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The Effect of Ease of Use, Service Features, Benefits, Trust, Security, and Risk on Interest in Using Linkaja Syari'ah E-Wallet

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Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh kemudahan penggunaan, fitur layanan, kemanfaatan, kepercayaan, dan risiko terhadap minat penggunaan e-wallet LinkAja Syari'ah di Kota Banjarmasin. Penelitian ini menggunakan metode penelitian kuantitatif. Dengan mengunakan purposive sampling dari pengguna transaksi E-Wallet dalam menjawab tantangan pada transaksi ekonomi digital. Metode pengambilan sampel menggunakan teknik purposive sampling. Sehingga mendapat sampel sebanyak 100 responden. Analisis data yang didapatkan mengunakan analisis hipotesis untuk mengetahui pengaruh kemudahan penggunaan, fitur layanan, kemanfaatan, kepercayaan, keamanan, dan resiko terhadap fitur layanan E-Wallet. Berdasakan hasil penelitian 1)kemudahan penggunaan (X1) tidak berpengaruh signifikan terhadap minat penggunaan e-wallet LinkAja syari'ah memperoleh nilai sig. 0,368>0,05. 2)fitur layanan (X2) pengaruh signifikan terhadap minat penggunaan e-wallet LinkAja Syari'ah dengan memperoleh nilai sig. 0,024<0,05. 3)kemanfaatan (X3)) tidak berpengaruh signifikan terhadap minat penggunaan e-wallet LinkAja syari'ah memperoleh nilai sig. 0,107>0,05. 4)kepercayaan (X4) tidak berpengaruh signifikan terhadap minat penggunaan e-wallet LinkAja syari'ah memperoleh nilai sig. 0,710>0,05. 5)keamanan (X5) pengaruh signifikan terhadap minat penggunaan e-wallet LinkAja Syari'ah dengan memperoleh nilai sig. 0,000<0,05. dan 6)Risiko (X6) tidak terdapat pengaruh signifikan terhadap minat penggunaan e-wallet LinkAja Syari'ah dengan memperoleh nilai sig. 0,372>0,05. Temuan dari penelitian ini adanya transaksi E-wallet dalam memenuhi kebutuhan masyarat sangat memiliki peran penting.

Informasi Artikel

Kata Kunci :
E-wallet,
Penggunaan,
Fitur layanan,
Manfaat resiko

Abstract

This study aims to determine the effect of ease of use, service features, usefulness, trust, and risk on the interest in using the LinkAja Syariah e-wallet in Banjarmasin City. This study uses a quantitative research method. By using purposive sampling from E-Wallet transaction users in responding to challenges in digital economic transactions. The sampling method uses a purposive sampling technique. So that a sample of 100 respondents was obtained. Analysis of the data obtained using hypothesis analysis to determine the effect of ease of use, service features, usefulness, trust, security, and risk on E-Wallet service features. Based on the research results 1) ease of use (X1) does not have a significant effect on the interest in using the LinkAja Syariah e-wallet, obtaining a sig. value of 0.368>0.05. 2) service features (X2) have a significant effect on the interest in using the LinkAja Syariah e-wallet by obtaining a sig. value of 0.024<0.05. 3) usefulness (X3) does not have a significant effect on the interest in using the LinkAja Syariah e-wallet, obtaining a sig. value of 0.107>0.05. 4) trust (X4) does not have a significant effect on the interest in using the LinkAja Syariah e-wallet, obtaining a sig. value of 0.710>0.05. 5) security (X5) has a significant effect on the interest in using the LinkAja Syariah e-wallet by obtaining a sig. value of 0.000<0.05. and 6) Risk (X6) has no significant influence on the interest in using the LinkAja Syariah e-wallet by obtaining a sig. value of 0.372>0.05. The findings of this study show that E-wallet transactions play a very important role in meeting community needs.

Keywords **:**
E-wallet, Usage, Service features, Risk benefits

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Introduction

At this time the development of information and communication technology continues to grow rapidly, this provides convenience in everyday life. Along with the development of this technology in everyday life, society experiences a change in mindset that has a positive impact on the efficiency of economic transactions.[1] Currently, with the sophistication of technology, a cash payment system has changed to using non-cash payment instruments. This can be seen through fintech, a form of electronic transaction system that emerged due to technological

[1] Atika Zahra Maulida and Agus Purnomo, "Potensi Dana Infaq Bagi Kesejahteraan Masyarakat Kota Banjarmasin," *Proceeding Antasari International Conference* 1, no. 1 (September 21, 2020), http://103.180.95.8/index.php/proceeding/article/view/3741.

advances.[2] Fintech or financial technology is a technology in the financial sector that is very helpful for the needs of society or students today. With the existence of fintech, it is very easy to make financial transactions without having to use an account like those in banks in general. At this time, many people use fintech, namely using electronic financial products.[3]

In the era of digitalization and the development of internet technology, e-wallets are increasingly popular as a practical and efficient payment alternative. E-wallet is an application or service that allows users to make financial transactions electronically via mobile devices. With e-wallets, it is very easy to make various transactions, because just by bringing a smartphone, you don't need a card media.[4]

The existence of E-Wallet products offered through M-Banking can offer ease of use of online purchase and sales transactions. Barcode codes on E-Wallet product transactions can encourage the growth of non-cash transactions to increase, this can be seen from the development of QRIS (Quick Response Indonesian Standard) merchants nationally as many as 4,450,231, South Kalimantan (Kalsel) contributed 0.86 percent. Banjarmasin is one of the cities with the most QRIS merchants in South Kalimantan.[5] The trend of digital payments with the QRIS method has begun to be used by MSMEs in Banjarmasin City. One of the conveniences for digital transaction users in payments used by QRIS merchants is e-wallet (Digital Wallet).[6] The presence of e-wallet in the city of Banjarmasin began with customer complaints in manual transaction payments and the limited ATMs provided by Islamic financial institutions so that they were constrained in paying for these transactions. the presence of one of the e-wallet products such as Gopay, OVO, DANA, LINKaja and others. Becoming one of its payment tools using e-wallet which can help ease digital system users in

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[2] Ida Ayu Hita Widyasanti and I. Nengah Suarmanayasa, "Pengaruh Literasi Keuangan Dan Persepsi Manfaat Terhadap Minat Penggunaan E-Wallet Mahasiswa Prodi S1 Manajemen Universitas Pendidikan Ganesha," *Bisma: Jurnal Manajemen* 9, no. 2 (August 30, 2023): 87–88, https://doi.org/10.23887/bjm.v9i2.64250.

[3] Rheva Tiansyah Putri, Puji Isyanto, and Neni Sumarni, "The Role Of Financial Technology (Fintech) in MSMEs," *International Journal of Economics Development Research (IJEDR)* 4, no. 1 (March 20, 2023): 294–95, https://doi.org/10.37385/ijedr.v4i2.2193.

[4] Ratna Raninda, Wisnalmawati, and Hadi Oetomo, "The Effect of Perceived Usefulness, Perceived Ease of Use, Perceived Security, and Cashback Promotion on Behavioral Intention to the DANA E-Wallet," *ResearchGate*, 63–64, accessed June 10, 2025, https://doi.org/10.37641/jimkes.v10i1.1218.

[5] Haris Faulidi Asnawi et al., "The Consumption Function Model of Coastal Communities in South Kalimantan Based on the Use of Digitalization in Maslahat Perspective," *Tasharruf: Journal Economics and Business of Islam* 9, no. 2 (December 30, 2024): 130–50, https://doi.org/10.30984/tjebi.v9i2.3159.

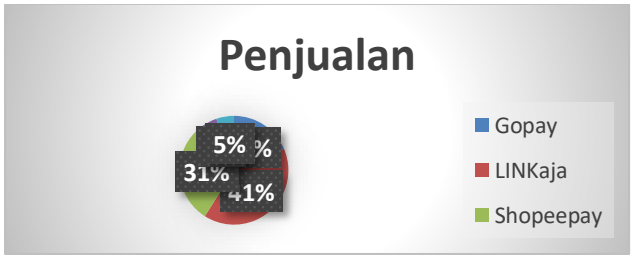
[6] Agus Purnomo and Abdul Hadi, "Penerapan Sistem QRIS Dalam Penghimpunan Dana Dan Penyaluran Dana Infaq Untuk Pemberdayaan Ekonomi | EKSISBANK (Ekonomi Syariah Dan Bisnis Perbankan)," accessed May 29, 2025, https://journal.sties-purwakarta.ac.id/index.php/EKSISBANK/article/view/1377.

making non-cash transactions.[7]

The emergence of various types of e-wallets from various Islamic banking products so that customers (consumers)/users of E-wallet product features will pay attention to their respective advantages and disadvantages, making users need to be careful in choosing an e-wallet that will be used for transactions. In Indonesia, there are many e-wallet services such as LinkAja, Gopay, Ovo, Dana, and others.[8] In the many e-wallets available, each e-wallet service provider must be more innovative, maintain the quality of performance in terms of technology, ease of marketing, security, benefits offered, and level of service to remain competitive. There are problems with non-digital payment systems that make customers or consumers as follows: every customer makes a transaction must withdraw money at an ATM so that it wastes time, is not time efficient, and others.[9]

It can be seen that the most widely used digital wallets or e-wallets in 2022-2025 are: Gopay, Dana, Qris, LINKaja, and others. The digital service features offered can make it easier for people to make transactions anywhere and anytime.[10] The existence of service features offered by E-Wallet products influences people's interest in using them for transactions reaching 71%. In 2022-2025, the competition for digital transactions between Gopay, OVO, Dana, E-Wallet competed tightly and influenced economic growth by 70%. Meanwhile, other e-wallet users such as DANA, Shopeepay, and LinkAja have a smaller percentage as can be seen from the graph.

E-Wallet Transaction Chart 2022-2025



Data Source: Digital Economy 2025

[7] Tegar Tri Aji Wibowo and Rizky Dermawan, "The Influence of Perceptions of Convenience and Perception of Benefits on Interest in Use of Gopay E-Wallet in Surabaya," *Jurnal Ekonomi Dan Bisnis Digital* 2, no. 3 (August 30, 2023): 724, https://doi.org/10.55927/ministal.v2i3.4769.

[8] Asnawi et al., "The Consumption Function Model of Coastal Communities in South Kalimantan Based on the Use of Digitalization in Maslahat Perspective."

[9] Muzdalifah Muzdalifah, Agus Purnomo, and Atika Zahra Maulida, "Analysis of Consumptive Behavior on Purchasing Power During Shopee Flash Sale," *Al-Kharaj: Journal of Islamic Economic and Business* 7, no. 2 (January 6, 2025), https://doi.org/10.24256/kharaj.v6i4.4132.

[10] Agus Purnomo and Abdul Hadi, "Penerapan Sistem QRIS Dalam Penghimpunan Dana Dan Penyaluran Dana Infaq Untuk Pemberdayaan Ekonomi | EKSISBANK (Ekonomi Syariah Dan Bisnis Perbankan)."

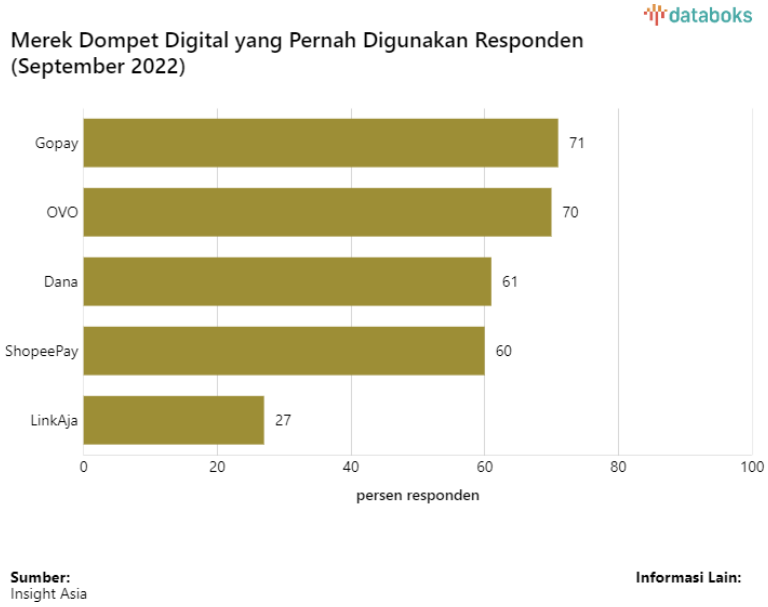
Based on the image data above from 2022 to 2025, public interest in using E-Wallet facilities can provide user convenience, service features, benefits, trust, security, and risks in making E-Wallet transactions. The percentage is e-wallets such as DANA as much as 5.25%, Shopeepay as much as 31%, and while LinkAja as much as 41%, Gopay as much as 18%, and M-Banking as much as 5.25%. the existence of product features (services), ease of transactions, offline transaction risks, consumer trust in using digital money, and the benefits of digital applications can influence the public (consumers) in making product purchase transactions to meet the needs of consumers (customers) and it can be concluded that e-wallet is a digital transaction tool used for buying and selling transactions to meet life needs. Of the 5 digital platforms that are in great demand by the public on the LinkAja and Shopeepay digital platforms.

LinkAja is an e-wallet application that provides a feature for online transaction or payment services, and users are also given the opportunity to get a bonus balance (every time the user makes a transaction). LinkAja e-wallet can be used to make various types of payments with parties who have collaborated with LinkAja, or are usually called merchants. The bonus balance that has been obtained can be used for various best offers and exchanged for transactions at LinkAja partner merchants.[11]

In Indonesia, the development of the halal industry has the potential for sufficient benefits of digital money and technological developments to face the challenges of the digital economy. Through the LinkAja application platform, it provides service features, benefits, trust, and security in making transactions using the platform (e-wallet) on the LinkAja sharia product. The number of transaction frauds in Islamic financial institutions, such as theft, counterfeit money, fake evidence of transactions, money laundering, and others. Every customer (consumer) will pay attention to making transactions at Islamic financial institutions regarding the needs, security of transactions and the risks of transactions that occur. The LinkAja application is for people who will make transactions according to sharia principles. LinkAja sharia is the first and only sharia electronic money in Indonesia, and has received a certificate of conformity with sharia principles from the DSN MUI after the issuance of the DSN MUI fatwa No.116 / DSN-MUI / IX / 2017 concerning sharia electronic money, and also a permit to develop server-based electronic money

[11] Atika Zahra Maulida, Agus Purnomo, and Muhammad Arsyad Al Banjari Banjari, "Taqsith Contract: Application And Recognition Of Sales Revenue In Sharia Financial Accounting Reports," *Islamic Economics Journal* 7, no. 2 (2021): 104–21.

products for sharia features from Bank Indonesia (BI). In the management of LinkAja Sharia funds are collected in Sharia Banks, namely Bank Syariah Mandiri and Bank BRI Syariah.[12]



In the image above, it can be seen that the most widely used digital wallet or e-wallet in 2022 is Gopay with a percentage of users reaching 71%. However, Gopay and OVO compete tightly, where the percentage of OVO users reaches 70%. Meanwhile, users of other e-wallets such as DANA, Shopeepay, and LinkAja have a smaller percentage as can be seen from the graph. The percentages are DANA e-wallet as much as 61%, Shopeepay as much as 60%, and while LinkAja as much as 27%. So it can be concluded that the least used e-wallet is LinkAja.

The difference in service features on the LinkAja Syariah e-wallet with conventional e-wallets in general is the use of qard (loan), wakalah bil ujrah, bai', and ijarah contracts. When a user tops up their balance at a LinkAja Syariah service partner, the contract used is the wakalah bil ujrah contract (the partner as a representative of the LinkAja Syariah service as a top-up service provider). Meanwhile, between the merchant and the user, the contract used is the bai' and ijarah contract. When a partner deposits a deposit to the LinkAja Syariah service as a top-up, the contract used is the qardh contract. Meanwhile, between the LinkAja Syariah service and the merchant, the ijarah contract (rental of goods or services) is used for the benefits of the sales media facilities. When a user makes a cash withdrawal, the contract used is the ijarah contract (rental of goods or services).[13] In the use of this *e-wallet*, there are several factors that encourage someone

[12] The Jakarta Post, "LinkAja Launches Indonesia's First Sharia e-Wallet - Fri, April 17, 2020," The Jakarta Post, accessed June 10, 2025, https://www.thejakartapost.com/news/2020/04/17/linkaja-launches-indonesia-s-first-sharia-e-wallet.html.

[13] Fitriani Latief et al., "Ease and Risk Perception: Interest in Using Sharia Digital Payments, and the Users' Attitude Consequences," *Jurnal Minds: Manajemen Ide Dan Inspirasi* 11, no. 2 (December 31, 2024):

to use an *e-wallet*, of which ease of use is one of the factors. Ease of use is the level at which the use of the technology system can be used easily, quickly, and practically to make transactions or payments.

In the use of e-wallet, there are several factors that encourage someone to use an e-wallet, where ease of use is one of the factors. Ease of use is the level at which the use of the technology system can be used easily, quickly, and practically to make transactions or payments.[14] In the ease of use of e-wallet can be described how much trust someone has in using a technology system from the e-wallet service feature. The ease of use of this e-wallet is that we are easy to learn, easy to control, easy to use and easy to understand clearly. Where people can easily use the LinkAja Syariah e-wallet to make payment transactions or make other transactions.[15] The service feature is a characteristic of a product that complements the function of the product that has been provided. Products can be measured by the diversity of features, the suitability of the desired features, and features that have their own advantages. In an e-wallet there are many service features provided, so users choose according to the needs that will be carried out. In the e-wallet, a variety of services are provided for transactions, a variety of service features, and product innovations on the e-wallet. The features offered in the LinkAja Syariah e-wallet, for example, are features for purchasing credit and data, paying bills, transportation needs, zakat and waqf, sharia loans, and others. That way users do not have to do it offline. Therefore, service features are also a factor in the interest in using e-wallets.[16]

Benefit is also one of the factors in using an e-wallet. Benefit is a belief that someone has about the benefits that may arise from using new technology. Jogiyanto stated that benefit is a level of someone's trust in new technology. The higher the benefits a user gets when using technology, the higher the person's interest in using the technology.[17] Conversely, if someone feels that the benefits obtained from using new technology are lower, the lower the interest in using the technology. With the many benefits of e-wallets, it will be one of the factors in using

342, https://doi.org/10.24252/minds.v11i2.50219.

[14] Atika Zahra Maulida, Risda Risdiana, and Agus Purnomo, "Performance of Indonesia's Sharia Capital Market for the 2022 Period," *Journal of Islamic Economics and Philanthropy* 6, no. 2 (May 25, 2023): 97–113, https://doi.org/10.21111/jiep.v6i2.9369.

[15] Okky Natalia and Rini Tesniwati, "The Effect Of Perception Of Trust, Perception Of Ease Of Use, Perception Of Benefits, Perception Of Risk And Perception Of Service Quality On Interest In Using Mobile Banking Bank Independent In Bekasi City," *International Journal of Science, Technology & Management* 2, no. 5 (September 28, 2021): 1723, https://doi.org/10.46729/ijstm.v2i5.344.

[16] Muzdalifah, Purnomo, and Maulida, "Analysis of Consumptive Behavior on Purchasing Power During Shopee Flash Sale."

[17] Latief et al., "Ease and Risk Perception."

a service on an e-wallet. As in transactions, users feel faster when processing payments.[18]

In addition, trust is also a factor in the use of e-wallets as a transaction tool. In providing e-wallet services, this trust means having to guarantee the security and confidentiality of the instruments used so that consumers trust. Trust and satisfaction with e-wallet services can reduce risk and have an impact on the way consumers make transactions. As for trust in using the LinkAja Syariah e-wallet, this e-wallet maintains the confidentiality of a person's privacy or personal data, guaranteed transaction security, and maintains full user trust. That way, a user will trust the system in this LinkAja Syariah e-wallet.[19]

As for security in a transaction, it is a server that is able to provide protection for data so that there is no theft or breach and can be detected if there is fraud on a technology-based server. Security on this e-wallet must guarantee its security so that users feel safe when using e-wallets and maintain data confidentiality so that user data information is guaranteed to be secure. .[20] That way users will feel safe when using e-wallets. Therefore, security also affects interest in using e-wallets. That way, users will find it difficult to make transactions so that transactions cannot be made. Therefore, this risk greatly affects students' interest in using e-wallets. Interest in use is a person's behavior that encourages them to take action in using something. The high interest in using e-wallets is due to the ease of making transactions.[21]

Because with this e-wallet, someone does not need to make transactions directly, just with a feature or application, they can quickly make payments. That way, people are very interested in always using e-wallets to make payment transactions easier. Based on the description above, researchers are interested in conducting this research because in today's digital era. Because many people when making transactions use e-wallets to make payments easier. Which on the LinkAja Syari'ah e-wallet offers many attractive service features for the community, especially for the Muslim community. That way someone can make transactions according to sharia. With this, researchers are interested in conducting research entitled "The Influence of Ease of Use, Service Features, Benefits, Trust, Security and Risk on Interest in

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[18] Agus Purnomo and Abdul Hadi, "Penerapan Sistem QRIS Dalam Penghimpunan Dana Dan Penyaluran Dana Infaq Untuk Pemberdayaan Ekonomi | EKSISBANK (Ekonomi Syariah Dan Bisnis Perbankan)."

[19] Sriwati Sriwati et al., "Effectiveness of Quantitative Research Methods Course Module in Fostering Students' Academic Literacy," *Yupa: Historical Studies Journal* 8, no. 2 (May 29, 2024): 273–86, https://doi.org/10.30872/yupa.v8i2.2103.

[20] Atika Zahra Maulida and Agus Purnomo, "Potensi Dana Infaq Bagi Kesejahteraan Masyarakat Kota Banjarmasin," *Proceeding Antasari International Conference* 1, no. 1 (2019), https://jurnal.uin-antasari.ac.id/index.php/proceeding/article/view/3741.

[21] Baharak Makki and Bahador Makki, "The Impact of Integration of Instructional Systems Technology into Research and Educational Technology," *Creative Education* 03, no. 02 (2012): 275–80, https://doi.org/10.4236/ce.2012.32043.

Using the LinkAja Syari'ah E-wallet in Banjarmasin City".

Literature Review

Theoretical Study discusses the problem of E-Wallet in buying and selling transactions carried out by the community. In E-Wallet transactions carried out by the community using the (TAM) method, an analysis method carried out to determine the behavioral style of society in meeting life needs with its payment system using the digital technology system used.[22] This model explains in more detail about the acceptance of a technology with certain dimensions that can easily influence technology users, this model places the trust factor of each user behavior with two variables, namely ease of use and Usefulness. In TAM theory, the perception of ease can also be expressed as the perception of ease of use of a technology. this can be interpreted that ease is a measure of someone in believing that the use of a technology can be used and does not require much effort but is easy to use and practice. indicators of ease of use are:

a) Easy to learn, namely in a state where the ease is felt that a new system will be easy to learn.
b) Controllable, namely the information system is easy to control according to the wishes that will be used.
c) Easy to use, namely the ease of use in an e-wallet system for users.
d) Clear and easy to understand, namely users can easily understand clearly how to use e-wallets

With the emergence of features, it can be used to choose a product that suits your wishes. Features are interpreted as a product that exists in a company to differentiate it from other companies. Because with the presence of features, it becomes a tool for the company's competition with other companies. With the various service features provided by a company to a consumer that suits what is desired and will feel satisfied in its use. indicators of service features are :[23]

a) Diversity of transaction services, namely the number of transaction services that can be used.
b) Diversity of features, namely the various features provided by the e-wallet.

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[22] Fajar Sodik, Alifia Nur Zaida, and Khusnul Zulmiati, "Analisis Minat Penggunaan Pada Fitur Pembelian Mobile Banking BSI: Pendekatan TAM Dan TPB," *Journal of Business Management and Islamic Banking*, August 31, 2022, 35–53, https://doi.org/10.14421/jbmib.2022.011-03.

[23] Akhnes Noviyanti and Teguh Erawati, "PENGARUH PERSEPSI KEMUDAHAN, KEPERCAYAAN DAN EFEKTIVITAS TERHADAP MINAT MENGGUNAKAN FINANCIAL TECHNOLOGY (FINTECH) (STUDI KASUS: UMKM DI KABUPATEN BANTUL)," *Jurnal Ilmiah Akuntansi Dan Finansial Indonesia* 4, no. 2 (April 30, 2021): 65–74, https://doi.org/10.31629/jiafi.v4i2.3253.

c) Product innovation, namely the existence of new products that can develop existing products in the e-wallet.

Someone will use a technology if that person understands the positive benefits of using that person who has felt the ease of using internet technology and will feel the many benefits when using the internet. From the explanation above, it is known that usefulness is a belief and belief of an individual in the benefits obtained in using a technology. According to Heny Kurnianingsih & Trisna Maharani, the indicators contained in usefulness are:[24]

a. Speeding up transactions, namely if users do not have to take a long time when making transactions
b. Provide additional benefits when completing transactions, namely when making a transaction you will get a benefit.
c. Provide a sense of security when making transactions, namely feeling safe in using e-wallet when making transactions.
d. Increase efficiency in making transactions.

Trust refers to the extent to which a party accepts the possibility of risk arising from the actions of another party. Trust is a form of individual trust in a service based on knowledge of information in the use of the service. According to Almalis, trust is something that is believed and has reciprocity between two parties who are required to know and feel safe about the assumptions and several things that are believed, to encourage someone to make a transaction. According to Endang Wulandari & Mira Septiani, indicators of trust are :[25]

a) Privacy or user personal data, namely user trust in the confidentiality of privacy or personal data so that there is no leakage of user personal data.
b) Transaction security, namely user trust in the security of transactions on e-wallets when making a transaction.
c) Maintaining full user trust, so when users make transactions, they must maintain user trust to always use the system.

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[24] Muhammad Miftahul Khoir and Ugy Soebiantoro, "Pengaruh Persepsi Kemudahan Penggunaan Dan Promosi Terhadap Minat Penggunaan E-Wallet LinkAja Di Kota Surabaya," *J-MAS (Jurnal Manajemen Dan Sains)* 7, no. 2 (October 26, 2022): 752–56, https://doi.org/10.33087/jmas.v7i2.619.

[25] Hasmidar Pohan, Mustafa Kamal Rokan, and M. Ikhsan Harahap, "Pengaruh Pengetahuan, Kemudahan Penggunaan, Dan Kemanfaatan Quick Response Code Indonesian Standart (QRIS) Terhadap Penggunaan E-Wallet : (Studi Kasus Mahasiswa Fakultas Ekonomi Dan Bisnis Islam UIN Sumatera Utara)," *MENAWAN : Jurnal Riset Dan Publikasi Ilmu Ekonomi* 2, no. 5 (July 16, 2024): 40–51, https://doi.org/10.61132/menawan.v2i5.779.

Perception of security is a user's belief that the technology they use is safe. This means that there is no risk that arises when using the technology. According to Dwi, Y From a consumer perspective, security is a strength that can protect a user's information data from insecurity such as fraud in online transactions. With this definition, it can be concluded that security can provide safety in transaction service constraints. In e-wallet, security will minimize the risk of using cash in transactions. The indicators contained in security are as follows:[26]

a) Security guarantee, which is protection for users when making transactions from threats from irresponsible parties.
b) Data confidentiality, which is protecting a user's data from being distributed to other parties.

Risk is a response to the uncertainty and unexpected consequences of using a product or service. This risk greatly influences the level of trust. For an individual, if the response to risk is smaller, the level of trust is greater. And if the response to risk is greater, the level of trust will also be smaller. Risk is an unclear state experienced by someone when estimating the consequences of making decisions about the use they use. The indicators in risk are:[27]

a) Risk of theft, namely if the security system is still lacking, there will be a risk of theft.
b) Risk of transaction failure, namely if there is a connection disruption during the transaction so that the transaction fails.
c) Risk of losing money, namely if there is a data or password breach, the risk is that the money in the e-wallet will be lost.

Interest in use can be defined as how much someone has a strong desire or drive to take action, especially in using the application. After the user has a positive experience with the application, the tendency to want to use it again will increase. Indicators of interest in use are as follows:

a) Having the intention to use an e-wallet, in the interest in using an e-wallet, the user has a strong intention to use the e-wallet.

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[26] Nurya Dina Abrilia, "PENGARUH PERSEPSI KEMUDAHAN DAN FITUR LAYANAN TERHADAP MINAT MENGGUNAKAN E-WALLET PADA APLIKASI DANA DI SURABAYA," *Jurnal Pendidikan Tata Niaga (JPTN)* 8, no. 3 (December 1, 2020): 1006–12, https://doi.org/10.26740/jptn.v8n3.p1006-1012.

[27] Gama Putra Brahmanta and Nuruni Ika Kusuma Wardhani, "Pengaruh Persepsi Kebermanfaatan, Kemudahan, Risiko Terhadap Minat Menggunakan Ulang Shopeepay Di Surabaya," *Sains Manajemen: Jurnal Manajemen Unsera* 7, no. 2 (December 20, 2021): 97–108, https://doi.org/10.30656/sm.v7i2.3580.

b) Having the desire to continuously use the e-wallet, if someone has felt the advantages of the e-wallet, there will be a desire to use the e-wallet continuously or always use it.

Research Method

The type of research used is quantitative. Sugiyono stated that the quantitative method focuses on testing theory through measuring research variables in the form of numbers and analyzing data using statistical procedures.[28] This research was conducted on a randomly selected population or sample, data was collected using research instruments, and data analysis was quantitative or statistical to test the hypothesis that had been proposed.[29] The data collection techniques used in this study are:[30]

a) Observation; Observation is the observation of the object to be studied. This study was conducted on the people of Banjarmasin City who use *e-wallets*.
b) Questionnaire; The technique used in this study is using a data collection technique through questionnaires. A questionnaire or questionnaire is a list of various questions for respondents to get answers from respondents. The questionnaire in this study uses *a* that will be distributed through social media.

This study was conducted in the city of Banjarmasin to determine the ease of use, service features, trust, security, benefits and risks in making E-wallet transactions in meeting life's needs. Banjarmasin City consists of 5 sub-districts and each sub-district consists of 13 to 15 villages. Population sampling is based on people who use E-Wallet in making transactions. The number of populations in this study is not known for sure. In sampling, the researcher used the non-probability sampling method. Because the population is unknown, the researcher determined the sample using the Cochran formula to determine the number of samples. The calculation using the Cochan formula shows that the number of samples used was 96.04 which was rounded up to 100 respondents. The criteria for the research sample are:

1) Have the LinkAja Syariah e-wallet application.
2) Have or are currently using the LinkAja Syariah e-wallet.
3) Users of the Syariah LinkAja e-wallet in Banjarmasin City

[28] Riska Febriyani, "Metode Penelitian Pendidikan Sugiyono 2015 BAGIAN," accessed June 21, 2025, https://www.academia.edu/37378454/Metode_Penelitian_Pendidikan_Sugiyono_2015_BAGIAN.

[29] Perpustakaan Riset BPK RI, "Metode Penelitian Kuantitatif, Kualitatif Dan R&D | Perpustakaan Riset BPK RI," accessed June 21, 2025, https://library.bpk.go.id/koleksi/detil/jkpkbpkpp-p-1RENPFknuz.

[30] SULIYANTO SE.,MM, *Metode Penelitian Bisnis untuk Skripsi, Tesis & Disertasi* (Andi Offset, 2018).

Data analysis techniques use several statistical tests with the aim of answering several problems in the study.

Research Results

Validity Test Results

This validity test is carried out to measure the validity or not of an indicator in a questionnaire. The validity test in this study used the help of the SPSS program version 26. To find out whether this questionnaire is valid or not, it is by comparing the calculated value with the rtables. If the calculated value is greater value r of the table, the statement item in the questionnaire is declared valid. And conversely, if r is calculated to be smaller than the value r of the table, then the questionnaire question item is declared invalid. The value of the table r can be obtained from *the degree of freedom* (df) 0 n-2 with a significance level of 5%. In the study, the value of n is the number of samples, which is 97, then df 0 100-2 0 95. So the r-value of the table in this study is 0.1996.

Table 4.5 Variable X Validity Test

Variable X		**r count**	**r Table**	**Information**
Ease of Use (X1)	X1.1	0,882	0,1996	Valid
	X1.2	0,789	0,1996	Valid
	X1.3	0,825	0,1996	Valid
	X1.4	0,780	0,1996	Valid
Feature Services (X2)	X2.1	0,895	0,1996	Valid
	X2.2	0,847	0,1996	Valid
	X2.3	0,842	0,1996	Valid
Usefulness (X3)	X3.1	0,762	0,1996	Valid
	X3.2	0,785	0,1996	Valid
	X3.3	0,799	0,1996	Valid
	X3.4	0,817	0,1996	Valid
Trust (X4)	X4.1	0,844	0,1996	Valid
	X4.2	0,888	0,1996	Valid
	X4.3	0,827	0,1996	Valid
Security (X5)	X5.1	0,863	0,1996	Valid
	X5.2	0,848	0,1996	Valid
	X5.3	0,688	0,1996	Valid
Risk (X6)	X6.1	0,850	0,1996	Valid
	X6.2	0,851	0,1996	Valid
	X6.3	0,694	0,1996	Valid

Source : data processed from SPSS 26, 2024

Based on table 4.5, it is stated that the results of the validity test of Ease of Use (X1), Service Features (X2), Usefulness (X3), Trust (X4), Security (X5), and Risk (X6) show that each question

item in the questionnaire has a calculated value greater than the r-valueof the table (0.1996), so it is declared valid. It can be concluded that each item of this questionnaire statement is reliable.

Table 4.6 Variable Validity Test and

Variabel Y		r count	R table	Information
Usage Interest (Y)	Y1.1	0,858	0,1996	Valid
	Y1.2	0,813	0,1996	Valid
	Y1.3	0,760	0,1996	Valid

Source : data processed SPSS 26, 2024

Based on table 4.6, it is stated that the use interest (Y) shows that each statement item in the questionnaire is greater than the rtable value (0.1996), so that it is declared valid. It can be stated that every item of this questionnaire statement is reliable.

A reliability test is a test used to see the consistency of a questionnaire measuring tool for reliability testing using *Cronbach's Alpha*. A variable can be declared reliable if *Cronbach's Alpha* value > 0.6. And vice versa if a variable is declared unreliable if *Cronbach's Alpha* value < 0.6.

Table 4.7 Reliability Test

Variabel	Cronbach's Alpha *Variable* Value	Value *Cronbach's Alpha*	Information
X1	0,837	0,6	Reliabel
X2	0,825	0,6	Reliabel
X3	0,796	0,6	Reliabel
X4	0,811	0,6	Reliabel
X5	0,707	0,6	Reliabel
X6	0,720	0,6	Reliabel
And	0,732	0,6	Reliabel

Source: data processed SPSS 26, 2024

Based on table 4.7 states that the results of the reliability test show that all variables, namely Ease of Use (X1), Service Features (X2), Usefulness (X3), Trust (X4), Security (X5), and Risk (X6) have *a Cronbach's Alpha* value of > 0.6, so it is declared reliable. So it can be concluded that ease of use, service features, usefulness, trust, security, and risk can be used for measuring a variable. Normality test is a test that is carried out with the aim of valuing the results of the data distribution of a data group or a variable that is distributed normally or abnormally. The normality test of this data uses *the Kolmogorov-smiwow statistical test* in the SPSS program. To find out whether a data is normally distributed or not, it is seen from the value of the

significance of the variable. If the significance value is greater than 0.05, it can be declared to be normally distributed. And conversely, if the significance value is less than 0.05, then it is noted that it is not normally distributed.

Table 4.8 Komogorov-Smirnov Normality

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parametersa	*Mean*	.0000000
	Hours of deviation	1.03312870
Most Extreme Differences	*Absolute*	.121
	Positive	.064
	Negative	-.121
Test Statistic		.121
Asymp. Sig. (2-tailed)		.001

Source: Data Processed SPSS 26, 2024

Based on table 4.8, the test results with a value of N 0 100 show that the results of the normality test using the *Kolmogorov-smirnow* obtained an *Asymp. Sig. (2-tailed)* value of 0.001. It is known that 0.001< 0.05, it can be declared not distributed normally. After that, what the researcher did was discarding extreme data that causes data to not be distributed normally, so that *outliers are carried out* by discarding at numbers 13, 15, and 85 in the sample sequence. The following are the results of the normality test after *the outlier*:

Table 4.9 1Komogorov-Smirnov Normality Test Results (Post-Outlier Test Results)

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		97
Normal Parameters	*Mean*	.0000000
	Hours of deviation	.92481627
Most Extreme Differences	*Absolute*	.079
	Positive	.079
	Negative	-.074

Test Statistic	.079
Asymp. Sig. (2-tailed)	.149

Source: Data Processed SPSS 26, 2024

Based on table 4.9, it is known that the N data became 97 due to *the outlier* process. This shows that the results of the normality test use *the Kolmogorov-smirnow* test which obtained *an Asymp. Sig. (2-tailed)* value of 0.149. It is known that 0.149 > 0.05, can be declared to be normally distributed. The multicollinearity test aims to find out whether there is a correlation between independent variables in the regression model. To find out the existence or absence of Multicollinearity, it is seen from the *value of Tolerance* and *the value of variance inflation factor* (VIF). If the VIF value is < 10 or *the Tolerance* value is > 0.10, then multicollinearity does not occur. And vice versa, if the VIF value is > 10 or *the Tolerance* value < 0.10, then Multicollinearity occurs.

Table 4.10 Multicollinearity Test Results

Variabel	*Collinearity Statistics*	
	Tolerance	BRIGHT
Ease of Use (X1)	0,271	3.693
Service Features (X2)	0,480	2.082
Usefulness (X3)	0,211	4.745
Trust (X4)	0,470	2.128
Security (X5)	0,340	2.944

Risk (X6)	0,466	2. 145

Source: Data Processed SPSS 26, 2024

Based on table 4.10, the results of the Multicollinearity test can be seen, which are as follows: Multicollinearity test results based on the VIF value, which are as follows:

a) The VIF value of the Ease of Use variable (X1) is 3,693. This shows that the VIF value is 3.693 > 10, so it can be known that in the ease of use variable there is no Multicollinearity.
b) The VIF value of the Service Feature variable (X2) is 2,082. This shows that the VIF value is 2.082 > 10, so it can be known that multicollinearity does not occur in the service feature variable.
c) The VIF value of the Utility variable (X3) is 4,745. This shows that the VIF value is 4.745 > 10, so it can be known that in the utility variable there is no multicollinearity.
d) The VIF value of the Trust variable (X4) is 2.128. This shows that the VIF value is 2.128 > 10, so it can be known that multicollinearity does not occur in the confidence variable.
e) The VIF value of the Security variable (X5) is 2.944. This shows that the VIF value is 2.944 > 10, so it can be known that there is no multicollinearity in the security variable.
f) The VIF value of the Risk variable (X6) is 2,145. This shows that the VIF value is 2.145 > 10, then it can be known that in the Risk variable there is no Multicollinearity.

So that it can be concluded that all independent variables in this study have a VIF value greater than 10, so it can be said that there is no multicollinearity between variables.

The results of the Multicollinearity test based on *the Tolerance* value, are as follows

a) The *Tolerance* value obtained in the Ease of Use (X1) variable is 0.271. This shows that the *Tolerance value* is 0.271 > 0.10, so it can be known that in the variable of ease there is no multicollinearity.
b) The *Tolerance* value of the Service Feature variable (X2) is 0.480. This shows that the *value of Tolerance* 0.480 > 0.10, then it can be seen that multicollinearity does not occur in the service feature variable.
c) The *Tolerance* value of the Utility variable (X3) is 0.211. This shows that the *Tolerance value* is 0.211 > 0.10, then it can be known that in the utility variable there is no multi collinearity. The Tolerance *value* of the Trust variable (X4) is 0.470. This shows that the *Tolerance value* is 0.470 > 0.10, then it can be known that multicollinearity does not occur

in the confidence variable.

d) The Tolerance *value* of the Safety variable (X5) is 0.340. This shows that the *Tolerance* value is 0.340 > 0.10, so it can be known that there is no multicollinearity in the safety variable.

e) The Tolerance *value* of the Risk variable (X6) is 0.466. This shows that the *Tolerance* value is 0.466 > 0.10, so it can be known that in the Risk variable there is no Multicollinearity.

So it can be concluded that all the *Tolerance* values of independent variables in this study are greater than 0.10, so it can be said that there is no multicollinearity between variables. The heteroscedasticity test aims to test whether in a regression model there is variance disparity from one observation to another. To find out if the value of sig. > 0.05, it is said that there is no heteroscedasticity in the regression model. And vice versa when the value of sig. < 0.05, it is said that heteroscedasticity occurs in the regression model.

Table 4.11 Heteroscedasticity Test Results

Variabel	**Sig value**
Ease of use (X1)	0,748
Service features (X2)	0,997
Usefulness (X3)	0,436
Trust (X4)	0,914
Security (X5)	0,515
Risk (X6)	0,298

Source: data processed SPSS 26,2024

Based on table 4.11 above, it shows that the results of the heteroscedasticity test are as follows:

a) The significance value of the ease of use variable (X1) is 0.748 > 0.05, so it can be said that heteroscedasticity does not occur.

b) The significance value of the service feature variable (X2) is 0.997, so it can be said that heteroscedasticity does not occur.

c) The significance value of the utility variable (X3) is 0.436 > 0.05, so it can be said that heteroscedasticity does not occur.

d) The significance value of the confidence variable (X4) is 0.914 > 0.05, so it can be said

that there is no hesteroscedasticity.

e) The significance value of the safety variable (X5) is 0.515 > 0.05, so it can be said that there is no hesteroscedasticity.

f) The significance value of the Risk variable (X6) obtained 0.298 > 0.05, so it can be said that heteroscedasticity does not occur.

So it can be concluded that all independent variables do not heteroscedasticity. The multiple linear regression test aims to find out whether or not there is a significant influence between two or more variables, namely the independent variable (X) on the dependent variable (Y). In this study, the variables used are ease of use (X1), service features (X2), usefulness (X3), trust (X4), security (X5), and Risk (X6) as independent variables. Meanwhile, the use interest (Y) is as a dependent variable.

Model		*Unstandardized Coefficients*		*Standardized Coefficients*	T	Itself.
		B	*Std. Error*	Beta		
1	(Constant)	0,654	0,985		.663	.509
	X1	0,078	0,086	0, 101	.904	.368
	X2	0,194	0,084	0,193	2.300	.024
	X3	0,163	0,100	0,206	1.628	.107
	X4	0,033	0,087	0,032	.373	.710
	X5	0,332	0,091	0,365	3.651	.000
	X6	0,072	0,080	0,077	.897	.372

Table 4.12 Results of Multiple Linear Regression Analysis

Source: data processed SPPS 26,2024

Based on table 4.12, the results of the multiple regression analysis equation are known as follows: Y 0 0,654 + 0,078 X1 + 0,194 X2 + 0,163 X3 + 0,033 X4 + 0,332 X5 + 0,072

Based on the regression equation above, it can be explained:

1) The results of the multiple linear regression test showed that the constant value had a positive value of 0.654. This positive sign shows that the influence is in the same direction between the independent variable (X) and the dependent variable

(Y). It can be interpreted that the independent variables of ease of use, service features, usefulness, trust, security, and Risk are valued at 0 or have not changed. So it can be obtained that the interest value for using *the LinkAja Syari'ah e-wallet is 0.654.*

2) The value of the ease of use variable (X1) was obtained as 0.078. This value shows a positive meaning (+), then the ease of use variable (X1) increases by one unit, then the variable of interest in using *the LinkAja Syari'ah e-wallet increases by 0.078.*
3) The value of the service feature variable coefficient (X2) was obtained as 0.194. This value shows a positive meaning (+), then the service feature variable (X2) increased by one unit, then the variable of interest in using *the LinkAja Syari'ah e-wallet increased by 0.194.*
4) The value of the coefficient of the utility variable (X3) was obtained as 0.163. This value shows a positive meaning (+), then the utility variable (X) increases by one unit, then the variable of interest in using *the LinkAja Syari'ah e-wallet increases by 0.163.*
5) The value of the coefficient of the confidence variable (X4) was obtained as 0.033. This value shows a positive meaning (+), then the trust variable (X4) increases by one unit, then the interest variable in using *the LinkAja Syari'ah e-wallet increases by 0.33.*
6) The value of the coefficient of the safety variable (X5) was obtained as 0.332. This value shows a positive meaning (+), then the security variable (x5) increases by one unit, then the variable of interest in using *the LinkAja Syari'ah e-wallet increases by 0.0.322.*
7) The value of the variable coefficient of Risk (X6) was obtained as 0.072. This value shows a positive meaning (+), then the Risk variable (X6) increases by one unit, then the variable of interest in using *the LinkAja Syari'ah e-wallet increases by 0.072.* The t-test is used to determine whether the independent variable (X) has a significant or partial effect on the dependent variable (Y). the independent variables in this study are ease of use (X1), service features (X2), usability (X3), trust (X4), security (X5), and risk (X6). While the dependent variable is usage interest (Y).

Table 4.13 1T Test Results

Variabel	**T Count**	**T table**	**Significance**
Ease of use (X1)	0,904	1,987	0,368
Service features (X2)	2,300	1,987	0,024
Usefulness (X3)	1,628	1,987	0,107
Trust (X4)	0,373	1,987	0,710

Security (X5)	3,651	1,987	0,000
Risk (X6)	0,897	1,987	0,372

Source: data processed SPSS 26, 2024

Based on table 4.13 above, the results of the t-test can be known, which are as follows:

Ease of use (X1) Ho : there is no effect of ease of use on the interest in using LinkAja Syari'ah *e-wallets* in Banjarmasin City. Ha: there is an influence of ease of use on the interest in using LinkAja Syari'ah *e-wallets* in the city of Banjarmasin. In the ease of use variable (X1), the calculated t-value was 0.904 < the table t-value was 1.987 and the significance value was 0.368 > 0.05. Therefore, it can be concluded that Ho was accepted and Ha was rejected, which means that the ease of use variable has no effect on the interest in using *the LinkAja Syari'ah e-wallet in the city of Banjarmasin.*

Service features (X2) Ho: there is no influence of service features on the interest in using *the LinkAja Syari'ah e-wallet in Banjarmasin City.* Ha: there is an influence of service features on the interest in using *the LinkAja Syari'ah e-wallet in the city of Banjarmasin.* The service feature variable obtained a calculated t value of 2.300 > t table 1.987 and a significance value of 0.024 < 0.05. Therefore, it can be concluded that Ho was rejected and Ha was accepted, which means that the service feature variable affects the interest in using *the LinkAja Syari'ah e-wallet in Banjarmasin City.*

Usefulness (X3) Ho: there is no effect of usefulness on the interest in using *the LinkAja Syari'ah e-wallet in the city of Banjarmasin.* Ha: there is an effect of usefulness on the interest in using *the LinkAja Syari'ah e-wallet in the city of Banjarmasin.* The utility variable obtained a calculated t-value of 1.628 < t table 1.987 and a significance value of 0.107 > 0.05. Therefore, it can be concluded that Ho was accepted and Ha was rejected, which means that the utilization variable had no effect on the interest in using *the LinkAja Syari'ah e-wallet in the city of Banjarmasin.*

Trust (X4) Ho: there is no influence of trust on the interest in using *the LinkAja Syari'ah e-wallet in the city of Banjarmasin.* Ha: there is an influence of trust on the interest in using *the LinkAja Syari'ah e-wallet in the city of Banjarmasin.* The confidence variable obtained a calculated t value of 0.373 < t table 1.987 and a significance value of 0.710 > 0.05. So it can be concluded that Ho was accepted and Ha was rejected, which means that the trust variable had no effect on the interest in using *the LinkAja Syari'ah e-wallet in Banjarmasin City.*

Security (X5) Ho: there is no security effect on the interest in using *the LinkAja Syari'ah*

e-wallet in the city of Banjarmasin. Ha: there is an influence of security on the interest in using *the LinkAja Syari'ah e-wallet in the city of Banjarmasin.* The security variable obtained a calculated t value of 3.651 > t table 1.987 and a significance value of 0.000 < 0.05. So it can be concluded that Ho was rejected and Ha was accepted, which means that security variables affect the interest in using *LinkAja Syari'ah e-wallets* in Banjarmasin City.

Risk (X6) Ho: there is no influence of Risk on the interest in using *the LinkAja Syari'ah e-wallet in the city of Banjarmasin.* Ha: there is an influence of Risk on the interest in using *the LinkAja Syari'ah e-wallet in the city of Banjarmasin.* The Risk variable obtained a calculated t value of 0.897 < t table 1.987 and a significance value of 0.372 > 0.05. Therefore, it can be concluded that Ho is accepted and Ha is rejected, which means that the Risk variable has no effect on the interest in using *the LinkAja Syari'ah e-wallet in the city of Banjarmasin.*

The f test is carried out to find out whether the independent variable (X) has a significant effect or not stealthily (together) on the dependent variable (Y). If f is calculated < f table with a significance level of 5%(0.05), then stealthily, the dependent variable has no effect on the dependent variable. And conversely, if f calculates > f table with a significance level of 5% (0.05), then stealthily, the independent variable has an effect on the dependent variable.

Table 4.13 F Test Results

Type	Sum of	Df	F count	F	Sig
Regression	187,006	6	31,168	34,164	0,000
Residual	82,107	90	.912		
Total	269,113	96			

Source: data processed SPSS 26, 2024

Based on table 4.13, it can be seen that ease of use, service features, usefulness, trust, security, and Risk obtained a calculated f value of 34.164. To find out f table i.e. k; n-k 0 2; 97-2 0 95. So the f-value of the table with a significance of 5% is 3.097. So f count 34,264 > f table 3,097, then it can be concluded that ease of use, service features, usefulness, trust, security, and risk invariably affect the interest in using *the LinkAja Syari'ah e-wallet in the city of Banjarmasin.* This analysis is used to determine the percentage change in the influence of independent variables on dependent variables.

Table 4.14 Determination Coefficient Test

Type	R	*R square*	*Adjusted R Square*	*Std. Error of the Estimate*
1	0,834	0,695	0,675	0,955

Source: data processed SPSS 26,2024

Based on table 4.14, it can be seen that the value of *Adjusted R Square* is 0.675. It can be concluded that the influence of independent variables, namely ease of use, service features, usefulness, trust, security, and risk of 67.5%, and the remaining 32.5% is influenced by other variables.

Discussion Analysis

The Effect of Ease of Use and Service Features on the Interest in Using *Link Aja Syari'ah* E-wallets in Banjarmasin City.

Based on the results of the hypothesis test that has been carried out, it can be seen that the ease of use variable does not affect the interest in using the LinkAja Syari'ah *e-wallet* in the city of Banjarmasin. This is proven based on the test results, namely obtaining a calculated t-value of 0.904 < a table t-value of 1.987 and a significance value of 0.368 > 0.05. It can be concluded that Ho was accepted while Ha was rejected, meaning that the ease of use does not affect the interest in using the LinkAja Syari'ah E-wallet in the city of Banjarmasin. The results of this study are in line with the results of research conducted by Moniq Angelia Cahya Kartika and Tri Ratna Pamikatsih which show that the results of their research are on the variable of convenience does not have a positive and significant effect on interest in using an *e-wallet* on the DANA application.

The indicators in this study on the variables of ease of use are easy to learn, controllable, easy to use, and clear and easy to understand. The results of this study show that the ease of use of *the LinkAja Syari'ah e-wallet does not affect the interest of the people of Banjarmasin to use* the LinkAja Syariah *e-wallet*. This means that the more convenience obtained by the people of Banjarmasin city in using the LinkAja Syari'ah e-wallet does not increase people's interest in using it. Although the *LinkAja Syari'ah e-wallet provides various conveniences in transactions, it is possible that people's interest in using* the LinkAja Shari'ah *e-wallet* has decreased. Therefore, there are various other *e-wallets* such as DANA, *Gopay*, *Shopeepay* and others, which are likely to make it easier for users to use them in transactions so that LinkAja Syari'ah *e-wallet* users feel less helped in the ease of using the LinkAja Syariah service. Therefore, the number of people who are interested in using *the LinkAja Syari'ah* e-wallet has decreased.

The Influence of Service Features on the Interest in Using *LinkAja Syari'ah E-wallets* in Banjarmasin City Based on the results of the hypothesis tests that have been carried out, it can be found that the service feature variables affect the interest in using the LinkAja Syari'ah *e-wallet* in Banjarmasin City. This is proven based on the calculated t-value of 2,300 > the table t-value of 1.987 and the significance value of 0.024 < 0.05. The results of this study are in line with the results of research conducted by Nurya Dina Abrilia and Tri Sudarwanto who shows the results of the research, namely that the service feature variable has a positive and significant influence on the interest in using an *e-wallet* on the OVO application.

The indicators in this study are service feature variables, namely the diversity of transaction services, feature diversity, and product innovation. This study shows that the service features on the LinkAja Syari'ah e-wallet affect the interest of the people of Banjarmasin city to use. This means that the various service features contained in *the LinkAja Syari'ah e-wallet increase people's interest in continuing to use* the LinkAja Syari'ah *e-wallet*. With many transaction services on the LinkAja Syari'ah e-wallet, the people of Banjarmasin can choose transactions according to their needs. So that the people of Banjarmasin can choose transactions that are in accordance with Islamic law. Therefore, the various service features offered to users encourage people to use the services on *the LinkAja Syariah* e-wallet.

The Influence of Usefulness and Trust on the Interest in Using LinkAja Syari'ah *E-wallets* in Banjarmasin City

Banjarmasin City Based on the results of the hypothesis tests that have been carried out, it can be seen that the utility variables affect the interest in using the LinkAja Syari'ah *e-wallet* in Banjarmasin City. This is proven based on the calculated t-value of 1.628 < the table t-value of 1.987 and the significance value of 0.107 > 0.05. The results of this study are in line with the results of research conducted by . Maulida Swara Mahardika, Achmad Fauzi, Mardi who showed the results of his research, namely on the utility variable did not have a significant effect on the interest in using *e-wallets*.

The indicators in this study on the utility variables are accelerating transactions, providing additional benefits when completing transactions, providing a sense of security when making transactions, and increasing efficiency in making transactions. The results of this study show that the benefits of the LinkAja Syari'ah e-wallet do not affect the interest of the people of Banjarmasin city to use. Although there are many benefits obtained when using the LinkAja Syari'ah e-wallet, it does not affect the interest in the people of Banjarmasin. Therefore, people feel that other *e-wallets* also get more or less the same benefits as using the

LinkAja Syariah *e-wallet*. So that people feel that the benefits do not affect their interest in using the LinkAja Syariah *e-wallet*. Which means that there are other factors that affect the interest of the people of Banjarmasin to use *the LinkAja Syariah* e-wallet.

The Effect of Trust on the Interest in Using LinkAja Syari'ah *E-wallet* in Banjarmasin City Based on the results of the hypothesis test that has been carried out, it can be seen that the trust variable has no effect on the interest in using the LinkAja Syari'ah *e-wallet* in Banjarmasin City. This is proven based on the calculated t-value of 0.373 < the table t-value of 1.987 and the significance value of 0.710 > 0.05. The results of this study are in line with the results of research conducted by Siti Rodiah, which shows that the results of her research are that the trust variable does not have an influence on the interest in using *e-wallets* in the millennial generation of Semarang city.

The indicators in this study on trust variables are privacy or user personal data, transaction security, and maintaining full user trust. These indicators are used to identify trust factors that affect interest in using the LinkAja Syariah e-wallet. The results of this study show that trust in the LinkAja Syari'ah e-wallet does not affect the interest of the people of Banjarmasin city. This means that trust in *the LinkAja Syari'ah e-wallet is not a factor for the people of Banjarmasin to use* the LinkAja Syariah *e-wallet*. Therefore, the people of Banjarmasin feel that they believe that the LinkAja Syari'ah e-wallet maintains the privacy of personal data, security for testifying, and maintains full trust of users. So it is possible that trust is no longer a factor that affects the interest of a user. So trust does not affect the interest in using *the LinkAja Syari'ah e-wallet in the people of Banjarmasin*.

The Influence of Security and Risk on the Interest in Using *LinkAja Syari'ah* E-wallets in Banjarmasin City

The Effect of Security on the Interest in Using *LinkAja Syari'ah E-wallets* in the City of Banjarmasin Based on the results of the hypothesis tests that have been carried out, it can be found that the security variable affects the interest in using the LinkAja Syari'ah *e-wallet* in the City of Banjarmasin. This is proven based on the calculated t-value of 3.651 > the table t-value of 1.987 and the significance value of 0.000 < 0.05. The results of this study are in line with the results of research conducted by Dhanang Ariyanto, which shows The result is that the security variable has a good effect on students' desire to use LinkAja Sharia payments.

The indicators in this study on security variables are security guarantees and data confidentiality. These indicators are used to identify security factors that affect interest in using the LinkAja Shari'ah e-wallet. This study shows that the security of the LinkAja Syari'ah

e-wallet affects the interest of the people of Banjarmasin. This means that the *LinkAja Syari'ah e-wallet* provides a sense of security to users so that the people of Banjarmasin are interested in making transactions on the LinkAja Syariah *e-wallet*. That way users don't feel worried about using the LinkAja Syariah e-wallet. Therefore, the LinkAja Syari'ah e-wallet has a guaranteed security system. With the existing security, the people of Banjarmasin are encouraged to use *the LinkAja Syariah* e-wallet.

The Effect of Risk on the Interest in Using *LinkAja Syari'ah E-wallet in Banjarmasin City* Based on the results of the hypothesis test that has been carried out, it can be seen that the Risk variable has no effect on interest in using *the LinkAja Syari'ah e-wallet* in the city of Banjarmasin. This is proven based on the calculated t-value of 0.897 < the table t-value of 1.987 and the significance value of 0.372 > 0.05. The results of this study are in line with the results of research conducted by Frizeay, which shows that the results of the Risk variable do not affect the interest in using *e-wallets* in students in Purwokerto. The indicators in this study are Risk variables, namely Theft Risk, Transaction Failure Risk, and Money Loss Risk. These indicators are used to identify Risk factors that affect interest in using the LinkAja Syariah e-wallet. The results of this study show that the risk in the LinkAja Syari'ah e-wallet does not affect the interest of the people of Banjarmasin. This means that Risk is not a factor in people's interest in using the LinkAja Shari'ah e-wallet. Therefore, people feel that there is a risk when using *the LinkAja Syariah e-wallet*, but the risk when making transactions on the LinkAja Syariah *e-wallet* is not a big problem for the people of Banjarmasin. This is because the Risk is not something that is desired and you do not know when the Risk will occur. With confidence and maintaining data privacy, people when using the LinkAja Syari'ah e-wallet will minimize the risks that will occur. So that the risk does not affect the interest of the people of Banjarmasin to use *the LinkAja Syariah* e-wallet**.**

Conclusion

The study was conducted to determine the influence of ease of use, service features, benefits, trust, security, and risk on interest in using LinkAja Syari'ah e-wallets in the city of Banjarmasin. So the results of the research are:

1. The variables of ease of use, usefulness, trust, and risk do not affect the interest in using LinkAja syariah in the community, so ease of use, usefulness, trust, and risk are not important factors for the people of Banjarmasin city to use the LinkAja syariah e-wallet as a transaction tool. Therefore, there are other factors that influence the public's interest in using the LinkAja syariah e-wallet.

2. If the service feature variable affects the interest of the community in using the LinkAja Syariah e-wallet, then the service feature becomes one of the factors for the community to use the LinkAja Syariah e-wallet as a transaction tool. So that with the existence of sharia-based service features, the community will transact in accordance with sharia.
3. In the security variable that influences the interest of the community in using the LinkAja Syariah e-wallet, security becomes one of the important factors that will influence the interest of the community in using the LinkAja Syariah e-wallet as a transaction tool. So that with guaranteed security, the community does not worry about the risks that will arise when making transactions.

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