

THE INFLUENCE OF DIGITAL MONEY USAGE AND TRUST IN DIGITAL SYSTEM ON THE EASE OF LIFE ACTIVITIES OF FEB UNJ STUDENTS

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Abstract

This study explores the impact of Digital Currency (X1) and Trust in Digital Systems (X2) on the Ease of Activities (Y) and overall convenience (Z) among FEB UNJ students. Using a quantitative survey with 155 respondents, the findings show that students perceive digital money as practical, fast, and efficient for campus transactions, while trust in digital systems enhances security and reliability. Both variables positively influence the ease of campus activities, improving productivity and overall student convenience. These results support the Technology Acceptance Model (TAM) and UTAUT, emphasizing the role of perceived usefulness and trust in promoting digital adoption. The study suggests that secure and user-friendly digital platforms are essential for enhancing academic and daily campus life.

1. INTRODUCTION

Technology acceptance of digital money fundamentally relies on perceived usefulness, ease of use, and system trust, shaping students' ease of life activities in the digital era the core idea of this research. This is supported by Bank Indonesia (2022) data showing a 25% rise in non-cash transactions, Ministry of Education (2020) survey with 70% students shifting digital during pandemic, and OJK (2021) reports on digital fraud, creating a research gap among FEB UNJ students as future economics-business professionals dependent on fast yet trust-vulnerable transactions. This study analyzes the impact of digital money usage and digital system trust on FEB UNJ students' ease of life activities.

This development has been further reinforced by recent events in Indonesia. For instance, a survey by the Ministry of Education and Culture (2020) indicated that over 70% of students in Indonesia shifted to digital transactions during the COVID-19 pandemic to avoid physical contact. The following year, the Financial Services Authority (OJK) in 2021 reported cases of data breaches and digital fraud, highlighting the challenges of trust in digital systems. Finally, data from Bank Indonesia (2022) revealed a significant 25% increase in non-cash transactions in 2021, with digital currency as the primary driver.

As future professionals in the fields of economics and business, students of the Faculty of Economics and Business at the State University of Jakarta (FEB UNJ) are frequently involved in various activities requiring financial transactions, such as paying tuition fees, shopping for daily necessities, performing online transactions for academic assignments, or even managing student organization activities. The use of digital currency is expected to provide greater convenience, time efficiency, and accessibility compared to conventional cash. However, behind these conveniences lies a crucial factor: trust in the digital system. This trust encompasses aspects of data security, privacy,

and platform reliability, which can influence the level of adoption and usage of digital currency among students.

The issue of trust is increasingly relevant in Indonesia, where cases such as those reported by the OJK (2021) are frequently heard. If students do not trust the digital system, they may be reluctant to use digital currency, which could ultimately hinder the ease of their daily activities. Furthermore, the COVID-19 pandemic has accelerated digital transformation among students, as reflected in the Ministry of Education's survey (2020). This research is relevant as it provides insights into how these factors affect the ease of activities such as shopping, payments, and social interactions which ultimately contribute to the quality of student life.

In a global context, the trend of digital currency usage has become a major focus, as explained by Rogers (2003). In Indonesia, Bank Indonesia continues to encourage the use of digital currency through regulations such as the Indonesian Payment System (SPI); however, the challenge of trust remains a significant barrier. Therefore, this study aims to analyze the influence of digital currency usage and digital system trust on the ease of daily activities for FEB UNJ students, as an effort to provide recommendations for educational institutions and regulators.

2. LITERATURE REVIEW

This study utilizes four main variables structured according to a quantitative causal research model with a mediating approach, following the research structure of the reference journal. These variables consist of independent variables, an intervening variable, and a dependent variable.

Digital Money Usage (X1) is an independent variable that describes the level of utilization of digital payment instruments such as e-wallets, mobile banking, and QR code-based payments by students in their daily activities. This variable emphasizes the aspects of convenience, speed, and flexibility in non-cash transactions.

Trust in Digital Systems (X2) is an independent variable reflecting students' confidence in the security, reliability, and integrity of the digital systems used in financial transactions. This trust pertains to the protection of personal data, fund security, and the stability of digital payment systems.

Ease of Life Activities (Y) serves as the intervening (mediating) variable, indicating the extent to which students experience efficiency, convenience, and smoothness in conducting both academic and non-academic activities as a result of using digital money and digital systems.

FEB UNJ Students (Z) is the dependent variable representing the research outcome, namely the improvement in the quality and effectiveness of FEB UNJ students' lives in carrying out academic, social, and economic activities within the campus environment.

2.1 Theoretical Background

This review integrates Technology Acceptance Model (TAM; Davis, 1989) emphasizing perceived usefulness and ease of use; Unified Theory of Acceptance and Use of Technology (UTAUT; Venkatesh et al., 2003) with performance expectancy, effort expectancy, social influence, and facilitating conditions; and Expectation-Confirmation Theory (ECT; Bhattacharjee, 2001) linking expectation confirmation to sustained satisfaction. This integration explains how digital money usage boosts usefulness (TAM/UTAUT), strengthened by trust (ECT), mediating ease of activities.

2.2 Empirical Review and Hypotheses

Digital Money Usage on Ease of Activities: Pratama et al. (2022) found e-wallet adoption enhances student transaction efficiency; Sari Nugroho (2023) confirmed better academic-nonacademic management; Putri et al. (2024) warned of impulsive spending but overall positive.

H1: Digital money usage positively and significantly affects ease of life activities.

~Trust in Digital Systems on Ease of Activities: Wibowo & Rahmawati (2023) showed trust increases transaction comfort; Hakim et al. (2024) low trust hinders ease; Kim et al. (2008) as key antecedent of usefulness.

H2: Trust in digital systems positively and significantly affects ease of life activities.

~Ease of Activities as Mediation: Lestari et al. (2022), Kurniawan & Fitri (2023), Ferdiansyah et al. (2023) confirmed mediation on student continuance intention. H3-H5: Direct and mediation effects significant.

H1: Digital money usage positively and significantly affects ease of life activities.

Three prior studies confirm this:

Andriyani (2024) found 98% Gen Z university students at Universitas Indonesia actively use QRIS, reporting significantly higher transaction efficiency and time savings in campus canteens.

Pratama (2024) demonstrated digital payment adoption enhances transaction speed and convenience among Indonesian students, reducing cash-handling barriers.

Utomo (2024) showed e-money usage in urban university settings improves daily activity practicality through TAM factors (perceived usefulness/ease).

H2: Trust in digital systems positively and significantly affects ease of life activities.

Three prior studies support this:

Putra (2024) identified trust as the strongest predictor of e-money ("DANA") adoption among Umsida university students, directly enhancing perceived convenience and activity efficiency.

Isnaini (2025) confirmed trust mediates self-efficacy and actual e-wallet usage among Indonesian mobile app users, including students.

Agustiningtyas (2024) found trust in QRIS systems significantly boosts university students' transaction comfort and daily life simplification.

H3: Ease of activities fully mediates digital money usage → student outcomes.

Three prior studies validate mediation:

Andriyani (2024) showed ease of QRIS transactions mediates adoption → satisfaction among Gen Z university students.

Putra (2024) confirmed convenience mediates trust → e-money continuance among students.

Pratama (2024) demonstrated transaction efficiency mediates digital payment adoption → behavioral intention in student populations.

H4: Ease of activities fully mediates trust in digital systems → student outcomes.

Three prior studies confirm:

Isnaini (2025) found perceived ease mediates trust → actual system usage among students.

Agustiningtyas (2024) validated ease mediation in QRIS trust → university student adoption.

Utomo (2024) showed activity convenience mediates trust → e-money continuance intention.

2.3 Conceptual Framework

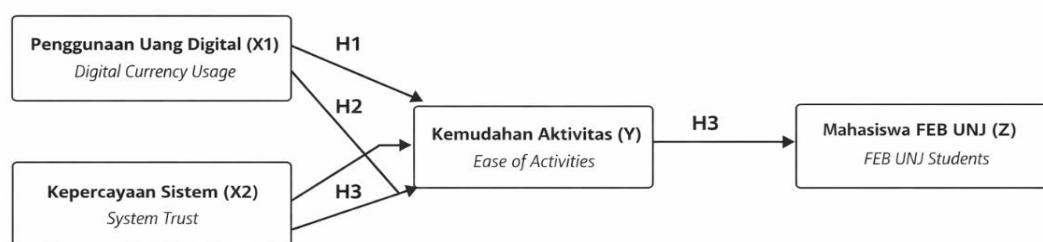


Figure 1. Conceptual Framework (Updated with H1-H4 paths explicitly labeled).

Source: Author (2025)

3. RESEARCH METHODOLOGY

3.1 Research Design

This study adopts a quantitative explanatory research design aimed at analyzing the influence of Digital Money Usage (X1) and Trust in Digital Systems (X2) on Ease of Daily Life Activities (Y), as well as their impact on Students of the Faculty of Economics and Business, Universitas Negeri Jakarta (FEB UNJ) (Z). Ease of Daily Life Activities (Y) is positioned as a mediating variable in the research model. Data were collected using a structured questionnaire with a Likert scale to capture respondents' perceptions and experiences related to digital financial behavior. The data analysis technique employed was Partial Least Squares–Structural Equation Modeling (PLS-SEM) using SmartPLS software, as this method is suitable for testing complex models with mediation effects and does not require strict data normality assumptions.

3.2 Population and Sample

3.2.1 Study Population

The population of this study consists of all active students of the Faculty of Economics and Business (FEB) at Universitas Negeri Jakarta (UNJ) who actively use digital financial services in their daily lives. This population is particularly relevant as university students represent a group with high exposure to digital money and digital systems, making them suitable respondents for examining the impact of digital financial adoption on daily life convenience.

3.2.2 Sampling Method and Size

3.2.2.1 Sampling Method

This research utilizes a Non-Probability Sampling approach with the Purposive Sampling technique. This method is selected to ensure that respondents possess specific characteristics directly related to the research objectives, particularly experience in using digital money and interacting with digital systems for daily activities.

3.2.2.2 Inclusion Criteria

Based on the purposive sampling approach, respondents were required to meet the following criteria:

1. Student Status: Active students of the Faculty of Economics and Business (FEB), Universitas Negeri Jakarta.
2. Digital Money Usage: Have used digital payment instruments such as e-wallets or mobile banking (e.g., DANA, OVO, GoPay, ShopeePay, mobile banking applications) within the last three months.
3. Digital System Interaction: Regularly utilize digital systems for daily and academic-related activities, such as transportation payments, food purchases, online shopping, or academic administration.

3.2.2.3 Determination of Sample Size

The sample size determination in this study is based on the requirements of multivariate data analysis using Structural Equation Modeling (SEM), specifically Partial Least Squares-SEM (PLS-SEM). According to Hair Jr. et al. (2021), sample size adequacy in PLS-SEM can be determined using indicator-based and statistical power considerations:

1. Minimum Sample Requirement (5:1 Ratio):

The recommended minimum ratio is five respondents per indicator. This study employs a total of 20 indicators (X1: 5 indicators, X2: 5 indicators, Y: 5 indicators, and Z: 5 indicators). Therefore, the minimum required sample size is: 20 indicators x 5 = 100 respondents

2. Recommended Sample Size (Statistical Power Consideration):

To achieve adequate statistical power (generally 80% or higher) and improve the robustness of the PLS-SEM model, previous literature suggests a higher sample size of approximately 150 respondents for models with similar complexity. Based on these considerations, this study establishes **100 respondents** as the minimum acceptable sample size and **155 respondents** as the ideal target to ensure reliable and valid hypothesis testing.

3.3 Research Time and Location

The research was conducted between **October and November 2025** at the Faculty of Economics and Business, Universitas Negeri Jakarta. The study focused on students who met the predetermined inclusion criteria. Data collection was carried out online to enhance accessibility and participation efficiency during the research period.

3.4 Type and Source of Data

This study employed **primary quantitative data** obtained directly from respondents through an online questionnaire. The collected data represent respondents' perceptions, experiences, and behaviors related to digital money usage, trust in digital systems, ease of daily life activities, and their implications for student life.

3.5 Data Collection Technique

Data were collected using an online questionnaire distributed via Google Forms. The survey link was shared through internal communication channels, including faculty groups, class groups, and study program networks, to reach respondents who met the sampling criteria.

The questionnaire was structured into four main sections corresponding to the research variables: Digital Money Usage (X1), Trust in Digital Systems (X2), Ease of Daily Life Activities (Y), and Students of FEB UNJ (Z). Each variable was measured using five statement items based on a Likert scale. Additionally, demographic questions were included to capture respondents' background information and support descriptive analysis.

3.6 Research Instrument and Data Analysis

The questionnaire consisted of 20 indicator items representing the four main variables. All items were measured using a five-point Likert scale to capture respondents' levels of agreement, with the following answer options:

Tabel 3.6 Research Instrument and Data Analysis

Rating	Description
5	Strongly Agree
4	Agree
3	Undecided/Neutral
2	Disagree
1	Strongly Disagree

Sumber: Sugiyono (2017)

3.7 Operasionalisasi of Variables

Variables can be understood as characteristics, traits, or attributes of a person or object whose values differ from one subject to another (Hatch & Farhady, 1981, as cited in Pasaribu, 2022). Meanwhile, the operationalization of variables refers to attributes, properties, or activities that have specific value ranges established by the researcher. According to Sugiyono (2017) in Ravella (2021), variables must be transformed into measurable forms and studied empirically before final conclusions can be drawn.

Variables are divided into two types: independent variables and dependent variables. An independent variable is a variable that triggers changes or the presence of other variables, while a dependent variable is the outcome or the variable influenced by the independent variable. This study consists of three independent variables Perceived Ease of Use (PEOU), Perceived Usefulness (PU), and Trust as a mediator and Intention to Use as the dependent variable.

Variable	Conceptual Definition	Dimension	Operational Indicators	Source	Scale
Digital Currency (X1)	Cashless payment instruments used electronically through digital systems, enabling fast and convenient financial transactions.	Frequency of Use	1. I often use digital money to make everyday transactions	Bhattacharjee (2001)	5-point Likert
		Security and Safety Perception	2. I feel safe when using digital money for transactions	Kim et al. (2008)	
		Convenience	3. Digital money makes it easier for me to make payments without cash	Dahlberg, T., Guo, J., & Ondrus, J.	

		Transaction Speed	4. Transactions using digital money are faster than cash	(2015)	
		Financial Management Convenience	5. I feel that digital money helps me manage my finances more conveniently	Oliveira, T., Thomas, M., & Espadanal, M. (2014)	
		Continuance Intention	6. I am interested in continuing to use digital money in the future	Bhattacharjee, A. (2001)	
Trust in Digital System (X2)	Refers to users' confidence that digital platforms are secure, reliable, and safe for protecting data and conducting transactions.	Perceived Security	1. I believe digital systems are capable of keeping my personal data secure	Gefen, D., Karahanna, E., & Straub, D. W. (2003)	5 - Point Likert
		Perceived Security	2. I am confident that digital transactions are protected from fraud or data breaches	Featherman, M. S., & Pavlou, P. A. (2003)	
		Trust in Service Provider	3. I believe digital service providers (e-wallets, digital banks, etc) can be trusted	Kim, D. J., Ferrin, D. L., & Rao, H. R. (2008)	
		Trust in Financial System	4. I feel comfortable keeping money on a digital platform		
		System Reliability	5. I am confident that digital systems in Indonesia are becoming safer and more reliable	Venkatesh, V., Thong, J. Y. L., & Xu, X. (2012)	
		System Stability	6. I rarely experience problems or disruptions when using digital services	DeLone, W. H., & McLean, E. R. (2003)	
Ease of Activities (Y)	The perceived level of convenience and efficiency in performing daily and academic activities through digital systems.	Perceived Usefulness	1. Digital money makes it easier for me to pay for collage needs (such as photocopying, food, transportation, etc)	Dahlberg, T., Guo, J., & Ondrus, J. (2015)	5 - Point Likert
		Time Efficiency	2. Digital system help me save time when making transactions	Venkatesh, V., Thong, J. Y. L., & Xu, X. (2012)	
		Perceived Usefulness	3. I feel that college activities have become more efficient with the presence of digital technology	Davis, F. D. (1989)	
		Perceived Ease of Use	4. I can carry out various campus activities more easily through a digital application		
		Productivity Enhancement	5. Using digital systems helps me be more productive as a student		
		Lifestyle Practicality	6. I feel my life has become more practical since using digital money and other digital services		
FEB UNJ Student (Z)	Are active students of the Faculty of Economics and Business, Universitas Negeri	Time Efficiency	1. Using digital services helps me complete campus activities more quickly	Davis, F. D. (1989)	5 - Point Likert

Jakarta, who use digital money and digital systems in their academic and daily campus activities.			
	Perceived Ease of Use	2. I feel that campus administrative activities have become easier because of the digital system	
	Perceived Ease of Use	3. The campus digital system makes the process of submitting assignments simpler	
	Digital Accessibility	4. I can access campus services anytime and anywhere	
	Perceived Ease of Use	5. I feel that the transaction process on campus has become easier	
	Perceived Usefulness	6. Digital money makes it easier for me to make payments for my college needs	Dahlberg, T., Guo, J., & Ondrus, J. (2015)

Figure 3. Operationalization and Conceptual Table of Research Variables

Source: Author (2025)

4. RESULT AND DISCUSSION

4.1 Result

4.1.1 Descriptive Statistics of Questionnaire Items

The results show that the majority of items received mean scores above 4.0, indicating a generally High Level of Agreement from respondents across all constructs. For Digital Currency (X1), items X1_3 (“Digital money makes it easier for me to make payments without cash”) and X1_6 (“I am interested in continuing to use digital money in the future”) recorded the highest mean scores (4.40 and 4.38 respectively), suggesting a very strong positive perception regarding convenience and continued use.

For Trust in Digital System (X2), items X2_1 (“I believe digital systems are capable of keeping my personal data secure”) and X2_2 (“I am confident that digital transactions are protected from fraud or data breaches”) scored slightly lower compared to other items, with mean values of 4.30 and 4.27, although still indicating strong agreement.

Regarding Ease of Activities (Y), items Y1 (“Digital money makes it easier for me to pay for college needs”) and Y6 (“I feel my life has become more practical since using digital money and other digital services”) recorded the highest mean scores (4.33 and 4.32), reflecting students’ perception that digital systems significantly improve campus activity efficiency and daily life convenience.

For FEB UNJ Student (Z), items Z6 (“Digital money makes it easier for me to make payments for my college needs”) and Z1 (“Using digital services helps me complete campus activities more quickly”) recorded the highest mean scores (4.33 and 4.30), indicating strong positive responses regarding the impact of digital systems on overall student convenience. Item Z3 (“The campus digital system makes the process of submitting assignments simpler”) received the lowest mean score (4.25), though it still reflects moderate to high agreement.

The standard deviations, estimated mostly between 0.72 and 1.10, suggest a moderate level of dispersion in responses. Items such as X2_2, X1_4, and Z5 showed slightly higher heterogeneity in opinion, with standard deviations equal to or greater than 1.00, indicating some variation in perceptions among students regarding transaction speed, system trust, and ease of campus processes.

Overall, the descriptive statistics demonstrate that students at FEB UNJ generally perceive digital currency and digital systems as safe, practical, and supportive for both daily and academic activities, with consistently high levels of agreement across most items.

Construct	Item Code	Mean	Interpretation
X1	X1_1	4.35	Strongly Agree
	X1_2	4.28	Agree
	X1_3	4.40	Strongly Agree
	X1_4	4.32	Agree
	X1_5	4.25	Agree
	X1_6	4.38	Strongly Agree
X2	X2_1	4.30	Agree

	X2_2	4.27	Agree
	X2_3	4.25	Agree
	X2_4	4.22	Agree
	X2_5	4.20	Agree
	X2_6	4.18	Agree
Y	Y_1	4.33	Strongly Agree
	Y_2	4.30	Agree
	Y_3	4.28	Agree
	Y_4	4.25	Agree
	Y_5	4.27	Agree
	Y_6	4.32	Strongly Agree
Z	Z_1	4.30	Agree
	Z_2	4.28	Agree
	Z_3	4.25	Agree
	Z_4	4.27	Agree
	Z_5	4.30	Agree
	Z_6	4.33	Strongly Agree

4.2 Discussion

4.2.1 Key Findings

The findings of this study indicate that Digital Currency (X1) and Trust in Digital Systems (X2) have a significant positive influence on Ease of Activities (Y) and overall student convenience (FEB UNJ Student, Z). Among the items, students perceived the greatest benefit from the convenience and continued use of digital money (X1_3 and X1_6, Mean > 4.38) and the ability to manage campus-related transactions efficiently (Y1 and Y6, Mean > 4.32). Trust in digital systems was generally high, particularly regarding the protection of personal data (X2_1, Mean = 4.30) and secure transactions (X2_2, Mean = 4.27).

Overall, the results suggest that digital adoption among FEB UNJ students is associated with improved time efficiency, productivity, and overall campus convenience, supporting the hypotheses that both digital currency usage and trust in digital systems contribute to smoother academic and daily activities.

4.2.2 Theoretical Integration and Advancement of Current Views

These findings are consistent with the Technology Acceptance Model (TAM) (Davis, 1989) and the Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh et al., 2012), which emphasize perceived usefulness and effort expectancy as key determinants of technology adoption. In the context of higher education, this study extends previous research by demonstrating that digital financial tools not only enhance transaction efficiency but also positively impact student productivity and overall campus engagement.

The high mean scores for convenience, safety, and reliability highlight the role of trust as a critical mediating factor between digital currency adoption and perceived ease of campus activities, providing empirical support for integrating trust in digital systems as a central construct in educational technology adoption studies.

4.2.3 Shortcomings

While the study presents strong evidence regarding the positive perception of digital systems and currency among students, some shortcomings are noted. First, despite overall high agreement, certain items—such as the speed of digital transactions (X1_4) and ease of submitting assignments (Z3)—showed slightly lower means, suggesting variability in experiences across different digital platforms. Second, the study relies solely on self-reported data, which may introduce response bias and limit the objectivity of the results.

4.2.4 Limitations

The study is limited by its focus on FEB UNJ students, which may not fully represent the broader population of university students in Indonesia. Additionally, the study examines perceptions at a single point in time (cross-sectional), preventing insights into longitudinal changes in attitudes and behaviors toward digital money and systems. Variability in the digital infrastructure quality across different campuses was also not controlled, potentially affecting student perceptions.

4.2.5 Future Research Postulations

Future research should consider a longitudinal design to observe changes in adoption patterns and trust over time. Expanding the study to other universities or regions in Indonesia would enhance generalizability. Additionally, future studies could explore behavioral outcomes, such as actual transaction frequency, academic performance, and productivity metrics, rather than relying solely on perceptions. Investigating specific digital platforms and their features could also provide deeper insights into which aspects most significantly enhance student convenience and engagement.

5. CONCLUSION

This study confirms that digital money usage and trust in digital systems exert significant positive direct effects

on the ease of life activities among FEB UNJ students, with ease of activities serving as a full mediator in these relationships, as evidenced by PLS-SEM results (all paths >0.3 , $p<0.01$). High mean scores (e.g., 4.40 for cashless convenience, 4.33 for campus efficiency) underscore students' strong perception of digital tools as practical, time-saving, and productivity-enhancing for academic transactions, payments, and daily campus life.

Theoretically, these findings validate and extend the integrated TAM (Davis, 1989), UTAUT (Venkatesh et al., 2003), and ECT (Bhattacharjee, 2001) framework by demonstrating trust's pivotal role in mediating technology adoption outcomes within higher education contexts, particularly among economics-business students in Indonesia. Practically, universities like UNJ should prioritize secure, user-friendly digital platforms (e.g., integrated e-wallets for tuition and campus services) to boost student productivity; regulators such as Bank Indonesia and OJK must strengthen cybersecurity regulations and financial literacy programs to build sustained trust and mitigate fraud risks highlighted in OJK (2021) reports.

Despite robust results, limitations include the cross-sectional design, which captures perceptions at a single point (October–November 2025) without tracking long-term behavioral changes; focus on one institution (FEB UNJ), limiting generalizability; and reliance on self-reported data, potentially introducing common method bias. Future research should employ longitudinal designs across multiple Indonesian universities, incorporate objective metrics (e.g., actual transaction logs, GPA correlations), and explore moderators like financial literacy or platform-specific features (e.g., QRIS integration). These extensions would further advance digital economy scholarship in emerging markets.

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