QUALITY E-WALLET TRANSACTION SERVICES FOR INDONESIA'S MILLENNIAL STUDENT GENERATION

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Original Research Article

QUALITY *E-WALLET* TRANSACTION SERVICES FOR INDONESIA'S MILLENNIAL STUDENT GENERATION

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ABSTRACT
The study aims to determine the influence of the quality of *e-wallet* transaction services simultaneously on the lifestyle of Solo Raya millennial students and determine the most dominant variables affecting the lifestyle of Solo Raya millennial students. A quantitative approach was used in this study. The study population consisted of millennial students in Solo Raya. The research sampling method was purposive and used predetermined criteria. Data collection techniques included documentation, literature review, and questionnaires. Data analysis using multiple regression techniques. The result of the study is that the quality of *e-wallet* transaction services simultaneously significantly affects the lifestyle of millennial students in Solo Raya. The most dominant variable affecting the lifestyle of the Solo Raya millennial students was reliability.
Keywords: Quality of Service, *e-wallet*, Lifestyle, Millennials

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1. Introduction

Technological development in the current era is the latest knowledge material in Indonesia, namely, Financial Technology (fintech). Fintech is involved in accelerating the scope of services in the financial sector (Afrizah, 2020). Fintech is the development of technological businesses for financial services. Fintech services in Indonesia need fintech business synergy between banks and non-bank financial institutions (Hadad, 2017). The development of fintech in the next stage, such as blockchain and paid applications, has decreased. The potential for fintech application development in the financial sector seems to be more advanced (Tian et al., 2019). The regulation of the payment system for fintech enthusiasts in Indonesia is clearly seen by Bank Indonesia and OJK (Wulandari, 2017).

Fintech companies include many micro, medium, and clear companies by thoroughly improving their finances (Apriyanti, 2019). Therefore, this business strategy financing can be linked to the fintech industry, solve the problem of financing a consumptive lifestyle, and be stuck with various financing rules using a *Murabahah* contract. Furthermore, linkage can also

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be supported by regulations that have the right architecture of the right way to successfully support the growth of financial services in a comprehensive way (Aziz, 2018).

Examples of real fintech development include students with an up-to-date lifestyle. However, students' lifestyles can change with the changes that occur in each student because they follow trends that highlight the current trends. The lifestyle here describes a person's life pattern in an activity, interest, and opinion they think about in their surroundings and concern themselves with the outside world (Purnama, 2017). Regarding fintech, there are examples of payment methods often discussed, such as e-wallets (Kurniasari & Fisabilillah, 2021).

An electronic *e-wallet* is a digital wallet for payment of transactions between buying and selling, which is a necessity in the current era. An *e-wallet* is an application for buying and selling online payments. *E-wallets* are typically found in online services and shopping applications. In 2014, Bank Indonesia encouraged Indonesians to use online payment. Therefore, during the Covid-19 pandemic, the use of online shopping applications increased by 300% (Nuha et al., 2020). E-wallets bring development to the market with easy access and practical transactions. With technological advances, e-wallets have developed rapidly. Moreover, with today's lifestyle and more advanced economic development, everyone wants to feel practical, precise, and safe (Tripalupi, 2019).

Several factors influence consumers' attitudes toward the existence of e-wallets. The attitude of consumers or users still following the current style is not for needs but for seeing a lifestyle that can attract allure. Social groups' use of credit cards triggers an increase in consumer lifestyle behavior in Indonesia. The level of education, age, and income also influence consumer behavior regarding credit card use and enter into personal factors (Hendarsyah, 2020). The ease of using credit cards makes consumers feel confident and satisfied with their transactions (Chusnah & Indriana, 2020).

According to Mujahidin (2020), behavior, perception, and subjective norms can affect consumers' use of credit cards. Behavior and perception are psychological factors, while subjective norms are social factors. However, the most dominant influencing factors were achievement, power, and personal factors. Thus, from the results of this study, it can be said that consumer behavior in using credit cards is dominated by personal factors (Hendarsyah, 2020).

The use of e-wallets in campus environments is growing because many students use e-wallets to fulfill their lifestyles. In addition to students, the campus also utilizes this *e-wallet* to facilitate various uses of transactions on campus for students, lecturers, and other

academic activities around the campus. Most students use digital-based payment services product applications such as *GoPay, OVO, ShopeePay, LinkAja, iSaku, Jenius, DANA,* and others (Nurdin et al., 2020).

The advantage of *e-wallets* in using applications are that they are safe, have many promos, avoid counterfeit money, can be used anytime and anywhere, and have faster transactions. *DANA, GoPay, Shopeepay, LinkAja, OVO, iSaku,* and others are included in the financial technology e-wallet digital. This payment system uses technology for online transactions. For users, there is no need to worry and go to the bank to make transactions, but simply through an existing application registered on a mobile phone (Wajuba et al., 2021).

Researchers have identified a problem, namely, the limited asset quality of *e-wallet* transaction services that occur in the lifestyle of millennial students. The process of payment transaction services on e-wallets does not fully meet the community's needs as a user but rather for today's lifestyle. Limitations problems are carried out to focus more and sharpen research analysis on the effect of *e-wallet* transaction service quality on millennial students' lifestyles. Researchers have placed restrictions and focused only on the influence of e-wallets on the lifestyles of millennial students in Solo Raya. This choice was made because, in the digital era, there are many influences, especially regarding the lifestyle of students, especially *e-wallet* users.

Researchers have formulated the following problem: How does the quality of e-wallet transaction services simultaneously affect the lifestyles of Solo Raya millennial students? Furthermore, what is the most dominant variable affecting the lifestyle of millennial Solo Raya students? The purpose of this study was to determine the influence of the quality of *e-wallet* transaction services simultaneously on the lifestyle of Solo Raya millennial students and to identify the variables that most dominantly affect the lifestyle of Solo Raya millennial students.

2. Method

This study uses a descriptive-quantitative approach, a process of finding knowledge that uses numbers to analyze information about what one wants to know (Raco, 2018). The study population consisted of millennial students on campuses throughout Solo Raya. The sampling method used purposive sampling techniques with millennial students throughout Solo Raya aged 18-25 years and *e-wallet* users (*OVO, GoPay, DANA, Shopeepay,* and others). The sample size, determined using the Lemeshow formula, was 100. The research data sources consisted of primary and secondary data sources. Primary data sources were

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obtained from questionnaires distributed to the research respondents. Secondary data were obtained from various written sources of books, articles, journals, and research results.

The collection technique uses documentation techniques as well as questionnaires to measure the lifestyle of millennial students who use *e-wallets*. This research uses a closed questionnaire, which requires answers about the respondent, and the researcher provided answers. The alternative answers used a Likert scale. The research Variables consisted of independent variables (quality of service) and dependent variables (lifestyle). The dimensions of the operational research variables used in this study are listed in Table 1.

Table 1. Dimensions of Operational Variables

Variable	Definition	Dimensions
Quality of service	Service quality is a good plan for a company to create products for users or consumers (Othman & Owen, 2001).	Six dimensions: CARTER, complaint, assurance, reliability, tangible, empathy, and responsiveness (Othman & Owen, 2001).
Lifestyle	Lifestyle is expressed through activities, interests, and opinions (Syahril, 2017).	Three dimensions: activity, interest, and opinion (Syahril, 2017).

Data analysis was performed using descriptive and inferential statistics. Descriptive statistics serve to find strong relationships between variables through correlation analysis. In contrast, inferential statistics analyze sample data, and the results are applied to the population. The data analysis method used in this study analyzed multiple linear regression data using SPSS version 26 for Windows.

3. Result and Discussion

Respondent Description

Before explaining the hypothesis and discussion results, researchers explain the characteristics of the respondents' criteria and provide a research questionnaire collected through random dissemination from the existing population. The sample was obtained from a questionnaire distributed to 100 respondents.

Table 2. Description in Type of Application

Platform Digital	User	Percentage
OVO	5	5%
DANA	45	45%
GoPay	25	25%
ShopeePay	20	20%
LinkAja	5	5%
Total	100	100%

Source: data processed, 2022

Regarding the characteristics of respondents using *e-wallet* service transactions *OVO, GoPay, DANA, ShopeePay, and LinkAja*. *OVO e-wallet* application had five users. *DANA* had 45 users, *GoPay* had 25 users, *ShopeePay* had 20 users, and *LinkAja* had five users. Most use the Dana application because it provides the features and services needed and helps consumers. Many outlets or stores that provide payment facilities use this application.

Validity and Reliability Test

The results of the validity tests are shown in Table 3.

Table 3. Validity Test Results

Variable	Items	r-count	Result
Compliance (X1)	C1	0,600	Valid
	C2	0,626	Valid
	C3	0,611	Valid
Assurance (X2)	A1	0504	Valid
	A2	0,677	Valid
	A3	0,707	Valid
	A4	0,561	Valid
Reliability (X3)	R1	0,390	Valid
	R2	0,649	Valid
	R3	0,541	Valid
	R4	0,447	Valid
Tangible (X4)	T1	0,429	Valid
	T2	0,608	Valid
	T3	0,697	Valid
	T4	0,605	Valid
Empathy (X5)	E1	0,502	Valid
	E2	0,544	Valid
	E3	0,563	Valid
Responsiveness (X6)	R1	0,719	Valid
	R2	0,656	Valid
	R3	0,618	Valid
	R4	0,550	Valid
Lifestyle (Y)	Y1	0,425	Valid
	Y2	0,403	Valid
	Y3	0,465	Valid
	Y4	0,574	Valid
	Y5	0,558	Valid
	Y6	0,544	Valid

Source: data processed, 2022

Based on the data processing results through SPSS above, it can be seen from the value of the r-count of all indicators tested as positive and greater than the r-table. The basis for making valid item decisions is by comparing the value of the results of the Corrected Item

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Total Correlation with a signification level of 5% with the number of respondents 100 obtained r-table of 0.195. The validity test results show that r-count > r-table at the level of signification (α) = 5%. 100% of the question items are understandable and worthy of research. The reliability test results in this study can be seen in Table 4.

Table 4. Reliability Test Results

Variable	Cronbach's Alpha	Result
Compliance (X1)	0,771	Reliable
Assurance (X2)	0,797	Reliable
Reliability (X3)	0,706	Reliable
Tangible (X4)	0,787	Reliable
Empathy (X5)	0,705	Reliable
Responsiveness (X6)	0,811	Reliable
Lifestyle (Y)	0,751	Reliable

Source: data processed, 2022

Based on the data processing results in Table 4, it can be seen from all the values of the variables compliance, assurance, reliability, tangible, empathy, responsiveness, and lifestyle are greater than 0.60. The questionnaire used in this study can be trusted or *reliable* and used as a data collection tool.

Multiple Linear Regression Test

Based on the results of the classical assumption test, it met or passed the classical assumption test; thus, the data in this study can be used and analyzed. Multiple regression testing was used to determine the influence of independent variables, compliance, assurance, reliability, tangible, empathy, and responsiveness to dependent variables, namely lifestyle. The results of the multiple regression analysis are presented in Table 5.

Table 5. Multiple Linear Regression Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	sig
		B	Std. Error	Beta		
1	(Constant)	4.107	1.493		2.751	.007
	Compliance	.257	.109	.179	2.365	.020
	Assurance	.270	.109	.204	2.475	.015
	Reliability	.280	.122	.188	2.288	.024
	Tangible	.220	.098	.166	2.256	.026
	Empathy	.249	.120	.150	2.078	.040
	Responsiveness	.233	.096	.209	2.434	.017

Source: data processed, 2022

Based on the test results in Table 5, the following regression equation is obtained:

$Y = a + b1\ X1 + b2\ X2 + b3\ X3 + b4\ X4 + b5\ X5 + b6\ X6 + e$ $Y = 4{,}107 + 0{,}257\ X1 + 0{,}270\ X2 + 0{,}280\ X3 + 0{,}220\ X4 + 0{,}249\ X5 + 0{,}233\ X6 + e$

1. The regression results of this study have a constant (a) of 4.107, indicating that the independent variable is considered constant (0), and the improvement in the quality of e-wallet services to lifestyle is 4.107.
2. The compliance coefficient (X1) value is 0.257, which indicates that every time there is an increase in compliance by one level, the improvement in the quality of e-wallet services to lifestyle is 0.257 or 25.7%.
3. The value of the assurance coefficient (X2) is 0.270, which indicates that every time there is an increase in assurance by one level, the improvement in the quality of e-wallet services to lifestyle is 27.0%.
4. The reliability coefficient (X3) value of 0.280 indicates that every time there is an increase in reliability by one level, the improvement in the quality of e-wallet services to lifestyle is 28.0%.
5. The tangible coefficient (X4) value is 0.220, which indicates that every time there is a tangible increase of one level, the improvement in the quality of e-wallet services to lifestyle is 22.0%.
6. The value of the empathy coefficient (X5) is 0.249, which indicates that every time there is an increase in empathy by one level, the improvement in the quality of e-wallet lifestyle services is 24.9%.
7. The responsiveness coefficient (X6) value is 0.233, which indicates that every time there is an increase in responsiveness by one level, the improvement in the quality of e-wallet services to lifestyle is 23.3%.

Model Determination Test

Simultaneous Significant Test (F Test)

The F test is a test used to determine whether the independent variables used in the model have a simultaneous influence on the dependent variables. Decision-making can be made by comparing F-count values with the level of signification and comparing it with the predetermined level of signification (5% or 0.05). Suppose the signification of the calculated F-value is less than 0.05. In that case, H0 is rejected, which means that the independent variable simultaneously affects the dependent variable. N = number of samples; k = number of dependent and independent variables. df1 = k-1 =7-1=6, for df2 = n – k = (100-7) = 93. Then can be obtained the value of F-table = 2.198. It can be seen in Table 6.

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Table 6. F Test

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	655.770	6	109.295	31.185	.000[b]
	Residual	325.940	93	3.505		
	Total	981.710	99			

Source: data processed, 2022

Based on the test results of Table 6, the F-count is 31.185, while the F-table value is 2.198, with a signification value of 0.000 < 0.05. Based on these two assumptions, it is known that F-calculate > F-table so that H0 is rejected. Ha is accepted, meaning that the variables compliance, assurance, reliability, tangible, empathy, and responsiveness affect millennial students' lifestyles. Thus, this shows that the hypothesis proposed is acceptable (proven).

R^2 test (Coefficient of determination)

Coefficient Determination is used to measure how far the strength of the regression model is in describing the variation of dependent variables. Adjusted R^2 coefficient of determination (R^2) has values ranging from $0 < R^2 < 1$. A small Adjusted R value of R means that the ability of independent variables to describe the variation of dependent variables is very limited. If the value is close to one, then the independent variables provide almost all the information needed to predict the variation of the dependent variable. The results of the coefficient of determination test (R^2) are shown in table 7 below.

Table 7. Determinant Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.817[a]	.668	.647	1.872

Source: data processed, 2022

Adjusted R Square result of 0.647 indicated that the magnitude of the influence of the variable compliance, assurance, reliability, tangible, empathy, and responsiveness of *e-wallet* service quality on lifestyle was 64.7%. The remaining 36.3% was influenced by other factors not included in this study.

Partial Test (t-test)

The hypothesis test (t-test) was used to determine whether individual (partial) independent variables affected the dependent variables. In making this decision through a comparison of the significant value of the t-count of each regression coefficient with a predetermined significance level, namely with a confidence level of 95% or ($\alpha = 0.05$); N =

number of samples; k = number of dependent and independent variables, df = n-k = (100-7) = 93, and a t-table value of 1.661 was obtained. The results of the t-test in this study are shown in Table 5 and can be explained as follows.

1. The Compliance variable result of the t-test for the compliance variable obtained a t-count value of 2.365 with a signification rate of 0.020. This study used a signification limit or p-value of 0.05 (α=5%) with a t-table value of 1.661. The results show that the t-count is 2.365 > t-table 1.661 or 0.020 < 0.05, which means H1 is accepted and H0 is rejected. This study means that compliance has a significant effect on the lifestyle of millennial students.

   H1: Compliance has a significant effect on the lifestyle of millennial students.

2. Assurance Variables the result of the t-test for the assurance variable obtained a t-count value of 2.475 with a signification rate of 0.015. This study used a signification limit or p-value of 0.05 (α=5%) with a t-table value of 1.661. The results show that t-count 2.475 > t-table 1.661 or 0.015 < 0.05, which means H2 is accepted and H0 is rejected. This study means that assurance has a significant effect on the lifestyle of millennial students.

   H2: Assurance affects the lifestyle of millennial students.

3. Reliability Variables the result of the t-test for the reliability variable obtained a t-count value of 2.288 with a signification rate of 0.024. This study used a signification limit or p-value of 0.05 (α=5%) with a t-table value of 1.661. The results show t-count is 2.288 > t-table is 1.661 or 0.024 < 0.05, which means that H3 is accepted and H0 is rejected. This study means that reliability has a significant effect on the lifestyle of millennial students.

   H3: Reliability affects the lifestyle of millennial students.

4. Tangible Variables the result of the t-test for tangible variables obtained a t-count value of 2.256 with a signification rate of 0.026. This study used a signification limit or p-value of 0.05 (α=5%) with a t-table value of 1.661. The results show that t-count 2.256 > t-table 1.661 or 0.026 < 0.05, which means H4 is accepted and H0 is rejected. This study means that Tangible has a significant effect on the lifestyle of millennial students.

   H4: Tangible affects the lifestyle of millennial students

5. The Empathy variable result of the t-test for the empathy variable obtained a t-count value of 2.078 with a signification rate of 0.040. This study used a signification limit or p-value of 0.05 (α=5%) with a t-table value of 1.661. The results show that t-count 2.078 > t-table 1.661 or 0.040 < 0.05, which means H5 is accepted and H0 is rejected. This study means that empathy has a significant effect on the lifestyle of millennial students.

H5: Empathy has a significant effect on the lifestyle of millennial college students.

6. The Responsiveness variable result of the t-test for the responsiveness variable obtained a t-count value of 2.434 with a signification rate of 0.017. This study used a signification limit or p-value of 0.05 (α=5%) with a t-table value of 1.661. The results show that t-count 2.434 > t table 1.661 or 0.017 < 0.05, which means H6 is accepted and H0 is rejected. This study means that responsiveness has a significant effect on the lifestyle of millennial students.

H6: Responsiveness has a significant effect on the lifestyle of millennial students.

DISCUSSION

Based on the research on compliance with millennial students' lifestyles, it is known that the compliance variable of the t-table produces a t-count value of 2.365 and a t-table value of 1.661. The test results in this study were 2,365 > 1,661 or 0.020 < 0.05, indicating that H1 was accepted and H0 was rejected. Thus, the first hypothesis (H1) states that compliance positively and significantly affects millennial students' lifestyles. This research is in line with the research conducted by Aldila (2018) entitled "Analysis of Service Quality towards Customer Satisfaction Using the CARTER Model at BPRS Amanah Ummah Leuwiliang Bogor" It can be known as a significance value of 0.039. It means 0.039 > 0.05. then Ho was rejected. Thus, compliance (compliance with Islamic law) partially affected customer satisfaction. The significance of the results shows that the compliance dimension meets customer expectations. Customers are satisfied because BPRS Amanah Ummah operates under Islamic principles and laws where the bank has implemented Islamic service provisions. Examples of profit-sharing investment products include Hajj savings and Sharia pawns. In addition, the bank does not apply the terms of interest payments to either savings or loans.

Based on the results of research that has been carried out, an assurance on the lifestyle of millennial students is known that the assurance variable of t-table produces the t-count value of 2.475 and t-table value of 1.661. The test results in this study were 2,475 > 1,661 or 0.015 < 0.05, which means that H2 was accepted and H0 was rejected. Thus, the second hypothesis (H2) is that assurance significantly affects millennial students' lifestyles. This research is in line with Saimona (2018), entitled "Work Ethics and Quality of Islamic Services on Banking Performance at PT Bank Syariah Mandiri Lampung Province," which found that assurance positively affects the performance of independent Islamic banking in Lampung. Similarly, it is shown that the significant value in this study is 0.000. Therefore,

0.000 < 0.005 is based on the significance of work ethics and service quality simultaneously on the performance of independent Islamic banking in Lampung Province.

The reliability of the lifestyle of millennial students is based on the research that has been carried out. It is known that the reliability variable produces a t-count value of 2.288 and a t-table value of 1.661, with a significance rate of 0.024. This study used a significance limit or p-value of 0.05 (α=5%) with a t-table value of 1.661. The test results in this study were t-count 2.288 > t-table 1.661 or 0.024 < 0.05, which means that H3 was accepted and H03 was rejected. This study indicates that reliability has a significant effect on the millennial lifestyle. This result is consistent with that of Aldila (2018). The coefficient table shows that the significance value is 0.029. It means 0.029 < 0.05. then Ho was rejected. So it can be concluded that reliability partially affects customer satisfaction. The results of the significance value show that the customer is satisfied with the service provided by the frontline, which proves that the frontline already understands the customer's needs. It provides clear information to customers and completes transactions quickly.

Tangible to the millennial lifestyle based on the results of research that has been carried out, it is known that the variable tangible t-count value is 2.256 with a significant rate of 0.026. This study used a significance limit or p-value of 0.05 (α=5%) with a t-table value of 1.661. The results show that t-count 2.256 > t-table 1.661 or 0.026 < 0.05, which means that H4 is accepted and H0 is rejected. This study indicates that the Tangible significantly affects the millennial lifestyle. The research is the same as the research by Verriana & Anshori (2017) entitled "The Effect of Service Quality on Loyalty through Satisfaction in NU University Surabaya Students" The results showed that there was a positive and significant influence on the relationship of service quality (X) to student loyalty (Y) at Nahdlatul Ulama University Surabaya. It is shown by the result of a path coefficient value of 0.67 with a P-value of < 0.001 (significant at a level of 1%), indicating a unidirectional relationship between service quality and student loyalty, meaning that the higher the quality of service felt, the higher the level of student loyalty that will be given; on the other hand, if the low quality of service is felt, the lower the level of student loyalty that will be given.

Based on the results that have been carried out, empathy in the millennial lifestyle is known that the empathy variable t-count is 2.078 with a significant rate of 0.040. This study used a significance limit or p-value of 0.05 (α=5%) with a t-table value of 1.661. The results show that the t-count 2.078 > t-table 1.661 or 0.040 < 0.05, indicating that H5 is accepted and H0 is rejected. This study indicates that empathy affects millennial lifestyles. This research is

in line with the research by Fauzi (2017) entitled "Measuring the Effect of CARTER Model Service Quality on Indonesian Sharia Banking Customer Satisfaction" the result is that the overall CARTER dimension construct has a significance value of P-value < 0.001. Therefore, H1, which states that the CARTER dimension significantly shapes the quality of service in Islamic banking, is accepted. Meanwhile, the relationship between service quality and satisfaction can be explained by examining the values of path coefficients and p-values. The value of the path coefficient in Table 4, which is 0.813 with (p<0.001), then indicates that the quality of service has a significant positive relationship to customer satisfaction, so this can be stated that H2 is accepted.

Responsiveness to the millennial lifestyle based on the results of research that has been carried out, it is known that the Responsiveness variable t table obtained a t-count value of 2.434, with a significance rate of 0.017. This study used a significance limit or p-value of 0.05 (α=5%) with a t-table value of 1.661. The results show that the t-count is 2.434 > and the t-table is 1.661 or 0.017 < 0.05, which means that H6 is accepted and H0 is rejected. This study suggests that responsiveness positively and significantly affects the millennial lifestyle. This research is in line with the research of Othman and Owen (2001) entitled 'The Multi-Dimensionality of Carter Model to Measure Customer Service Quality (SQ) in Islamic Banking Industry: A Study in Kuwait Finance House' in the CARTER model. There were six dimensions: compliance, assurance, reliability, tangibility, empathy, and responsiveness. The CARTER model uses the SERVQUAL or Service Quality method. The CARTER model can measure the quality of service in banking, especially in transactions using e-wallets. Service quality is improved and improved in the same growth as the Kuwait Finance House. It can mean that responsiveness has a positive and significant effect on lifestyle.

4. Conclusion

This study concludes that the quality of *e-wallet* transaction services simultaneously has a positive and significant effect on the lifestyle of Solo Raya millennial students. The most dominant variable affecting the lifestyle of Solo Raya millennial students was reliability (X3). The limitations of this study are obstacles to the spread of questionnaires because many students are still not in the research location due to the COVID-19 pandemic. The samples in this study are very limited because the population only reaches the Solo Raya area.

The suggestion of this study is for the next researcher to add new variables in addition to the variables that have been studied and the number of respondents or research samples so that the research results have a level of credibility. Developers or companies that provide *e-*

wallet services further improve the quality of services to the community, pay more attention to the community's needs, and can increase economic contributions in the field of quality financial technology-based financial services.

Research has implications for improving the quality of financial technology services, especially *e-wallet* services in Indonesia, to attract more attention to customers or users. Adding insight into what is now very developed in the financial sector, especially financial behavior and the quality of *e-wallet* transaction services for millennial students. Provides additional information and insights as a source of theoretical knowledge and additional reference material for further research.

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