

## ABSTRACT

### THE INFLUENCE OF E-WALLET (*SHOPEEPAY*) AND DIGITAL FINANCIAL SERVICE ON FINANCIAL INCLUSION AMONG STUDENTS AT INSTITUTE OF INFORMATICS AND BUSINESS DARMAJAYA

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This study aimed to analyze the influence of E-Wallet (ShopeePay) and digital financial service on financial inclusion among students at the Institute of Informatics and Business Darmajaya. A quantitative research method was employed, utilizing both primary and secondary data sources. Data collection was carried out using questionnaires. The population of this study consisted of students from the Institute of Informatics and Business Darmajaya, along with a purposive sampling method in order to select 100 respondents. Instrument testing included validity and reliability tests. The data analysis requirements were using normality, linearity, and multicollinearity tests. The applied data analysis method was multiple linear regression, while hypothesis testing was conducted using t-test and F-test. The findings showed that E-Wallet (ShopeePay) and digital financial service significantly influenced the financial inclusion.

**Keywords:** E-Wallet, ShopeePay, Digital Financial Services, Financial Inclusion, Undergraduate Students



## **ABSTRAK**

### **”Pengaruh E-Wallet (Shopeepay) dan Layanan Keuangan Digital Terhadap Inklusi Keuangan Pada Mahasiswa di Institut Informatika dan Bisnis Darmajaya.”**

**Oleh :**

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Penelitian ini bertujuan untuk menganalisis pengaruh E-Wallet (Shopeepay) dan Layanan Keuangan Digital terhadap inklusi keuangan pada mahasiswa di Institut Informatika dan Bisnis Darmajaya. Penelitian ini menggunakan metode kuantitatif. Sumber data yang digunakan adalah data primer dan sekunder. Metode pengumpulan data dalam penelitian ini menggunakan kuisioner. Populasi dalam penelitian ini adalah Mahasiswa Institut Informatika dan Bisnis Darmajaya. Metode pengambilan sampel menggunakan purposive sampling sebanyak 100 orang. Uji persyaratan instrumen menggunakan Uji validitas dan Uji Reliabilitas. Uji persyaratan analisis data yang digunakan yaitu uji normalitas, uji linearitas, uji multikolinearitas. Metode analisis data yang digunakan adalah regresi linear berganda dan pengujian hipotesis menggunakan uji t dan uji F. Hasil penelitian menunjukkan bahwa E-Wallet (Shopeepay) dan Layanan Keuangan Digital berpengaruh terhadap inklusi keuangan.

**Kata kunci:** E-Wallet (Shopeepay), Layanan Keuangan Digital, Inklusi Keuangan, Mahasiswa IIB Darmajaya.

## **ABSTRCK**