Digital Innovation : International Journal of Management
E-ISSN: 3047-9053
P-ISSN: 3047-9681

Research Article

The Influence of Perceived Accounting Information System Quality, Ease of Use, and Trust on The Decision To Use E-Wallets in Financial Transactions

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Abstract: In the ever-evolving digital era, digital payment technology has increasingly become the preferred method for conducting financial transactions. This study aims to empirically examine the influence of perceived quality of accounting information systems, ease of use, and trust on the decision to use e-wallets in financial transactions. The sampling method employed in this study was non-probability sampling, specifically purposive sampling, with criteria set for selecting respondents, namely active accounting students from the 2021 cohort who are currently using or have previously used e-wallets for financial transactions. This research is grounded in the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB). Data were collected through a Google Form, yielding 252 valid responses. The data were then analyzed using SPSS Statistics 26. The results show that perceived quality of accounting information systems, ease of use, and trust have a positive influence on the decision to use e-wallets. This indicates that the higher the perceived quality of accounting information systems, ease of use, and trust felt by students in using e-wallets, the more likely they are to decide to use e-wallets in their financial transactions.

Keywords: Ease of Use, Perceived Accounting Information System Quality, Trust, Usage Decision.

1. Introduction

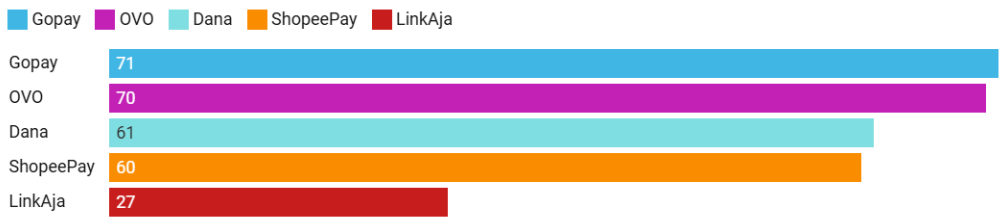
In the rapidly evolving era of digitalization, digital payment technologies have increasingly become the preferred method for conducting financial transactions. The development of technology and information has given rise to innovations in financial services known as Financial Technology (Fintech). Fintech leverages technological advancements to create financial services and products that simplify the payment process for the public (Mawardani & Dwijayanti, 2021). One type of fintech in Indonesia is digital payment, which provides online transaction services in the form of an electronic wallet, commonly referred to as an e-wallet. Today, economic activities are increasingly dependent on digital technology. One emerging phenomenon in Indonesia's digital economy is the public's growing adoption of electronic wallet applications and the rise in online shopping activities through e-commerce, e-marketplaces, and online web stores—all of which have accelerated the popularity of e-wallets in Indonesia. In their operations, digital payment companies collaborate with various parties, including telecommunications companies, retail stores, conventional banks, and convenience stores (Susanti & Dwiana Putra, 2023).

Received: June 14, 2025
Revised: June 28, 2025
Accepted: July 12, 2025
Published: July 14, 2025
Curr. Ver.: July 14, 2025

The decision-making process regarding usage involves individuals synthesizing and evaluating the information they possess to assess available options before making a final choice (Nurzanita & Marlena, 2020). Before deciding to use a service, consumers generally seek information about the benefits of the product or service. The more informed the public is about the benefits, the greater their trust in the service. Decisions are made to solve specific problems (Saragih et al., 2023). When selecting digital services, individuals consider several criteria before opting to use a digital payment system. Perception of the quality of an accounting information system (AIS) is part of the decision-making process in which users assess whether the technology or system is reliable, accurate, and free from obstacles. The concept of perceived ease of use refers to the belief that a system is easy to access and utilize. Conversely, if the system is perceived as difficult to operate, users are likely to avoid it—something that significantly affects decisions regarding the use of digital wallets.

E-wallets are applications or service features developed by banks to facilitate cashless transactions (Saragih et al., 2023). These applications are designed to simplify money storage in digital form, allowing users to carry out transactions more practically, efficiently, effectively, and securely. Digital wallet applications offer convenience by eliminating the need to carry physical wallets—users only need to show their e-wallet apps, which contain stored balances. According to Bank Indonesia Regulation No. 20/6/PBI/2018 on electronic money, the implementation of electronic money in Indonesia must be based on core principles, including consumer protection, anti-money laundering, and terrorism financing prevention. Many types of e-wallets are available, with popular options among students and the general public being Gopay, OVO, Dana, Shopeepay, and LinkAja.

Figure 1: E-Wallet Users in Indonesia



Source: Katadata.co.id

Generation Z, individuals born between 1997 and 2012 (Basuki, 2021), is the demographic most familiar with digital technology. Students today are typically associated with a modern lifestyle, keeping up with the latest trends and technologies. As a result, they are increasingly engaged in online shopping, contributing to the rising use of e-wallets. Generation Z tends to value practicality and relies heavily on technology. A study by Katadata Insight Center revealed that approximately 30% of fashion product buyers are aged 18–25 and earn IDR 3–5 million monthly. The most purchased products among men are credit/vouchers, gadgets, and automotive items, while women prefer health and beauty products, household goods, and food. The 2021 student cohort was notably affected by the COVID-19 pandemic, during which learning activities shifted online, and physical interactions were limited. Consequently, these students are expected to have better understanding of digital systems and information technologies (Anandha & Mukhlis, 2022).

Technology acceptance can be measured using the Technology Acceptance Model (TAM) (Aisyah et al., 2023), which explains users' behavioral intentions toward adopting technology. The model, proposed by Davis (1989), consists of five core constructs: perceived usefulness, perceived ease of use, attitude toward using, behavioral intention to use, and actual system use. This study adopts three of these constructs—perceived ease of use, behavioral intention, and attitude toward usage—as foundational factors in understanding users' acceptance of technology.

The Theory of Planned Behavior (TPB), developed from the Theory of Reasoned Action (TRA, 1967), posits that behavior is determined by prevailing knowledge or ideas. Individuals hold varying views on specific actions, and only a subset believes these behaviors may be influenced by situational factors. Nysveen et al. (2005) emphasize that attitudes and subjective norms significantly influence behavioral intention. Attitude, in this context, refers to one's positive or negative feelings toward a behavior. In summary, individuals will exhibit planned behavior toward digital services like e-wallets if they consistently perceive such services as useful and have grown accustomed to using them.

Perceived quality of the accounting information system (AIS) refers to a system's ability to provide accurate and timely financial information. AIS can be integrated into payment systems to facilitate transaction recording, financial monitoring, and reporting (Salsa Gina Virginia, 2023). An effective AIS should deliver high-quality information and perform tasks efficiently. Studies by Rahayu (2020) and Azniza & Meyla (2023) found that higher AIS quality increases the likelihood of e-wallet usage. Conversely, other studies (Thennica et al., 2021; Ulama, 2024) suggest that AIS quality does not significantly influence e-wallet adoption.

Ease of use is a major determinant in deciding whether to adopt an application. Users are more likely to engage with applications that streamline and simplify their tasks. Perceived ease of use reduces the effort—both time and energy—required to learn and adapt to a system (Aulia & Suryanawa, 2019). High ease of use correlates with increased interest in using e-wallets (Paramitha & Mahyuni, 2022). This finding is supported by Pitura et al. (2022) and Adinda Kirana et al. (2023), though contradicted by Umah & Siswahyudianto (2022), who found no significant influence of ease of use on decision-making.

In situations involving uncertainty and risk, trust becomes essential for taking action. According to Jogiyanto (2007), trust stems from cognitive structures formed through information gathering and personal judgment. Gefen (2002) defines trust as the willingness to be vulnerable to another party's actions based on confidence and responsibility. Trust, therefore, reflects one's belief in a product after experiencing it. Greater trust in e-wallets leads to greater adoption decisions, a finding supported by Wulandari & Septiani (2024), though contradicted by Sati & Ramaditya (2020), who found trust did not significantly affect usage decisions.

This research refers to a prior study by Gustiana & Agustina (2023), which investigated the influence of ease of use and trust on students' intention to use the Dana application. Similarities include the focus on ease of use and trust regarding e-wallets. However, differences include: (1) this study is based in Denpasar, while the previous one was in Banjarmasin; (2) the dependent variable in this study is usage decision, whereas the previous study focused on intention to use; (3) this study adds perceived AIS quality as an independent variable; and (4) this research includes multiple popular e-wallets in Indonesia, not just the Dana application.

Based on the aforementioned background, the researcher is interested in conducting a study titled "The Influence of Perceived Accounting Information System Quality, Ease of Use, and Trust on the Decision to Use E-Wallets in Financial Transactions."

2. METHOD

This study employs a quantitative associative approach to analyze the influence of perceived quality of accounting information systems, ease of use, and trust on the decision to use e-wallets in financial transactions. The research was conducted among active 2021 cohort students of the Accounting Study Program at Udayana University in Denpasar City, who are considered representative of the digital-native generation with experience in utilizing financial technology. The sample was selected using purposive sampling, based on the criterion of being an active e-wallet user. A total of 252 respondents were obtained from a population of 282 students (Sugiyono, 2019).

Primary data were collected using an online questionnaire distributed via Google Forms with a five-point Likert scale, while secondary data were gathered from academic documentation related to the student population. Validity and reliability tests were conducted to ensure the quality of the research instrument. Data analysis techniques included descriptive statistics, classical assumption tests (normality, multicollinearity, and heteroscedasticity), and multiple linear regression analysis to measure the relationships and influences among variables. The independent variables studied were perceived quality of accounting information systems (X_1), ease of use (X_2), and trust (X_3), while the dependent variable was the decision to use e-wallets (Y) (Ghozali, 2018; Jogiyanto, 2019).

Hypothesis testing was conducted using the t-test (partial), F-test (simultaneous), and coefficient of determination test (R^2) to determine the extent of the independent variables' influence on the decision to use e-wallets. The regression model is considered valid if the F-test yields a significance value of < 0.05 and each t-test for the independent variables also shows a significance value of < 0.05. This approach aims to provide a comprehensive empirical overview of the factors influencing e-wallet adoption as part of digital financial transformation among the younger generation (Ghozali, 2018; Anggraeni, 2023; Rodiah, 2020).

3. RESULTS AND DISCUSSION

Instrument Validity Test

Table 1. Results of Instrument Validity Test

Variables	Indicator	Person Correlation	Information
Perception of Accounting Information System Quality (X1)	X1.1.1	0.520	Valid
	X1.1.2	0.679	Valid
	X1.1.3	0.810	Valid
	X1.2.1	0.752	Valid
	X1.2.2	0.772	Valid
	X1.2.3	0.664	Valid
	X1.3.1	0.792	Valid

	X1.3.2	0.810	Valid
	X1.4.1	0.752	Valid
	X1.4.2	0.772	Valid
	X1.4.3	0.664	Valid
Convenience	X2.1.1	0.600	Valid
	X2.1.2	0.382	Valid
	X2.1.3	0.379	Valid
	X2.2.1	0.634	Valid
	X2.2.2	0.392	Valid
	X2.2.3	0.374	Valid
	X2.3.1	0.576	Valid
	X2.3.2	0.587	Valid
	X2.3.3	0.734	Valid
	X2.4.1	0.734	Valid
	X2.4.2	0.587	Valid
	X2.4.3	0.734	Valid
Trust	X3.1.1	0.775	Valid
	X3.1.2	0.658	Valid
	X3.1.3	0.719	Valid
	X3.2.1	0.550	Valid
	X3.2.2	0.355	Valid
	X3.3.1	0.426	Valid
	X3.3.2	0.742	Valid
	X3.3.3	0.725	Valid
	X3.4.1	0.645	Valid
	X3.4.2	0.516	Valid
Usage Decision	Y1.1	0.898	Valid
	Y1.2	0.938	Valid
	Y2.1	0.938	Valid
	Y3.1	0.821	Valid
	Y3.2	0.717	Valid
	Y3.3	0.932	Valid

Source: Data attached to the author's thesis, 2025

The validity test results in Table 1 show that all research instruments used to measure the perceived quality of accounting information systems, ease of use, and trust in the decision to use e-wallets for financial transactions had correlation coefficients greater than 0.30 with a total score of all statement items. The statements used in this study met data validity requirements and were suitable for use as research instruments.

Instrument Reliability Test

Table 2. Results of Instrument Reliability Test

Variables	Cronbach's Alpha	Information
Perception of Accounting Information System Quality (X1)	0.908	Reliable

Convenience (X2)	0.803	Reliable
Trust (X3)	0.808	Reliable
Usage Decision (Y)	0.931	Reliable

Source: Data attached to the author's thesis, 2025

Based on the results of the research instrument reliability test in Table 2, the research instruments had a Cronbach's Alpha coefficient of more than 0.60. This indicates that all research instruments met the requirements for reliability and can therefore be used for research.

Descriptive Statistical Analysis

Table 3. Results of Descriptive Statistical Analysis

	N	Min.	Max.	Mean	Std.Deviation
Perception of Accounting Information System Quality (X1)	252	20	44	37.18	6,416
Convenience (X2)	252	12	48	37.51	12,044
Trust (X3)	252	10	40	32.21	8,102
Usage Decision (Y)	252	9	24	19.11	3,804

Source: Data attached to the author's thesis, 2025

Based on the results of the descriptive statistical analysis in Table 3, it shows that the number of observations (N) in this study was 252 samples. The explanation of the descriptive statistical results in this study is as follows:

1) **Perception of Accounting Information System Quality**

The variable of perception of the quality of accounting information systems has a minimum value of 20 and a maximum value of 44. The variable of perception of the quality of accounting information systems shows an average value of 37.18, which means that responses regarding the perception of the quality of accounting information systems tend to be good, meaning that on average, students of the Accounting study program class of 2021, Faculty of Economics and Business, Udayana University agree that e-wallets have a good quality accounting information system in their use for financial transactions. The standard deviation value of the variable of perception of the quality of accounting information systems is 6.416. This means that this value is lower than the average value, which means that the distribution of data related to the perception of the quality of accounting information systems is even.

2) **Convenience**

The convenience variable has a minimum value of 12 and a maximum value of 48. The convenience variable shows an average value of 37.51, indicating a positive response regarding convenience. This means that the average Accounting student from the 2021 intake of the Faculty of Economics and Business, Udayana University, agrees that e-wallets are easy to use for financial transactions. The standard deviation value for the convenience variable is 12.044. This means that this value is lower than the average value, indicating that the distribution of data related to convenience is even.

3) **Trust**

The trust variable has a minimum value of 10 and a maximum value of 40. The trust variable shows an average value of 32.21, indicating a positive response to trust. This means that the average Accounting student from the 2021 intake of the Faculty of Economics and Business at Udayana University agrees that e-wallets are trustworthy for use in financial transactions. The standard deviation of the trust variable is 8.102, which is lower than the average value, indicating that the distribution of data related to trust is even.

4) **Usage Decision**

The usage decision variable has a minimum value of 9 and a maximum value of 24. The usage decision variable shows an average value of 19.11, which indicates that the response regarding the usage decision tends to be positive. This means that on average, students of the Accounting study program, class of 2021, Faculty of Economics and

Business, Universitas Gadjah Mada, agreed to use e-wallets for financial transactions. The standard deviation value of the usage decision variable is 3.804. This means that this value is lower than the average value, indicating that the distribution of data related to trust is even.

Classical Assumption Test

1) **Normality Test**

Table 4. Normality Test Results

	Unstandardized Residual
N	252
،symp. Sig. (2-tailed) Kolmogorov-Smirnov Z	0.056

Source: Data attached to the author's thesis, 2025

Based on the results of the normality test in Table 4, it shows that the Asym. Sig. (2-tailed) value is 0.056. This means that the regression equation model used in this study has a normal distribution.

2) **Multicollinearity Test**

Table 5. Multicollinearity Test Results

Variables	Tolerance	VIF
Perception of Accounting Information System Quality (X1)	0.723	1,383
Convenience (X2)	0.791	1,264
Trust (X3)	0.766	1,305

Source: Data attached to the author's thesis, 2025

Based on the results of the multicollinearity test in Table 5, it shows that all independent variables have a tolerance value of more than 0.10 and a VIF of less than 10, which means that the regression equation model is free from multicollinearity elements.

3) **Heteroscedasticity Test**

Table 6. Heteroscedasticity Test Results

Variables	Sig	Information
erception of Accounting Information System Quality (X1)	0.221	Free of Heteroscedasticity
Convenience (X2)	0.073	Free of Heteroscedasticity
Trust (X3)	0.204	Free of Heteroscedasticity

Source: Data attached to the author's thesis, 2025

Based on the results of the heteroscedasticity test in Table 6, it shows that the significance value of all independent variables has a value of more than 0.05, which means that there is no influence between the independent variables on the absolute residual, so that the regression model used does not contain symptoms of heteroscedasticity.

Multiple Linear Regression Analysis

Table 7. Results of Multiple Linear Regression Analysis

Variables	Unstandardized Coefficients		Standardized Coefficients		
	(B)	Std. Error	Beta	t	Sig.
(Constant)	1,710	0.879		1,945	0.053
Perception of Accounting Information System Quality (X1)	0.273	0.026	0.461	10,337	0,000
Convenience (X2)	0.108	0.013	0.342	8,039	0,000
Trust (X3)	0.099	0.020	0.211	4,883	0,000

Source: Data attached to the author's thesis, 2025

Based on Table 7, it can be seen that the unstandardized coefficients values from the results of the multiple linear regression test can form a regression equation in this study as follows:

$Y = \alpha + \beta1X1 + \beta2X2 + \beta3X3 + \varepsilon$ …….... (1)

$Y = 1.710 + 0.273X1 + 0.108X2 + 0.099X3 + \varepsilon$ ……..... (2)

Information:

Y = Decision to use e-wallet in financial transactions
α = Constant value
X1 = Perception of the quality of accounting information systems
X2 = Ease
X3 = Trust
β1 ε = Regression coefficient of accounting information system quality (X1)
β2 = Regression coefficient of perceived ease (X2)
β3 = Regression coefficient of trust (X2)
ε = standard error (error rate)

The interpretation of the regression model equation above is as follows:

1) The constant value of 1.710 indicates that if all independent variables are stated as constant at zero, then the value of the dependent variable is 1.710 or it can also be interpreted that if there is no perception of the quality of the accounting information system, ease and trust, then the decision to use e-wallet is 1.710.
2) The coefficient value of the variable perception of the quality of the accounting information system (X1) is 0.273 with a significance of 0.000, meaning that for every one percent increase in the perception of the quality of the accounting information system, the decision to use e-wallets will increase by 0.273, assuming other variables are constant.
3) The coefficient value of the convenience variable (X2) is 0.108 with a significance of 0.000, meaning that for every one percent increase in convenience, the decision to use an e-wallet will increase by 0.108, assuming that other variables are constant.
4) The coefficient value of the trust variable (X3) is 0.099 with a significance of 0.000, meaning that for every one percent increase in trust, the decision to use an e-wallet will increase by 0.099, assuming that other variables are constant.

Coefficient of Determination Test (R2)

Table 8. Results of the Determination Coefficient Test

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	0.802	0.644	0.640	2,283

Source: Data attached to the author's thesis, 2025

Based on the results of the determination coefficient analysis in Table 8, it shows that the Adjusted R Square (R2) determination coefficient value is 0.640, which means that 64 percent of the variation in the decision to use e-wallets is influenced by the variables of perception of the quality of the accounting information system, ease and trust, while the remaining 36 percent is explained by other variables that are not included in the research model.

Model Feasibility Test (F Test)

Table 9. Results of Model Feasibility Test

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2339.232	3	779,744	149,534	.000b
	Residual	1293.197	248	5.215		
	Total	3632.429	251			

Source: Data attached to the author's thesis, 2025

Based on the information in Table 9, the calculated F value is 149.534 with a significance level of 0.000, which is less than 0.05. Based on this, it can be concluded that the variables of perceived accounting information system quality, ease of use, and trustworthiness can or should be used to predict variations in e-wallet usage decisions.

Hypothesis Test (t-Test)

Table 10. Hypothesis Test Results

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1,710	0.879		1,945	0.053

Perception of Accounting Information System Quality	0.273	0.026	0.461	10,337	0,000
Convenience	0.108	0.013	0.342	8,039	0,000
Trust	0.099	0.020	0.211	4,883	0,000

Source: Data attached to the author's thesis, 2025

Based on the results of the hypothesis testing (t-test) presented in Table 10, the findings for each independent variable are explained as follows:

1. **The Effect of Perceived Quality of Accounting Information Systems on the Decision to Use E-Wallets (H1)**

   The analysis of the effect of perceived quality of accounting information systems on the decision to use e-wallets shows a positive regression coefficient of 0.273 with a significance value of 0.000. Since the significance value is less than 0.05 (0.000 < 0.05), H1 is accepted. This indicates that the perceived quality of accounting information systems has a positive influence on the decision to use e-wallets in financial transactions.

2. **The Effect of Ease of Use on the Decision to Use E-Wallets (H2)**

   The analysis of the effect of ease of use on the decision to use e-wallets shows a positive regression coefficient of 0.108 with a significance value of 0.000. Since the significance value is less than 0.05 (0.000 < 0.05**),** H2 is accepted. This means that ease of use has a positive influence on the decision to use e-wallets in financial transactions.

3. **The Effect of Trust on the Decision to Use E-Wallets (H3)**

   The analysis of the effect of trust on the decision to use e-wallets shows a positive regression coefficient of 0.099 with a significance value of 0.000. Since the significance value is less than 0.05 (0.000 < 0.05), H3 is accepted. This means that trust has a positive influence on the decision to use e-wallets in financial transactions.

Discussion

The Influence of Perceived Quality of Accounting Information Systems on the Decision to Use E-Wallets in Financial Transactions

The results of the first hypothesis testing indicate that perceived quality of accounting information systems has a positive regression coefficient value of 0.273 with a significance level of 0.000. Since the significance value is less than $\alpha = 0.05$, the first hypothesis stating that the perceived quality of accounting information systems influences the decision to use e-wallets in financial transactions is accepted. This finding suggests that the higher the perceived quality of the accounting information system of an e-wallet, the more likely students are to choose to use e-wallets for financial transactions. This is due to students perceiving that e-wallets with high-quality accounting information systems offer responsive information regarding products or services, provide various transaction services that meet user needs, have features that support transaction activities, and continuously innovate service offerings.

These findings are consistent with previous research conducted by Nurfadilah (2024) at the State Islamic Institute of Parepare, which found that the quality of accounting information systems positively influences decisions to use e-wallets. The results affirm that

improved accounting information system quality leads to an increased decision to use e-wallets.

This result aligns with the **Technology Acceptance Model (TAM),** in which the quality of accounting information systems is part of perceived usefulness—a key determinant of technology acceptance. Individuals evaluate the quality of information systems based on the benefits derived from using them. After users evaluate the system, providers can improve system quality to meet technological utility needs. Additionally, the **Theory of Planned Behavior (TPB)** supports this finding by asserting that intention reflects the extent to which individuals plan to engage in a behavior. A high-quality, informative, and structured system enhances users' confidence in managing and understanding their financial transactions, thereby reinforcing their intention and decision to use e-wallets.

The Influence of Ease of Use on the Decision to Use E-Wallets in Financial Transactions

The results of the second hypothesis testing show a positive regression coefficient of 0.108 with a significance value of 0.000. Since this is less than $\alpha = 0.05$, the second hypothesis, which posits that ease of use influences the decision to use e-wallets, is accepted. This indicates that the more user-friendly an e-wallet is, the higher the likelihood that students will decide to use it in financial transactions. Students find e-wallets more convenient than cash for financial transactions. E-wallets simplify payment processes due to their ease of learning and operation, compatibility in various conditions, low technical error rate, and enhanced transaction efficiency.

These findings are in line with research by Adinda Kirana et al. (2023) at the State Islamic University of Sulthan Thaha Saifuddin Jambi, which concluded that ease of use positively affects the decision to use e-wallets. The more users perceive a system as easy to use, the stronger their decision to adopt it.

This result supports the **Technology Acceptance Model (TAM)**, which states that people are more likely to use a system if they perceive it to be easy to use. In TAM, perceived ease of use is defined as the degree to which a person believes that using a particular technology will be free of effort. Moreover, the **Theory of Planned Behavior (TPB)** complements this finding through the concept of **perceived behavioral control.** When users find a system easy to use, they feel a higher sense of control and capability, which enhances their intention and ultimately their decision to use e-wallets.

The Influence of Trust on the Decision to Use E-Wallets in Financial Transactions

The results of the third hypothesis testing show a positive regression coefficient of 0.099 with a significance value of 0.000. Since the significance value is less than $\alpha = 0.05$, the third hypothesis, which states that trust influences the decision to use e-wallets, is accepted. This means that the greater the trust students place in using e-wallets for financial transactions, the more likely they are to decide to use them.

This finding aligns with previous research by Darista & Mujilan (2021) at Widya Mandala Catholic University in Surabaya, which concluded that trust has a positive influence on the decision to use e-wallets. Trust plays a crucial role in influencing individuals' decisions to adopt technologies such as e-wallets. High levels of trust can be a strong predictor of increased usage of e-wallets.

This result is consistent with the **Technology Acceptance Model (TAM)**, as trust can influence users' attitudes toward adopting financial facilities. In TAM, **attitude toward using** is a core element that links system features to behavioral intention. Trust shapes a positive attitude when users feel safe and comfortable with a technology. Additionally, the **Theory of Planned Behavior (TPB)** supports this outcome by stating that trust contributes to forming a positive **attitude toward behavior**. If users trust that e-wallet systems are secure, reliable, and socially accepted, they are more likely to adopt them. Trust also enhances **subjective norms** (users are more inclined to use what is recommended by their social circle) and strengthens **perceived behavioral control,** as users feel capable of operating the system and handling potential risks.

4. CONCLUSION

1. Perceived quality of accounting information systems has a positive and significant influence on the decision to use e-wallets in financial transactions. This indicates that the higher the quality of the system, the more likely individuals are to decide to use e-wallets.
2. Ease of use has a positive and significant influence on the decision to use e-wallets in financial transactions. This suggests that systems perceived to be easier to use increase the likelihood of adoption.
3. Trust has a positive and significant influence on the decision to use e-wallets in financial transactions. This means that greater trust in a system increases the likelihood that individuals will choose to use e-wallets for their financial activities.

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