0,160	Valid

Source: Processed Data, 2025

Based on the results of the validity test on the Digital Payment System variable (X4) shown in Table 3 above, it can be seen that all statement items show a higher calculated r value than the table r value of 0.160. Thus, it can be concluded that all statement items in the Digital Payment System variable (X4) are declared valid and can be used as instruments in this study. The results of the validity test for each statement from the Financial Management variable (Y) can be seen in Table 4 below:

Table 4. Results of the Validity Test of Financial Management (Y)

Indicator	r count	r table	Description
Y1.1	0,765	0,160	Valid
Y1.2	0,775	0,160	Valid
Y1.3	0,699	0,160	Valid
Y1.4	0,684	0,160	Valid
Y1.5	0,691	0,160	Valid
Y1.6	0,737	0,160	Valid
Y1.7	0,737	0,160	Valid
Y1.8	0,737	0,160	Valid

Y1.9	0,737	0,160	Valid

Source: Processed Data, 2025

Based on the results of the validity test on the Financial Management variable (Y) shown in Table 4 above, it can be seen that all statement items show a higher calculated r value than the table r value of 0.160. Thus, it can be concluded that all statement items in the Financial Management variable (Y) are declared valid and can be used as instruments in this study.

Reliability Test

aims to determine the extent to which statements in the questionnaire can provide consistent and reliable results as a measuring tool in research. In this study, reliability testing was carried out using the Cronbach's Alpha method. An instrument is said to be reliable if the Cronbach's Alpha value obtained is at least 0.60. The results of the Ease of Use (X1) reliability test can be seen in Table 5 below:

Table 5. Results of Ease of Use Reliability Test (X1)

Reliability Statistics	
Cronbach's Alpha	N of Items
.720	9

Source: Processed Data, 2025

Based on the results of the reliability test on the Ease of Use (X1) reliability variable presented in Table 5 above, the Cronbach's Alpha value was obtained at 0.720. This value has exceeded the minimum reliability limit of 0.60. So it can be concluded that all statement items in the Ease of Use (X1) variable have a high level of reliability and are suitable for use as instruments in this study. The results of the reliability test of the Trust variable (X2) can be seen in Table 6 below.

Table 6. Results of the Trust Reliability Test (X2)

Reliability Statistics	
Cronbach's Alpha	N of Items
.739	9

Source: Processed Data, 2025

Based on the results of the reliability test on the reliability variable Trust (X2) presented in Table 6 above, the Cronbach's Alpha value was obtained at 0.739. This value has exceeded the minimum reliable limit of 0.60. So it can be concluded that all statement items in the Trust variable (X2) have a high level of reliability and are suitable for use as instruments in this study. The results of the reliability test of the Lifestyle variable (X3) can be seen in Table 7 below:

Table 7. Results of the Lifestyle Reliability Test (X3)

Reliability Statistics	
Cronbach's Alpha	N of Items

Reliability Statistics	
.717	9

Source: Processed Data, 2025

Based on the results of the reliability test on the Lifestyle reliability variable (X3) presented in Table 7 above, the Cronbach's Alpha value was obtained at 0.717. This value has exceeded the minimum reliable limit of 0.60. So it can be concluded that all statement items in the Lifestyle variable (X3) have a high level of reliability and are suitable for use as instruments in this study. The results of the reliability test of the Digital Payment System variable (X4) can be seen in Table 8 below:

Table 8. Results of the Digital Payment System Reliability Test (X4)

Reliability Statistics	
Cronbach's Alpha	N of Items
.792	9

Source: Processed Data, 2025

Based on the results of the reliability test on the Digital Payment System (X4) reliability variable presented in Table 8 above, the Cronbach's Alpha value was obtained at 0.792. This value has exceeded the minimum reliable limit of 0.60. So it can be concluded that all statement items in the Digital Payment System (X4) variable have a high level of reliability and are suitable for use as instruments in this study. The results of the reliability test of the Financial Management (Y) variable can be seen in Table 9 below:

Table 9. Results of the Financial Management (Y) Reliability Test

Reliability Statistics	
Cronbach's Alpha	N of Items
.723	9

Source: Processed Data, 2025

Based on the results of the reliability test on the Financial Management (Y) reliability variable presented in Table 9 above, the Cronbach's Alpha value was obtained at 0.723. This value has exceeded the minimum reliable limit of 0.60. So it can be concluded that all statement items in the Financial Management (Y) variable have a high level of reliability and are suitable for use as instruments in this study.

Classical Assumption Test

Normality Test

Conducted to determine whether the data used in the study has been normally distributed. In this study, the normality test was conducted using the Kolmogorov-Smirnov method. Based on the results of the analysis using SPSS, the results of the normality test can be seen in Table 10 below:

Table 10. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		150
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	5.85006894
Most Extreme Differences	Absolute	.067
	Positive	.055
	Negative	-.067
Test Statistic		.067
Asymp. Sig. (2-tailed)		.100[c]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source: Processed Data, 2025

Based on the results of the normality test presented in Table 10 above, the Asymp. Sig. (2-tailed) value is 0.100. The value that shows is greater than the normality significance limit of 0.05, so it can be concluded that the data used in this study is normally distributed.

Linearity Test

in this study aims to determine whether there is a linear relationship between the independent variables and the dependent variables. Linearity testing is carried out using the Test for Linearity method. Based on the results of the analysis using SPSS, the results of the linearity test can be seen in Table 11 below:

Table 11. Results of the Linearity Test for Ease of Use and Financial Management

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
Financial Management * Ease of Use	Between Groups	(Combined)	46.817	32	1.463	2.186	.001
		Linearity	20.675	1	20.675	30.897	.000
		Deviation from Linearity	26.142	31	.843	1.260	.190
	Within Groups		78.294	117	.669		
	Total		125.111	149			

Source: Processed Data, 2025

Based on the results of the linearity test between the variables Ease of Use (X1) and Financial Management (Y) shown in Table 11 above, the Deviation from Linearity significance value is 0.190. The value that shows is greater than the linearity significance limit of 0.05, thus it can be

concluded that the relationship between the two variables is linear. The results of the linearity test of the variables Trust (X2) and Financial Management (Y) can be seen in Table 12 below:

Table 12. Results of the Linearity Test of Trust and Financial Management

ANOVA Table			Sum of Squares	df	Mean Square	F	Sig.
Financial Management * Trust	Between Groups	(Combined)	59.512	29	2.052	3.754	.000
		Linearity	36.396	1	36.396	66.580	.000
		Deviation from Linearity	23.115	28	.826	1.510	.066
	Within Groups		65.599	120	.547		
	Total		125.111	149			

Source: Processed Data, 2025

Based on the results of the linearity test between the variables Trust (X2) and Financial Management (Y) shown in Table 12 above, the significance value of Deviation from Linearity is 0.066. The value that shows is greater than the linearity significance limit of 0.05, thus it can be concluded that the relationship between the two variables is linear. The results of the linearity test of the Lifestyle (X3) and Financial Management (Y) variables can be seen in Table 13 below:

Table 13. Results of Lifestyle and Financial Management Linearity Test

ANOVA Table			Sum of Squares	df	Mean Square	F	Sig.
Financial Management * Lifestyle	Between Groups	(Combined)	49.243	29	1.698	2.686	.000
		Linearity	34.029	1	34.029	53.823	.000
		Deviation from Linearity	15.214	28	.543	.859	.669
	Within Groups		75.868	120	.632		
	Total		125.111	149			

Source: Processed Data, 2025

Based on the results of the linearity test between the variables Lifestyle (X3) and Financial Management (Y) shown in Table 13 above, the significance value of Deviation from Linearity is 0.669. The value that shows is greater than the linearity significance limit of 0.05, thus it can be concluded that the relationship between the two variables is linear. The results of the linearity test of the variables Digital Payment System (X4) and Financial Management (Y) can be seen in Table 14 below:

Table 14. Results of Linearity Test of Digital Payment System and Financial Management

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Financial Management * Digital Payment System	Between Groups	(Combined)	67.296	27	2.492	5.259	.000
		Linearity	57.522	1	57.522	121.382	.000
		Deviation from Linearity	9.774	26	.376	.793	.749
	Within Groups		57.815	122	.474		
	Total		125.111	149			

Source: Processed Data, 2025

Based on the results of the linearity test between the variables Digital Payment System (X4) and Financial Management (Y) shown in Table 14 above, the significance value of Deviation from Linearity is 0.749. The value that shows is greater than the linearity significance limit of 0.05, thus it can be concluded that the relationship between the two variables is linear.

Multicollinearity Test

The multicollinearity test in this study was conducted to determine whether there is a very strong correlation between independent variables in the regression model. If the independent variables are highly correlated, this can cause the coefficient estimates to be inaccurate and reduce the reliability of the overall regression model. Based on the results of the analysis using SPSS, the results of the multicollinearity test can be seen in Table 15 below:

Table 15. Multicollinearity Test Results

Coefficientsa							
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.429	.385		3.712	.000		
	Ease of Use	.249	.094	.229	2.646	.009	.576	1.735

Trust	.314	.100	.283	3.132	.002	.420	2.383
Lifestyle	-.258	.121	-.232	-2.130	.035	.287	3.482
Digital Payment System	.850	.121	.701	7.014	.000	.343	2.918
a. Dependent Variable: Financial Management							

Based on the results of the multicollinearity test in Table 15 above, the following results can be explained: (1) The Ease of Use variable (X1) has a Tolerance value of 0.576, indicating a value greater than 0.10. And has a VIF value of 1.735 indicating a value less than 10.00; (2) The Trust variable (X2) has a Tolerance value of 0.420, indicating a value greater than 0.10. And has a VIF value of 2.383 indicating a value less than 10.00; (3) The Lifestyle variable (X3) has a Tolerance value of 0.287, indicating a value greater than 0.10. And has a VIF value of 3.482 indicating a value less than 10.00; (4) The Digital Payment System variable (X3) has a Tolerance value of 0.343, indicating a value greater than 0.10. And has a VIF value of 2.918 indicating a value less than 10.00. Based on the explanation above and if referring to the basis for decision making, because the four variables show a Tolerance value above 0.10 and VIF below 10.00. Thus, it can be concluded that there are no symptoms of multicollinearity between the four independent variables in the regression model in this study.

Multiple Linear Regression Analysis

Multiple regression analysis in this study is used to determine the magnitude of the influence of two or more independent variables on one dependent variable, either simultaneously or partially. In addition, multiple linear regression analysis is also used to form a model that can be used to predict the relationship between these variables. Based on the results of the analysis using SPSS, the results of the regression coefficients are obtained which can be seen in Table 16 below:

Table 16. Results of Multiple Linear Regression Analysis Test

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.429	.385		3.712	.000
	Ease of Use	.249	.094	.229	2.646	.009

Trust	.314	.100	.283	3.132	.002
Lifestyle	-.258	.121	-.232	-2.130	.035
Digital Payment System	.850	.121	.701	7.014	.000
a. Dependent Variable: Financial Management					

Source: Processed Data, 2025

Based on Table 16 above, a multiple linear regression coefficient equation can be made, the following results are obtained:

Y = 1.429 + 0.249 X1 + 0.314 X2 - 0.258 X3 + 0.850 X4

Constant (a) is 1.429, this means that if the variables Ease of Use (X1), Trust (X2), Lifestyle (X3) and Digital Payment System (X4) are zero. Then Financial Management (Y) will increase by 1.429. The regression coefficient value (b1) on the Ease of Use variable (X1) is 0.249 with a positive direction, indicating that every one unit increase in Ease of Use will cause an increase of 0.249 in Financial Management. The regression coefficient value (b2) on the Trust variable (X2) is 0.314 with a positive direction, indicating that every one unit increase in Trust will cause a decrease of 0.314 in Financial Management. The regression coefficient value (b3) on the Lifestyle variable (X3) is -0.258 with a negative direction, indicating that every one unit increase in Lifestyle will cause a decrease of 0.258 in Financial Management. The regression coefficient value (b4) on the Digital Payment System variable (X4) is 0.850 with a positive direction, indicating that every one unit increase in Digital Payment System will cause an increase of 0.850 in Financial Management.

Correlation Coefficient

The correlation coefficient is used to measure the strength and direction of the relationship between two or more variables. In this analysis, the method used is the Product Moment correlation. The results of the correlation coefficient test can be seen in Table 17 below:

Table 17. Correlation Coefficient Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.710[a]	.504	.490	.65412
a. Predictors: (Constant), Digital Payment System, Ease of Use, Trust, Lifestyle				

Source: Processed Data, 2025

Based on the results of the correlation coefficient test shown in Table 17 above, a correlation value (R) of 0.710 was obtained. This value indicates that the relationship between the variables Ease of Use, Trust, Lifestyle and Digital Payment System on Financial Management is included in the strong category, this is because the value is in the range of 0.60-0.799.

Determination Coefficient

Based on the results of the determination coefficient test (R^2) shown in Table 17 above, an R-Square value of 0.504 was obtained. This shows that the variables Ease of Use, Trust, Lifestyle and Digital Payment System are able to explain their influence on Financial Management by 50.4% (1x0.504x100%), while the remaining 49.6% is influenced by variables outside the study.

Simultaneous Effect Test (F Test)

The simultaneous test (F test) in this study aims to analyze whether all independent variables together have a significant effect on the dependent variable. Based on the results of the simultaneous hypothesis test (F test) using SPSS, the results of the simultaneous test can be seen in Table 18 below:

Table 18. Simultaneous Test Results (F Test)

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	63.069	4	15.767	36.850	.000[b]
	Residual	62.042	145	.428		
	Total	125.111	149			
a. Dependent Variable: Financial Management						
b. Predictors: (Constant), Digital Payment System, Ease of Use, Trust, Lifestyle						

Source: Processed Data, 2025

Based on the results of the simultaneous test (F Test) in Table 18 above, the calculated F value is 36.850> F table 2.67 and the significance value is 0.000 <0.05. Thus, it can be concluded that simultaneously there is a positive and significant influence between the variables of Ease of Use, Trust, Lifestyle and Digital Payment System on Financial Management.

Partial Influence Test (t Test)

The partial test (t test) in this study aims to test the influence of each independent variable individually on the dependent variable, in accordance with the formulated hypothesis. Based on the results of the partial hypothesis test (t Test) using SPSS, the partial test results are obtained

which can be seen in Table 19 below:

Table 19. Partial Test Results (t-Test)

Coefficientsª						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.429	.385		3.712	.000
	Ease of Use	.249	.094	.229	2.646	.009
	Trust	.314	.100	.283	3.132	.002
	Lifestyle	-.258	.121	-.232	-2.130	.035
	Digital Payment System	.850	.121	.701	7.014	.000
a. Dependent Variable: Financial Management						

Source: Processed Data, 2025

Based on the results of the partial test (t-test) in Table 19 above, then the results of the t-test will be compared with the t-table. The t-table value is 1.655. The results of the t-test (Partial) in Table 19 can be described as follows: (1) Based on the results of the analysis, the t-test value for the Ease of Use variable (X1) is 2.646> t-table, which is 1.655. In addition, the significance value is 0.006 <0.05. This shows that Ho is rejected and Ha is accepted. In other words, Ease of Use partially has a positive and significant effect on Financial Management; (2) Based on the results of the analysis, the t-test value for the Trust variable (X2) is 3.132> t-table, which is 1.655. In addition, the significance value is 0.002 <0.05.

This shows that Ho is rejected and Ha is accepted. In other words, Trust partially has a positive and significant effect on Financial Management; (3) Based on the results of the analysis, the t-value for the Lifestyle variable (X3) is -2.130 > t table, which is 1.655. In addition, the significance value is 0.035 < 0.05. This indicates that Ho is rejected and Ha is accepted. In other words, Lifestyle partially has a negative and significant effect on Financial Management. Based on the results of the analysis, the t-value for the Digital Payment System variable (X4) is 7.014 > t table, which is 1.655. In addition, the significance value is 0.000 < 0.05. This indicates that Ho is rejected and Ha is accepted. In other words, the Digital Payment System partially has a positive and significant effect on Financial Management.

Conclusion

Based on the results of the research that has been conducted on the influence of ease of use, trust, lifestyle, and digital payment systems on the financial management of Dana e-wallet users

in Pontianak City, it can be concluded that ease of use has a positive and significant influence on financial management. This shows that the easier a system is to use, the better the community's ability to organize and manage their finances. Trust also has a positive and significant influence, where the higher the level of public trust in the security and integrity of the Dana application, the better they are at managing their personal finances. However, lifestyle has a significant negative influence on financial management. People with a consumptive lifestyle tend to have difficulty in managing their finances even though they take advantage of the convenience of digital transactions. Meanwhile, the digital payment system has been proven to have a positive and significant influence on the financial management of Dana e-wallet users, which means that the more sophisticated and useful the digital payment system is, the easier it is for people to organize and control their spending. Taken together, ease of use, trust, lifestyle, and digital payment systems have a significant influence on financial management with a contribution of 50.4%, while the rest is influenced by other factors outside this study.

Suggestion

Based on the research results obtained, the author provides suggestions for Dana e-wallet users to be able to utilize the ease and speed of transactions wisely so as not to get caught up in consumptive behavior that can interfere with personal financial management. Users are also expected to be more disciplined in managing expenses and utilizing the features provided by the Dana application to record and control daily financial transactions. For Dana application developers, it is expected to continue to improve the ease of use and security of the system so that the level of user trust increases. Developers are also advised to add features that can help users manage their finances effectively, such as budget planning features and spending reminders. For further research, it is recommended to expand the scope of the variables studied by adding aspects such as financial literacy, income level, and self-control so that subsequent research can provide more comprehensive results. In addition, the government and related institutions are expected to provide education to the public about the importance of personal financial management, especially in facing the digital era that facilitates transactions but also has the potential to increase a consumptive lifestyle.

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