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CHANNEL Journal's Author,

Through this email, we send a Letter of Acceptance for the Publishing of the CHANNEL Journal Edition Vol. 10 No.2 October 2022.
Please visit the following link to view the full articles that have been published on CHANNEL: Jurnal Komunikasi, http://journal1.uad.ac.id/index.php/channel/issue/view/29

Thanks for your cooperation.
Best Regards,

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Kontak

Digital Literacy as The Basis for The Use of Digital Wallets by Studentd in Yogyakarta during The Covid-19 Pandemic

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ABSTRACT (10PT)

E-wallet as one of the cashless payment tools that are currently a means of payment that is widely used by the people of Indonesia, especially the younger generation. Students as part of the younger generation often use e-wallets as a means of payment instead of cash. Students have a basic knowledge of digital wallets from experience and information they get from their environment. The basis of knowledge can be said to be digital literacy carried out by students in the use of e-wallets. This research aims to find out how far digital literacy is carried out by students in Yogyakarta as the basis for the use of their e-wallets.

This research uses a qualitative research method with resource sampling techniques using purposive techniques. Researchers used data collection techniques with interviews and document studies to find data from sources. Then the data can be tested by triangulation of source.

Based on the data obtained, overall digital literacy students in Yogyakarta apply digital literacy as the basis for the use of their e-wallets. From the four quadrants issued by JAPELIDI, students in terms of functional consuming competencies (competence to access, select, and understand) and critical consuming (competence to analyze, verify and evaluate) students have performed the competencies in both quadrants well. Meanwhile, students in terms of functional prosuming competencies (competence of distributing and producing) are still staged to do it simply and on critical prosuming competence (competence to participate and collaborate) students still don't do it optimally.

1. Introduction (*Heading 1*) (bold, 11 pt)

Nowadays, internet usage is getting higher. Based on data from APJII (Indonesian Internet Service Providers Association) internet usage in 2019-2020 was 196,714,070.3 people with a registered student rate of 9,775,788 people or 3.70% of the Indonesian population. In addition, internet users today can easily access the internet through their smartphones, this is evident from the results of the APJII survey which shows that 95.4% of people access the internet every day through smartphones. As for the survey, 5 reasons to use the internet produce social media as the most frequently used reason in using the internet. In the context of digital marketing, the internet also greatly provides a very decisive role. Various brands are competing to be present to the midst of consumers through social media and other digital channels to be known (Astari, 2021). Meanwhile, the internet is also a weapon for state apparatus such as the Depok City Diskominfo in getting closer to the public so that the information made can be conveyed properly(Afifah and Yanti, 2022). Social media is no exception, it is also used to shop online (Association of Indonesian Internet Service Providers 2020).

Online shopping is not only based on increasing internet use but also based on current conditions that are currently in the midst of the Covid-19 pandemic. The existence of the Covid-19 pandemic has

an impact on changes in public activities such as mental health, activities in the environment, economic life to habits and behaviors (Wisniewski, Polasik, Kotkowski, & Moro, 2021). One of the activities affected by the Covid-19 pandemic is that economic activities during the pandemic have changed a lot, one of which is in the form of online shopping. Based on data from Bank Indonesia, E-Commerce transactions increased from Rp. 205.5 trillion in 2019 to Rp. 266.3 trillion in 2020 or an increase of 29.6% (Jayani, 2021). The occurrence of this increase cannot be separated from the pandemic which forces people to limit public activities and maximize online activities. In line with online shopping, payment transactions have also changed. Payment transactions according to WHO (World Health Organisation) advise to make payments non-cash to avoid transmission of the Corona virus (Nidya, 2020).

Non-cash payments according to Bank Indonesia are payment systems that use payment instruments in the form of cards (APMK), cheques, bilyet giro, debit notes, and electronic money (card base and server base) which have a scope of 2 types of transactions, namely large value transactions (Wholesale) and retail transactions (Bank Indonesia, 2019). For now, non-cash payments that are popular in the community are server-based electronic money or commonly called digital wallets. In the world there are several digital wallets that are popularly used such as PayPal, Apple pay, Google wallet, Alipay and Amazon Pay. Meanwhile, in Indonesia there are several popular digital wallets such as GoPay, OVO, ShopeePay, Dana, LinkAja, and others. Based on annual data from Bank Indonesia, transactions using electronic money grew from Rp16.97 Trillion in 2019 to Rp 22.97 Trillion in 2020 (Bank Indonesia, 2021). Then the data from Boku. Inc in Indonesia digital wallet users in 2020 amounted to 63.6 million users with user penetration of 25.6% with an average of 1 user using 3 digital wallet applications. In addition, OVO is the digital wallet with the most usage with a percentage of users of 38.2%, followed by Shopeepay with 15.6%, LinkAja with 13.9%, Gopay with 13.2%, DANA with 12.2% and other digital wallets with 6.9% (Boku. Inc, 2021).

The growing use of digital wallets is inseparable from the role of its users, one of the parts of users who play an active role is the younger generation. A survey conducted by IPSOS in early 2020 to the younger generation (Generation Z & Millennials) based on populations adjusted for social economic status who are in the economic status of Upper 2 (2.5-5 million), Middle 1 (1.75-2 million), and Middle 2 (1.25-1.5 million) stated that 19% of Generation Z use digital wallets as much as Rp. 86,000.-/ week and 81% millennials use digital wallets as much as Rp. 155,000.-/ week which in the economic status data of Upper 1 (> 6 million) and Lower (< 1.25 million) it is possible to have the same digital wallet consumption (Ipsos, 2020). Students as part of the younger generation (generation Z and Millennials) and including in the population that is at the upper 2, Middle 1 and Middle 2 social economic status levels are part of the digital wallet users. The use of digital wallets in college students has a significant influence on the consumptive behavior of students. Digital wallets are considered easy, safe and efficient and innovative in the occurrence of retail transactions carried out by students (Kumala & Mutia, 2020).

Yogyakarta as one of the provinces in Indonesia which is the center of the destination for the younger generation to continue their education to higher education. Based on higher education statistics in 2020, the number of students registered to study higher education in Yogyakarta was 670,696 students. Of these, the students are divided into 136 universities spread across various regions in Yogyakarta (Dirjen Dikti, 2020). In terms of payment, universities in Yogyakarta have various payment methods from cash payments, transfers, through the nearest bank unit to the latest using digital wallets. With the use of digital wallets as a means of payment for universities, it makes it easier for students to choose more effective payments. Then, digital wallets in addition to being used as a means of payment provided by the campus digital wallets are also useful for daily needs such as shopping and using online-based transportation (Kumala & Mutia, 2020).

In addition, based on researchers' observations of Yogyakarta students, the average student installs more than one digital wallet application and divides its use based on the situation. Then, users use digital wallets because of the benefits offered by digital wallet providers. In addition, expenses made in the use of digital wallets range from Rp. 150,000 to Rp. 250,000 in one week of use.

The existence of knowledge about the benefits of digital wallets can be interpreted to mean that digital wallet users are literate about the applications used to maximize the usefulness of the application. The literacy carried out is a form of digital literacy carried out by digital wallet users.

Digital literacy can be interpreted as the ability to use information technology to obtain, evaluate, and communicate findings. This includes technical skills such as the ability to use diverse digital technologies, to determine which digital tools are best for specific tasks, and to decide how best to share information (Perdew, 2017). Based on JAPELIDI (Digital Literacy Activist Network) digital literacy has 10 competencies, namely: Accessing, Selecting, Understanding, Analyzing, Verifying, Evaluating, Distributing, Producing, Participating, and Collaborating (Yuwono, Anshari, Syafrizal, & Adiputra, 2018). Digital literacy is finally considered an important competency today in the midst of the increasing need to use digital technology. Moreover, coupled with the phenomenon of hoaxes and post-truth conditions that force digital literacy competencies, it is necessary to have social media users (Rianto, 2019). As happened in Indonesia during the 2019 elections which led to the emergence of political polarization. New media can greatly facilitate the condition of group division in society. With digital literacy competence, social media users can self-censor as a preventive measure to eradicate hoax news (Annisa, Wahyu Nur; Agustina, Cahyani Widya; Puspitasari, Wahyuningtyas; Rofi'ah, Khoirun Nida Noor; Ramadhani, 2021).

Based on the above, it can be seen that digital literacy can help users (students) in maximizing the usefulness of digital wallets. Therefore, researchers will conduct research on "Digital literacy as the basis for the use of digital wallets by students in Yogyakarta during the Covid-19 pandemic".

2. Method

This research is a qualitative research because it is used to examine natural objects—where the researcher is a key instrument, sampling of data sources is carried out with triangulation techniques, data analysis is inductive/qualitative, and the results of qualitative research suppress meaning more than generalization (Sugiyono, 2015).

This study used a case study research method with a descriptive explanatory level in students with a level of usage activity determined by the researcher related to the use of digital wallets. This research was conducted in the Special Region of Yogyakarta for two months. The students who were selected as informants in this study were those who met my purposive sampling with certain considerations as resource persons (Sugiyono, 2015). For this study, researchers used a reference for use in students in Yogyakarta who transacted digital wallets of more than Rp. 150,000.-/week and used digital wallets during the Covid-19 pandemic.

For data collection researchers use interview techniques and document studies. Interviews were conducted with students studying higher education in Yogyakarta with the criteria of active users of digital wallets who use more than 3 digital wallets and with monthly expenses around Rp. 200,000.-. The interview was conducted with detailed questions to the digital literacy competencies conducted when using digital wallets. Meanwhile, for the study of documents, researchers record and record the history of transactions made by objects when using digital wallets.

3. Results and Discussion

In research on digital literacy as the basis for the use of digital wallets by students in Yogyakarta during the Covid-19 pandemic, it uses the interview method for students from various universities in Yogyakarta. The data collection process using interviews uses a direct communication approach to get information from Yogyakarta students. Researchers conducted interviews online and offline based on the willingness of resource persons who were active students studying at various universities in Yogyakarta. In this case, the speakers were selected based on the amount of spending on using digital wallets and a total of 9 people from several universities in Yogyakarta.

This study used digital literacy competencies issued by JAPELIDI to be used as a reference for interviews with speakers. The competencies are in the form of 10 competencies which are divided into 4 quadrants: Quadrant 1 Functional Consuming Competencies (Accessing, Selecting, Understanding), Quadrant 2 Critical Consuming Competencies (Analyzing, Verifying, Evaluating), Quadrant 3 Functional Prosuming Competencies (Distributing, Producing), Quadrant 4 Critical Prosuming Competencies (Participating in Collaboration).

From this research, it shows that digital literacy as the basis for using digital wallets for students in Yogyakarta during the Covid-19 pandemic, students have carried out almost all competencies issued by JAPELIDI. From the awareness of consuming students have carried out all existing competencies both in terms of functional (competence in accessing, selecting and understanding) and critical (competence in analyzing, verifying, and evaluating). Meanwhile, from the prosuming quadrant, students still tend to do simple things in terms of functionality (competence in distributing, and producing) and while from a critical point of view (competence in participating and collaborating) students still do not perform competencies optimally.

4.1. Functional Consuming Competence

- Access Competence

Access competencies are defined as a set of technical competencies that are applied to users when interacting with digital media (Kurnia , et al., 2020). Based on the results regarding access competence, it can be seen that the average student accesses more than one digital wallet. Access to digital wallets is based on the usability of digital wallets, the efficiency of the digital wallet system, and the benefits provided. Where this reason is also included in the proof regarding the advantages of digital wallets. Digital wallets have different uses in each application. Its different uses in each application make digital wallet access divided based on the type of application integrated by the digital wallet used. For example, GoPay, and OVO whose application base is integrated with online transportation applications and online food and beverage purchase services, then there are ShopeePay and DANA which are digital wallets that have integration with e-commerce, and LinkAja which is a digital wallet application made by BUMN which is integrated with many applications under the auspices of BUMN. The different integration of each digital wallet causes students to choose to use more than one digital wallet to support their needs in using digital wallets, this happens because students tend to give a portion when using digital wallets so that the use of digital wallets is more effective and provides benefits when using them. In addition, its different uses place that the advantages of digital wallets in terms of their flexibility and accessibility make students tend to access more than one digital wallet (Madan & Arora, 2016).

In addition to its usefulness, the efficiency of the work system of a digital wallet is also the reason for accessing more than one digital wallet. The digital wallet system is currently supported by two systems, namely online and offline, an online system based on online transactions using applications that are integrated with digital wallets and an offline system based on direct transactions using QR codes for stores that provide payments using digital wallets. In addition, security systems that use private pins are also part of the decision to access digital wallets. The presence of diverse payment systems and the existence of a security system proves that the advantages of digital wallets in the sectors of convenience, convenience, security and efficiency are sufficient reasons for students to access digital wallets (Madan & Arora, 2016). Coupled with the results of a survey from Ipsos which states that comfort is the highest reason for the younger generation to access digital wallets (Ipsos, 2020) strengthens that the system efficiency of digital wallets makes students choose to access digital wallets.

Then the last factor is in the form of promos (benefits) provided by digital wallets. This factor is included as an advantage of digital wallets in the value-added service sector where digital wallets provide promotional offers and gifts as a form of attraction (Madan & Arora, 2016). This makes students choose to access more than one digital wallet because of its benefits in the form of promos. The existence of promos provided by digital wallets explains that digital wallets create payment options with bonuses or discounts that can save expenses which is identical to students saving their funds. Even though the promo is in the form of a digital wallet point, users still choose to access the digital wallet because the point is equivalent to the nominal of the digital wallet. In line with the data obtained from Boku. Inc. stated that Indonesians tend to access more than one digital wallet because each digital wallet has various ways to provide its own benefits (Boku. Inc, 2021).

Students with various reasons to access digital wallets show their understanding of the advantages of digital wallets which is the basis that digital wallets are cashless transaction tools that make it convenient for students to access more than one digital wallet.

- Selection Competence

The competence of self-selection can be interpreted as the ability of users to choose and sort out information that can be used from digital media (Kurnia , et al., 2020). This research directs students in making a selection of the digital wallets used. The selection process is carried out differently in the use of digital wallets which cannot be separated from access competencies, the selection carried out in the use of digital wallets by students is carried out due to the factors of usefulness, system and benefits. The usability factor is revealed as one of the ways of selection towards the use of digital wallets. This happens based on the necessary uses it is different. The selection of the use of digital wallets there is based on what applications make digital wallets the main means of payment. With the difference between digital wallets as the main means of payment in some applications, students will select digital wallets and also the applications they will use. In addition, digital wallets are also used in stores that provide offline payments and this also affects the selection where each store cooperates with different digital wallets. This is in line with the survey results from Boku. Inc regarding the use of digital wallets is influenced by the place of use of them both online (application) and offline (digital wallet service provider stores) (Boku. Inc, 2021).

The system factor of a digital wallet is a consideration of the selection process in using a digital wallet. Nowadays digital wallets have a kind of tier that makes a difference in the features offered in digital wallet applications. The system of digital wallets that currently remains under Bank Indonesia allows all digital wallets registered with Bank Indonesia to make transactions between digital wallets with the help of a QR code called QRIS. This system is an influence of selection because it can reduce the use of digital wallets so that people will tend to only use the digital wallets they have when offline transactions occur. With this form of system, it proves that the advantage of digital wallets is that they provide convenience for users in non-cash payment transactions (Madan & Arora, 2016). Then, the security system is also the reason for the selection in the use of digital wallets. Currently, digital wallets require users to verify using identity cards, with the obligation of verification to be able to use more features of digital wallets causing students to choose because of the anticipation of leakage of their personal data. This verification process is one of the actions to reduce the impact of the weaknesses of digital wallets whose security systems currently still have loopholes and reduce awareness of theft and fraud by using their accounts (Madan & Arora, 2016).

The last factor of digital wallet selection is in the form of a benefit or profit factor. This factor is one of the reasons for the selection of digital wallets because during this pandemic, digital wallets often provide promos or discounts or cashback in the form of points that can be exchanged if you use a digital wallet as a means of payment. This statement is also supported by data from the Indonesia Millennial Report 2020 which states that digital wallet developers provide promos in the form of cashback as an attraction for digital wallets (IDN Research Institute, 2021). Students with this factor tend to use digital wallets as a means of payment when transacting online or offline.

The above factors are not a single factor in the digital wallet selection process but are interrelated with one factor to another so that students can determine their selection of their digital wallet usage.

- Understand Competence

Understanding competence is the final part of the functional consuming competency section, in understanding competence is based on the user's ability to understand the meaning of content that is on digital media at the literal level (Kurnia , et al., 2020). The understanding here is based on students' understanding of the scope of digital wallets. Based on the results of the interviews with the speakers, it can be ascertained that the speakers understand the scope in the digital wallet. Students as users understand the features of digital wallets as a means of payment in lieu of cash without interest so that their use is the same as the use of cash. Then the understanding of these features is supported by periodic use such as the use of money transfer features, electronic token payments, features to see the history of digital wallet use, then in direct transactions (offline) the QR code feature becomes a feature that is often used in offline payment transactions.

This understanding is obtained by students by practicing the use of the features of digital wallets, and indirectly students understand the advantages such as security, ease of reporting and monitoring (Madan & Arora, 2016) offered by digital wallets. In addition, this student's understanding is also in line with the results of the Ipsos survey which states that in addition to being used for online transportation payments, and buying online food/beverages, the younger generation generally uses digital wallets for transactions in stores and makes payments for other digital tokens (Ipsos, 2020).

Aside from the features of digital wallets students understand the risks of having more than one digital wallet account. Like other cashless payment instruments, digital wallets use an identity number as verification to access the features of the digital wallet. By submitting an identity number to a digital wallet provider, students indirectly understand the risks of submitting their identity number to a digital wallet. Understanding these risks is like leaking personal information when providing identity numbers, or understanding how security systems are offered by digital wallets. In addition to the risks, there are also advantages by verifying the identity number for digital wallets in the form of money security in the event of loss or damage to the device that is the tool of the digital wallet. The understanding of digital wallets by students is also based on an understanding of the advantages and disadvantages of digital wallets that have previously been discussed in the competency section of accessing and selecting where students give reasons that they use digital wallets for reasons of their usefulness, digital wallet systems and promos provided. With the scope of understanding of the scope of digital wallets, it proves that basically students have understood what can be done with digital wallets and the risks that occur when using digital wallets.

4.2. Critical Consuming Competence

- Analyze Competence

The competence of analyzing is basically the result of a point of view that arises when the user already understands digital media. Analyzing competence refers to the user's ability to reconstruct existing content on digital media (Kurnia , et al., 2020). In research on the use of digital wallets for students, analyzing competencies are interpreted as a point of view formed by students when using digital wallets.

Based on the results of the interview, it was found that the student's point of view on digital wallets places digital wallets as an easy, convenient and secure digital payment tool and a substitute for cash payments. This corner of the field is in accordance with what the digital wallet developers have given, namely convenience, comfort and security in using digital wallets (Madan & Arora, 2016). The point of view that is formed basically makes digital wallets as a substitute for cash that does not change the face value of the cash where digital wallets provide benefits from promos to trustworthy systems. The formation of this point of view is due to the experience of using digital wallets that are futures to meet the daily needs of students. It is the needs from transportation, food to entertainment that make the point of view of students change from the use of cash to digital wallets. In addition, the understanding of digital wallets from various scopes such as features to the working system of digital wallets also has an influence on students' point of view about digital wallets.

- Verify Competence

The competence of verification is the ability of users to combine digital media content and integrate on their own point of view (Kurnia , et al., 2020). This competence is closely related to analytical competence where this competence is proof from the point of view that has been formed. In this study, the competence of verification is based on how students apply the perspective that has been formed about digital wallets with all aspects provided by digital wallets.

Based on the results of interviews with students, data was obtained that students verified their point of view based on the experience of use that had been carried out. Then, the result of the verification becomes an aspect of increasing the point of view becomes wider. This competency process takes place in the initial information of students using digital wallets from their environment

(themes, families, social media) (Ipsos, 2020), then continues to the initial competencies, namely accessing, selecting, understanding, analyzing to conducting a verification to ensure the sustainability of what is offered by the digital wallet. This competency lasts over and over again until the user can comfortably, and securely use a digital wallet. This verification process also shows the extent to which students trust digital wallets as a non-cash transaction tool used. With the occurrence of a repeated verification process, students can reduce the risk of weaknesses that exist in digital restrictions such as increasing trust in the use of digital wallets both in security and the system.

- Evaluate Competence

The competence of evaluating is present as a measure of use so that users will continue to use or not the digital media. The competence of evaluating is related to the ability of users to question, criticize, and test the credibility of existing content in new media (Kurnia , et al., 2020). This study questions how students evaluate their experiences when using digital wallets. The form of evaluation relates to actions on the competence of selecting and accessing because basically users cycle from accessing to evaluating when using digital wallets as a means of payment at this time.

Based on the results of the interview, data was obtained that the evaluation of student use affects the use of digital wallets used. The form of student evaluation of the use of digital wallets currently still focuses on measuring expenses within a certain time which is then used as a form of self-evaluation of the use of digital wallets. This form of evaluation is based on the advantages of digital wallets where basically digital wallets have a monitoring feature to become a means of monitoring expenses and financial controllers and also a reporting feature where students can easily receive reporting on their money expenditures (Madan & Arora, 2016). In addition, student evaluation also focuses on the benefits provided by digital wallets. Currently, promos are the reason why students use digital wallets with the decrease in digital wallets, which has decreased the use of digital wallets by students. This is in line with data released by IPSOS in 2020 as many as 23% of the younger generation use digital wallets because they are motivated by promos (Ipsos, 2020) and also data from the Indonesia Millennial Report in 2020 where digital wallet providers rely on promos as the attraction of digital wallets (IDN Research Institute, 2021). With the form of evaluation of expenses and evaluation of the advantages of digital wallets, students determine the selection of current digital wallets.

4.3. Functional Prosuming Competence

- Distributing Competence

The practice of digital literacy as the basis for using digital wallets has stages of distributing information regarding matters related to digital wallets, the distribution of this information can be called the competence of distribution. The competence of distributing is related to the ability of users to disseminate or share their information. This capability is useful for digital wallet users to exchange information they know from each other.

The process of distributing information to the younger generation experiences a turnover of information where the younger generation exchanges information about digital wallets. This is evident from the results of the IPSOS survey which states that environmental factors such as friends, spouses, family and digital media (internet & social media) are factors for users to know the existence of digital wallets (Ipsos, 2020). Students as part of the younger generation are involved in the dissemination of information either as informers or as recipients of information.

Then, based on the results of interviews with students about the ability to distribute information, it was found that students shared information in a world of mouth (WOM) which was carried out either online or offline. Online information sharing is shared using social media that is easy, such as sharing screenshots about the experience of using a digital wallet which is then shared on social media, or when communicating using social media personally informing information about digital wallets which is information about the advantages of using a digital wallet. Then, offline information

sharing provides more information about the user experience which not only discusses promos (benefits) but also about the system of digital wallets such as the advantages and disadvantages of digital wallets. In addition to the distribution of information between fellow digital wallet users, information distribution is also often obtained by users through digital wallet providers that provide notifications from digital wallet applications or through social media from the digital wallet.

The use of word of mouth (WOM) is considered effective as an information disseminator because based on Nielsen's research in Trust in Advertising, it is stated that 88% of people trust recommendations more than the environment of people they know. This is higher than the trust in promos provided by digital media service providers where only about 50% of people trust them and 71% trust in public figures regarding digital media content information (Nielsen, 2021). The high level of trust through word of mouth (WOM) goes straight with the results of the IPSOS report which states that the younger generation receives information about digital wallets from the surrounding environment they recognize (Ipsos, 2020). Although the dissemination of information in the student's account is still simple with word of mouth (WOM) and receives information from the digital wallet application directly, this is the most effective step as a form of information distribution to all people who use or will use digital wallets.

- Producing Competence

In relation to the competence of distribution, the competence of producing involves the ability to duplicate content (in part or in whole) (Kurnia , et al., 2020). The competence of producing in digital literacy in the use of digital wallets relates to users who deliberately create information content related to digital wallets.

Based on the results of interviews, students create content about digital wallets only based on their experience in using the application. Content creation tends to be spontaneous in the form of screenshots of their experiences in using digital wallets. The content produced tends to be experienced by the advantages that digital wallets provide when using it.

However, the content produced still tends to be promo content from the experience they feel. Other content such as the experience of use in the form of security and convenience of use has still never been made into a deliberately created content.

4.4. Critical Prosuming Competence

- Participate Competence

Critically in the competence of participating in digital literacy can be interpreted as the ability related to a participatory culture which refers to the ability of users to engage interactively and critically in the digital media environment. In line with this understanding, the ability to participate in the use of digital wallets can be seen more from the speakers who are actively involved in the digital wallet ecosystem.

Based on the interview results, student speakers tend to rarely participate in the digital wallet ecosystem. Students tend to be just active users who rarely participate in providing reviews in the form of criticism or suggestions in the digital wallet ecosystem. Although they rarely participate in the digital wallet ecosystem, there are times when students still do reviews when there are things that they think do not match the point of view they believe. The form of reviews expressed by students tends to be reviews that tell about the shortcomings in digital wallets and reviews are submitted in providing feedback in the comments column at the application provider or it can be in the form of testimonials to other people who want to use digital wallets. With the lack of participation of students

in the digital wallet ecosystem, it can be interpreted that students only tend to be users or consumers who use digital wallets as a tool for their non-cash transactions (Madan & Arora, 2016).

- Collaborate Competence

Collaboration competence is the final part in the digital literacy competence proposed by JAPELIDI, collaboration competence can be interpreted as proficiency in the form of initiatives from users to cooperate with other users in a larger and wider community or movement or network both online and offline. In research on digital literacy in the use of digital wallets, the competence of collaboration can be interpreted as a forum for digital wallet users to interact with each other.

Based on the results of interviews with students, it was found that students rarely participated in forums related to digital wallets. From use before to the covid-19 pandemic, students tend to rarely follow forums because they only feel that using digital wallets without being involved in the ecosystem of the forum is already beneficial for them. However, there are also students who take part in forums about digital wallets, especially such as social media groups that provide a lot of information about digital wallets, especially information in the form of promos held by digital wallets. With that, it can be seen that the collaborative competencies carried out by students in the use of digital wallets have not been fully carried out by students.

4. Conclusion

Based on the results and discussion of research that has been described in Chapter 3 regarding digital literacy as the basis for the use of digital wallets by students in Yogyakarta during the Covid-19 pandemic, using 10 competencies that are digital literacy by Japelidi. Students have been doing digital literacy in their use of digital wallets. This is based on the use of their digital wallets that have reasons for accessing, selecting, understanding, analyzing, verifying, evaluating, distributing, producing, participating and collaborating.

Overall, the digital literacy of students in Yogyakarta applies digital literacy as the basis for using their digital wallets. Of the four quadrants issued by JAPELIDI, students in terms of functional consuming (competence in accessing, selecting, and understanding) and critical (competence in analyzing, verifying and evaluating) have performed the competencies in both quadrants well. Meanwhile, students in terms of functional prosuming (competence in distributing and producing) are still able to do it simply and in critical prosuming competencies students still do not do it optimally.

Acknowledgment (HEADING 5)

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REVIEW FORM JOURNAL CHANNEL*

Filled in by journal admin

Article's title: Digital Literacy as The Basis for The Use of Digital Wallets by Student in Yogyakarta during The Covid-19 Pandemic.

No.	Completeness	Admin	
		Yes	No
1	Following Channel's template	✓	
2	Title in English	✓	
3	Author's name	✓	
4	Affiliation	✓	
5	Email address	✓	
6	ABSTRACT:		
	Aim	✓	
	Method	✓	
	Result	✓	
	Summary	✓	
	Maks 250 words in English	✓	
	Keyword (maks. 3-5 words)	✓	
7	INTRODUCTION	✓	
8	METHODE	✓	
9	RESULT AND DISCUSSION	✓	
10	CONCLUSION	✓	
	Conclusion and Suggestion	✓	
11	ACKNOWLEDGMENT		✓
12	REFERENCES		
	a) Min 20 references	✓	
	b) Cite 2 channel's article		✓
	c) >= 80% primary reference (journal and books)	✓	
	d) >= 80% primary references in last 10 years	✓	
	e) using *reference manager* (mis. Mendeley, EndNote, Zotero)	✓	
13	Article no longer than 5000-7000 words include table and figure, but not include REFERENCE	✓	
14	Plagiarism not longer than ≤ 20%		

PREVIEW SHEET BY THE EDITORIAL BOARD

No.	LIST	COMMENTS
1	Any social problems in the introduction (digital social movements in Indonesia and Southest Asia)?	The existing manuscripts are in accordance with the journal's scope. However, in this current edition we have "digital social movement" as the main issue, how digital media contributes to a social movement. It would be nice if the existing manuscripts discussed more about digital literacy from the perspective of a social movement, or about how digital literacy can become a beneficial movement for society. Naskah-naskah yang ada sesuai dengan ruang lingkup jurnal. **Namun, dalam edisi saat ini kita memiliki "gerakan sosial digital" sebagai isu utama, bagaimana media digital berkontribusi pada gerakan sosial.** Alangkah baiknya jika naskah-naskah yang ada lebih banyak membahas tentang literasi digital dari perspektif gerakan sosial, atau **tentang bagaimana literasi digital dapat menjadi gerakan yang bermanfaat bagi masyarakat.**
2	Does the research focus include: • Media studies • Media digital • Social movements	Media digital (Yes) Media studies (Yes) **Social Movements (No)**
3	Is the problem formulation directed by contradictions, inconsistencies, or knowledge gaps based on a review of previous research results (state of the art) related to concepts (development communication)?	The problem built in the introduction have indeed underlined the urgency of existing research. However, the problem has not been formulated through contradictions/inconsistencies/gaps from previous research, therefore the existing introduction seems less argumentative. Masalah yang dibangun dalam pendahuluan memang telah menggarisbawahi urgensi penelitian yang ada. **Namun, masalah tersebut belum dirumuskan melalui kontradiksi/inkonsistensi/kesenjangan dari**

		penelitian sebelumnya, oleh karena itu pendahuluan yang ada tampaknya kurang argumentatif.
4	Does the research methodology contain a description of how the research was conducted, including the object/subject under study, sample selection technique (quantitative method) or informant determination (qualitative method), data collection instruments used, data collection technique carried out, and data analysis technique?	Yes
5	Are the title, abstracts, and keywords, appropriate and reflect the issue of digital social movements?	Well, because the existing manuscripts has not focused on digital movement yet. So, no. Apakah judul, abstrak, dan kata kunci, sesuai dan mencerminkan isu gerakan sosial digital? **Nah, karena manuskrip yang ada belum fokus pada pergerakan digital. Jadi, tidak**
6	Are the results and discussion section well explained?	Yes
7	Does the conclusion have both theoretical and practical implications?	Yes

Editor's Comments:

Editor's decision:
☐ Accepted, with mayor revisions
☒ Accepted, with minor revisions
☐ Rejected

Digital Literacy as The Basis for The Use of Digital Wallets by Studentd in Yogyakarta during The Covid-19 Pandemic

ABSTRACT (10pt)

E-wallet as one of the cashless payment tools that are currently a means of payment that is widely used by the people of Indonesia, especially the younger generation. Students as part of the younger generation often use e-wallets as a means of payment instead of cash. Students have a basic knowledge of digital wallets from experience and information they get from their environment. The basis of knowledge can be said to be digital literacy carried out by students in the use of e-wallets. This research aims to find out how far digital literacy is carried out by students in Yogyakarta as the basis for the use of their e-wallets.

This research uses a qualitative research method with resource sampling techniques using purposive techniques. Researchers used data collection techniques with interviews and document studies to find data from sources. Then the data can be tested by triangulation of source.

Based on the data obtained, overall digital literacy students in Yogyakarta apply digital literacy as the basis for the use of their e-wallets. From the four quadrants issued by JAPELIDI, students in terms of functional consuming competencies (competence to access, select, and understand) and critical consuming (competence to analyze, verify and evaluate) students have performed the competencies in both quadrants well. Meanwhile, students in terms of functional prosuming competencies (competence of distributing and producing) are still staged to do it simply and on critical prosuming competence (competence to participate and collaborate) students still don't do it optimally.

1. Introduction (*Heading 1*) (bold, 11 pt)

Nowadays, internet usage is getting higher. Based on data from APJII (Indonesian Internet Service Providers Association) internet usage in 2019-2020 was 196,714,070.3 people with a registered student rate of 9,775,788 people or 3.70% of the Indonesian population. In addition, internet users today can easily access the internet through their smartphones, this is evident from the results of the APJII survey which shows that 95.4% of people access the internet every day through smartphones. As for the survey, 5 reasons to use the internet produce social media as the most frequently used reason in using the internet. In the context of digital marketing, the internet also greatly provides a very decisive role. Various brands are competing to be present to the midst of consumers through social media and other digital channels to be known (Astari, 2021). Meanwhile, the internet is also a weapon for state apparatus such as the Depok City Diskominfo in getting closer to the public so that the information made can be conveyed properly(Afifah and Yanti, 2022). Social media is no exception, it is also used to shop online (Association of Indonesian Internet Service Providers 2020).

Online shopping is not only based on increasing internet use but also based on current conditions that are currently in the midst of the Covid-19 pandemic. The existence of the Covid-19 pandemic has an impact on changes in public activities such as mental health, activities in the environment, economic life to habits and behaviors (Wisniewski, Polasik, Kotkowski, & Moro, 2021). One of the activities affected by the Covid-19 pandemic is that economic activities during the pandemic have changed a lot, one of which is in the form of online shopping. Based on data from Bank Indonesia, E-

Commerce transactions increased from Rp. 205.5 trillion in 2019 to Rp. 266.3 trillion in 2020 or an increase of 29.6% (Jayani, 2021). The occurrence of this increase cannot be separated from the pandemic which forces people to limit public activities and maximize online activities. In line with online shopping, payment transactions have also changed. Payment transactions according to WHO (World Health Organisation) advise to make payments non-cash to avoid transmission of the Corona virus (Nidya, 2020).

Non-cash payments according to Bank Indonesia are payment systems that use payment instruments in the form of cards (APMK), cheques, bilyet giro, debit notes, and electronic money (card base and server base) which have a scope of 2 types of transactions, namely large value transactions (Wholesale) and retail transactions (Bank Indonesia, 2019). For now, non-cash payments that are popular in the community are server-based electronic money or commonly called digital wallets. In the world there are several digital wallets that are popularly used such as PayPal, Apple pay, Google wallet, Alipay and Amazon Pay. Meanwhile, in Indonesia there are several popular digital wallets such as GoPay, OVO, ShopeePay, Dana, LinkAja, and others. Based on annual data from Bank Indonesia, transactions using electronic money grew from Rp16.97 Trillion in 2019 to Rp 22.97 Trillion in 2020 (Bank Indonesia, 2021). Then the data from Boku. Inc in Indonesia digital wallet users in 2020 amounted to 63.6 million users with user penetration of 25.6% with an average of 1 user using 3 digital wallet applications. In addition, OVO is the digital wallet with the most usage with a percentage of users of 38.2%, followed by Shopeepay with 15.6%, LinkAja with 13.9%, Gopay with 13.2%, DANA with 12.2% and other digital wallets with 6.9% (Boku. Inc, 2021).

The growing use of digital wallets is inseparable from the role of its users, one of the parts of users who play an active role is the younger generation. A survey conducted by IPSOS in early 2020 to the younger generation (Generation Z & Millennials) based on populations adjusted for social economic status who are in the economic status of Upper 2 (2.5-5 million), Middle 1 (1.75-2 million), and Middle 2 (1.25-1.5 million) stated that 19% of Generation Z use digital wallets as much as Rp. 86,000.-/ week and 81% millennials use digital wallets as much as Rp. 155,000.-/ week which in the economic status data of Upper 1 (> 6 million) and Lower (< 1.25 million) it is possible to have the same digital wallet consumption (Ipsos, 2020). Students as part of the younger generation (generation Z and Millennials) and including in the population that is at the upper 2, Middle 1 and Middle 2 social economic status levels are part of the digital wallet users. The use of digital wallets in college students has a significant influence on the consumptive behavior of students. Digital wallets are considered easy, safe and efficient and innovative in the occurrence of retail transactions carried out by students (Kumala & Mutia, 2020).

Yogyakarta as one of the provinces in Indonesia which is the center of the destination for the younger generation to continue their education to higher education. Based on higher education statistics in 2020, the number of students registered to study higher education in Yogyakarta was 670,696 students. Of these, the students are divided into 136 universities spread across various regions in Yogyakarta (Dirjen Dikti, 2020). In terms of payment, universities in Yogyakarta have various payment methods from cash payments, transfers, through the nearest bank unit to the latest using digital wallets. With the use of digital wallets as a means of payment for universities, it makes it easier for students to choose more effective payments. Then, digital wallets in addition to being used as a means of payment provided by the campus digital wallets are also useful for daily needs such as shopping and using online-based transportation (Kumala & Mutia, 2020).

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In addition, based on researchers' observations of Yogyakarta students, the average student installs more than one digital wallet application and divides its use based on the situation. Then, users use digital wallets because of the benefits offered by digital wallet providers. In addition, expenses made in the use of digital wallets range from Rp. 150,000 to Rp. 250,000 in one week of use.

The existence of knowledge about the benefits of digital wallets can be interpreted to mean that digital wallet users are literate about the applications used to maximize the usefulness of the application. The literacy carried out is a form of digital literacy carried out by digital wallet users. Digital literacy can be interpreted as the ability to use information technology to obtain, evaluate, and communicate findings. This includes technical skills such as the ability to use diverse digital

technologies, to determine which digital tools are best for specific tasks, and to decide how best to share information (Perdew, 2017). Based on JAPELIDI (Digital Literacy Activist Network) digital literacy has 10 competencies, namely: Accessing, Selecting, Understanding, Analyzing, Verifying, Evaluating, Distributing, Producing, Participating, and Collaborating (Yuwono, Anshari, Syafrizal, & Adiputra, 2018). Digital literacy is finally considered an important competency today in the midst of the increasing need to use digital technology. Moreover, coupled with the phenomenon of hoaxes and post-truth conditions that force digital literacy competencies, it is necessary to have social media users (Rianto, 2019). As happened in Indonesia during the 2019 elections which led to the emergence of political polarization. New media can greatly facilitate the condition of group division in society. With digital literacy competence, social media users can self-censor as a preventive measure to eradicate hoax news (Annisa, Wahyu Nur; Agustina, Cahyani Widya; Puspitasari, Wahyuningtyas; Rofi'ah, Khoirun Nida Noor; Ramadhani, 2021).

Based on the above, it can be seen that digital literacy can help users (students) in maximizing the usefulness of digital wallets. Therefore, researchers will conduct research on "Digital literacy as the basis for the use of digital wallets by students in Yogyakarta during the Covid-19 pandemic".

2. Method

This research is a qualitative research because it is used to examine natural objects—where the researcher is a key instrument, sampling of data sources is carried out with triangulation techniques, data analysis is inductive/qualitative, and the results of qualitative research suppress meaning more than generalization (Sugiyono, 2015).

This study used a case study research method with a descriptive explanatory level in students with a level of usage activity determined by the researcher related to the use of digital wallets. This research was conducted in the Special Region of Yogyakarta for two months. The students who were selected as informants in this study were those who met my purposive sampling with certain considerations as resource persons (Sugiyono, 2015). For this study, researchers used a reference for use in students in Yogyakarta who transacted digital wallets of more than Rp. 150,000.-/week and used digital wallets during the Covid-19 pandemic.

For data collection researchers use interview techniques and document studies. Interviews were conducted with students studying higher education in Yogyakarta with the criteria of active users of digital wallets who use more than 3 digital wallets and with monthly expenses around Rp. 200,000.-. The interview was conducted with detailed questions to the digital literacy competencies conducted when using digital wallets. Meanwhile, for the study of documents, researchers record and record the history of transactions made by objects when using digital wallets.

3. Results and Discussion

In research on digital literacy as the basis for the use of digital wallets by students in Yogyakarta during the Covid-19 pandemic, it uses the interview method for students from various universities in Yogyakarta. The data collection process using interviews uses a direct communication approach to get information from Yogyakarta students. Researchers conducted interviews online and offline based on the willingness of resource persons who were active students studying at various universities in Yogyakarta. In this case, the speakers were selected based on the amount of spending on using digital wallets and a total of 9 people from several universities in Yogyakarta.

This study used digital literacy competencies issued by JAPELIDI to be used as a reference for interviews with speakers. The competencies are in the form of 10 competencies which are divided into 4 quadrants: Quadrant 1 Functional Consuming Competencies (Accessing, Selecting, Understanding), Quadrant 2 Critical Consuming Competencies (Analyzing, Verifying, Evaluating), Quadrant 3 Functional Prosuming Competencies (Distributing, Producing), Quadrant 4 Critical Prosuming Competencies (Participating in Collaboration).

From this research, it shows that digital literacy as the basis for using digital wallets for students in Yogyakarta during the Covid-19 pandemic, students have carried out almost all competencies issued by JAPELIDI. From the awareness of consuming students have carried out all existing

competencies both in terms of functional (competence in accessing, selecting and understanding) and critical (competence in analyzing, verifying, and evaluating). Meanwhile, from the prosuming quadrant, students still tend to do simple things in terms of functionality (competence in distributing, and producing) and while from a critical point of view (competence in participating and collaborating) students still do not perform competencies optimally.

4.1. Functional Consuming Competence

- Access Competence

Access competencies are defined as a set of technical competencies that are applied to users when interacting with digital media (Kurnia , et al., 2020). Based on the results regarding access competence, it can be seen that the average student accesses more than one digital wallet. Access to digital wallets is based on the usability of digital wallets, the efficiency of the digital wallet system, and the benefits provided. Where this reason is also included in the proof regarding the advantages of digital wallets. Digital wallets have different uses in each application. Its different uses in each application make digital wallet access divided based on the type of application integrated by the digital wallet used. For example, GoPay, and OVO whose application base is integrated with online transportation applications and online food and beverage purchase services, then there are ShopeePay and DANA which are digital wallets that have integration with e-commerce, and LinkAja which is a digital wallet application made by BUMN which is integrated with many applications under the auspices of BUMN. The different integration of each digital wallet causes students to choose to use more than one digital wallet to support their needs in using digital wallets, this happens because students tend to give a portion when using digital wallets so that the use of digital wallets is more effective and provides benefits when using them. In addition, its different uses place that the advantages of digital wallets in terms of their flexibility and accessibility make students tend to access more than one digital wallet (Madan & Arora, 2016).

In addition to its usefulness, the efficiency of the work system of a digital wallet is also the reason for accessing more than one digital wallet. The digital wallet system is currently supported by two systems, namely online and offline, an online system based on online transactions using applications that are integrated with digital wallets and an offline system based on direct transactions using QR codes for stores that provide payments using digital wallets. In addition, security systems that use private pins are also part of the decision to access digital wallets. The presence of diverse payment systems and the existence of a security system proves that the advantages of digital wallets in the sectors of convenience, convenience, security and efficiency are sufficient reasons for students to access digital wallets (Madan & Arora, 2016). Coupled with the results of a survey from Ipsos which states that comfort is the highest reason for the younger generation to access digital wallets (Ipsos, 2020) strengthens that the system efficiency of digital wallets makes students choose to access digital wallets.

Then the last factor is in the form of promos (benefits) provided by digital wallets. This factor is included as an advantage of digital wallets in the value-added service sector where digital wallets provide promotional offers and gifts as a form of attraction (Madan & Arora, 2016). This makes students choose to access more than one digital wallet because of its benefits in the form of promos. The existence of promos provided by digital wallets explains that digital wallets create payment options with bonuses or discounts that can save expenses which is identical to students saving their funds. Even though the promo is in the form of a digital wallet point, users still choose to access the digital wallet because the point is equivalent to the nominal of the digital wallet. In line with the data obtained from Boku. Inc. stated that Indonesians tend to access more than one digital wallet because each digital wallet has various ways to provide its own benefits (Boku. Inc, 2021).

Students with various reasons to access digital wallets show their understanding of the advantages of digital wallets which is the basis that digital wallets are cashless transaction tools that make it convenient for students to access more than one digital wallet.

- Selection Competence

The competence of self-selection can be interpreted as the ability of users to choose and sort out information that can be used from digital media (Kurnia , et al., 2020). This research directs students in making a selection of the digital wallets used. The selection process is carried out differently in the use of digital wallets which cannot be separated from access competencies, the selection carried out in the use of digital wallets by students is carried out due to the factors of usefulness, system and benefits. The usability factor is revealed as one of the ways of selection towards the use of digital wallets. This happens based on the necessary uses it is different. The selection of the use of digital wallets there is based on what applications make digital wallets the main means of payment. With the difference between digital wallets as the main means of payment in some applications, students will select digital wallets and also the applications they will use. In addition, digital wallets are also used in stores that provide offline payments and this also affects the selection where each store cooperates with different digital wallets. This is in line with the survey results from Boku. Inc regarding the use of digital wallets is influenced by the place of use of them both online (application) and offline (digital wallet service provider stores) (Boku. Inc, 2021).

The system factor of a digital wallet is a consideration of the selection process in using a digital wallet. Nowadays digital wallets have a kind of tier that makes a difference in the features offered in digital wallet applications. The system of digital wallets that currently remains under Bank Indonesia allows all digital wallets registered with Bank Indonesia to make transactions between digital wallets with the help of a QR code called QRIS. This system is an influence of selection because it can reduce the use of digital wallets so that people will tend to only use the digital wallets they have when offline transactions occur. With this form of system, it proves that the advantage of digital wallets is that they provide convenience for users in non-cash payment transactions (Madan & Arora, 2016). Then, the security system is also the reason for the selection in the use of digital wallets. Currently, digital wallets require users to verify using identity cards, with the obligation of verification to be able to use more features of digital wallets causing students to choose because of the anticipation of leakage of their personal data. This verification process is one of the actions to reduce the impact of the weaknesses of digital wallets whose security systems currently still have loopholes and reduce awareness of theft and fraud by using their accounts (Madan & Arora, 2016).

The last factor of digital wallet selection is in the form of a benefit or profit factor. This factor is one of the reasons for the selection of digital wallets because during this pandemic, digital wallets often provide promos or discounts or cashback in the form of points that can be exchanged if you use a digital wallet as a means of payment. This statement is also supported by data from the Indonesia Millennial Report 2020 which states that digital wallet developers provide promos in the form of cashback as an attraction for digital wallets (IDN Research Institute, 2021). Students with this factor tend to use digital wallets as a means of payment when transacting online or offline.

The above factors are not a single factor in the digital wallet selection process but are interrelated with one factor to another so that students can determine their selection of their digital wallet usage.

- Understand Competence

    Understanding competence is the final part of the functional consuming competency section, in understanding competence is based on the user's ability to understand the meaning of content that is on digital media at the literal level (Kurnia , et al., 2020). The understanding here is based on students' understanding of the scope of digital wallets. Based on the results of the interviews with the speakers, it can be ascertained that the speakers understand the scope in the digital wallet. Students as users understand the features of digital wallets as a means of payment in lieu of cash without interest so that their use is the same as the use of cash. Then the understanding of these features is supported by periodic use such as the use of money transfer features, electronic token payments, features to see the history of digital wallet use, then in direct transactions (offline) the QR code feature becomes a feature that is often used in offline payment transactions.

    This understanding is obtained by students by practicing the use of the features of digital wallets, and indirectly students understand the advantages such as security, ease of reporting and

monitoring (Madan & Arora, 2016) offered by digital wallets. In addition, this student's understanding is also in line with the results of the Ipsos survey which states that in addition to being used for online transportation payments, and buying online food/beverages, the younger generation generally uses digital wallets for transactions in stores and makes payments for other digital tokens (Ipsos, 2020).

Aside from the features of digital wallets students understand the risks of having more than one digital wallet account. Like other cashless payment instruments, digital wallets use an identity number as verification to access the features of the digital wallet. By submitting an identity number to a digital wallet provider, students indirectly understand the risks of submitting their identity number to a digital wallet. Understanding these risks is like leaking personal information when providing identity numbers, or understanding how security systems are offered by digital wallets. In addition to the risks, there are also advantages by verifying the identity number for digital wallets in the form of money security in the event of loss or damage to the device that is the tool of the digital wallet. The understanding of digital wallets by students is also based on an understanding of the advantages and disadvantages of digital wallets that have previously been discussed in the competency section of accessing and selecting where students give reasons that they use digital wallets for reasons of their usefulness, digital wallet systems and promos provided. With the scope of understanding of the scope of digital wallets, it proves that basically students have understood what can be done with digital wallets and the risks that occur when using digital wallets.

4.2. Critical Consuming Competence

- Analyze Competence

The competence of analyzing is basically the result of a point of view that arises when the user already understands digital media. Analyzing competence refers to the user's ability to reconstruct existing content on digital media (Kurnia , et al., 2020). In research on the use of digital wallets for students, analyzing competencies are interpreted as a point of view formed by students when using digital wallets.

Based on the results of the interview, it was found that the student's point of view on digital wallets places digital wallets as an easy, convenient and secure digital payment tool and a substitute for cash payments. This corner of the field is in accordance with what the digital wallet developers have given, namely convenience, comfort and security in using digital wallets (Madan & Arora, 2016). The point of view that is formed basically makes digital wallets as a substitute for cash that does not change the face value of the cash where digital wallets provide benefits from promos to trustworthy systems. The formation of this point of view is due to the experience of using digital wallets that are futures to meet the daily needs of students. It is the needs from transportation, food to entertainment that make the point of view of students change from the use of cash to digital wallets. In addition, the understanding of digital wallets from various scopes such as features to the working system of digital wallets also has an influence on students' point of view about digital wallets.

- Verify Competence

The competence of verification is the ability of users to combine digital media content and integrate on their own point of view (Kurnia , et al., 2020). This competence is closely related to analytical competence where this competence is proof from the point of view that has been formed. In this study, the competence of verification is based on how students apply the perspective that has been formed about digital wallets with all aspects provided by digital wallets.

Based on the results of interviews with students, data was obtained that students verified their point of view based on the experience of use that had been carried out. Then, the result of the verification becomes an aspect of increasing the point of view becomes wider. This competency process takes place in the initial information of students using digital wallets from their environment (themes, families, social media) (Ipsos, 2020), then continues to the initial competencies, namely accessing, selecting, understanding, analyzing to conducting a verification to ensure the

sustainability of what is offered by the digital wallet. This competency lasts over and over again until the user can comfortably, and securely use a digital wallet. This verification process also shows the extent to which students trust digital wallets as a non-cash transaction tool used. With the occurrence of a repeated verification process, students can reduce the risk of weaknesses that exist in digital restrictions such as increasing trust in the use of digital wallets both in security and the system.

- Evaluate Competence

The competence of evaluating is present as a measure of use so that users will continue to use or not the digital media. The competence of evaluating is related to the ability of users to question, criticize, and test the credibility of existing content in new media (Kurnia , et al., 2020). This study questions how students evaluate their experiences when using digital wallets. The form of evaluation relates to actions on the competence of selecting and accessing because basically users cycle from accessing to evaluating when using digital wallets as a means of payment at this time.

Based on the results of the interview, data was obtained that the evaluation of student use affects the use of digital wallets used. The form of student evaluation of the use of digital wallets currently still focuses on measuring expenses within a certain time which is then used as a form of self-evaluation of the use of digital wallets. This form of evaluation is based on the advantages of digital wallets where basically digital wallets have a monitoring feature to become a means of monitoring expenses and financial controllers and also a reporting feature where students can easily receive reporting on their money expenditures (Madan & Arora, 2016). In addition, student evaluation also focuses on the benefits provided by digital wallets. Currently, promos are the reason why students use digital wallets with the decrease in digital wallets, which has decreased the use of digital wallets by students. This is in line with data released by IPSOS in 2020 as many as 23% of the younger generation use digital wallets because they are motivated by promos (Ipsos, 2020) and also data from the Indonesia Millennial Report in 2020 where digital wallet providers rely on promos as the attraction of digital wallets (IDN Research Institute, 2021). With the form of evaluation of expenses and evaluation of the advantages of digital wallets, students determine the selection of current digital wallets.

4.3. Functional Prosuming Competence

- Distributing Competence

The practice of digital literacy as the basis for using digital wallets has stages of distributing information regarding matters related to digital wallets, the distribution of this information can be called the competence of distribution. The competence of distributing is related to the ability of users to disseminate or share their information. This capability is useful for digital wallet users to exchange information they know from each other.

The process of distributing information to the younger generation experiences a turnover of information where the younger generation exchanges information about digital wallets. This is evident from the results of the IPSOS survey which states that environmental factors such as friends, spouses, family and digital media (internet & social media) are factors for users to know the existence of digital wallets (Ipsos, 2020). Students as part of the younger generation are involved in the dissemination of information either as informers or as recipients of information.

Then, based on the results of interviews with students about the ability to distribute information, it was found that students shared information in a world of mouth (WOM) which was carried out either online or offline. Online information sharing is shared using social media that is easy, such as sharing screenshots about the experience of using a digital wallet which is then shared on social media, or when communicating using social media personally informing information about digital wallets which is information about the advantages of using a digital wallet. Then, offline information sharing provides more information about the user experience which not only discusses promos (benefits) but also about the system of digital wallets such as the advantages and disadvantages of

digital wallets. In addition to the distribution of information between fellow digital wallet users, information distribution is also often obtained by users through digital wallet providers that provide notifications from digital wallet applications or through social media from the digital wallet.

The use of word of mouth (WOM) is considered effective as an information disseminator because based on Nielsen's research in Trust in Advertising, it is stated that 88% of people trust recommendations more than the environment of people they know. This is higher than the trust in promos provided by digital media service providers where only about 50% of people trust them and 71% trust in public figures regarding digital media content information (Nielsen, 2021). The high level of trust through word of mouth (WOM) goes straight with the results of the IPSOS report which states that the younger generation receives information about digital wallets from the surrounding environment they recognize (Ipsos, 2020). Although the dissemination of information in the student's account is still simple with word of mouth (WOM) and receives information from the digital wallet application directly, this is the most effective step as a form of information distribution to all people who use or will use digital wallets.

- Producing Competence

In relation to the competence of distribution, the competence of producing involves the ability to duplicate content (in part or in whole) (Kurnia , et al., 2020). The competence of producing in digital literacy in the use of digital wallets relates to users who deliberately create information content related to digital wallets.

Based on the results of interviews, students create content about digital wallets only based on their experience in using the application. Content creation tends to be spontaneous in the form of screenshots of their experiences in using digital wallets. The content produced tends to be experienced by the advantages that digital wallets provide when using it.

However, the content produced still tends to be promo content from the experience they feel. Other content such as the experience of use in the form of security and convenience of use has still never been made into a deliberately created content.

4.4. Critical Prosuming Competence

- Participate Competence

Critically in the competence of participating in digital literacy can be interpreted as the ability related to a participatory culture which refers to the ability of users to engage interactively and critically in the digital media environment. In line with this understanding, the ability to participate in the use of digital wallets can be seen more from the speakers who are actively involved in the digital wallet ecosystem.

Based on the interview results, student speakers tend to rarely participate in the digital wallet ecosystem. Students tend to be just active users who rarely participate in providing reviews in the form of criticism or suggestions in the digital wallet ecosystem. Although they rarely participate in the digital wallet ecosystem, there are times when students still do reviews when there are things that they think do not match the point of view they believe. The form of reviews expressed by students tends to be reviews that tell about the shortcomings in digital wallets and reviews are submitted in providing feedback in the comments column at the application provider or it can be in the form of testimonials to other people who want to use digital wallets. With the lack of participation of students in the digital wallet ecosystem, it can be interpreted that students only tend to be users or consumers who use digital wallets as a tool for their non-cash transactions (Madan & Arora, 2016).

- Collaborate Competence

Collaboration competence is the final part in the digital literacy competence proposed by JAPELIDI, collaboration competence can be interpreted as proficiency in the form of initiatives from users to cooperate with other users in a larger and wider community or movement or network both online and offline. In research on digital literacy in the use of digital wallets, the competence of collaboration can be interpreted as a forum for digital wallet users to interact with each other.

Based on the results of interviews with students, it was found that students rarely participated in forums related to digital wallets. From use before to the covid-19 pandemic, students tend to rarely follow forums because they only feel that using digital wallets without being involved in the ecosystem of the forum is already beneficial for them. However, there are also students who take part in forums about digital wallets, especially such as social media groups that provide a lot of information about digital wallets, especially information in the form of promos held by digital wallets. With that, it can be seen that the collaborative competencies carried out by students in the use of digital wallets have not been fully carried out by students.

4. Conclusion

Based on the results and discussion of research that has been described in Chapter 3 regarding digital literacy as the basis for the use of digital wallets by students in Yogyakarta during the Covid-19 pandemic, using 10 competencies that are digital literacy by Japelidi. Students have been doing digital literacy in their use of digital wallets. This is based on the use of their digital wallets that have reasons for accessing, selecting, understanding, analyzing, verifying, evaluating, distributing, producing, participating and collaborating.

Overall, the digital literacy of students in Yogyakarta applies digital literacy as the basis for using their digital wallets. Of the four quadrants issued by JAPELIDI, students in terms of functional consuming (competence in accessing, selecting, and understanding) and critical (competence in analyzing, verifying and evaluating) have performed the competencies in both quadrants well. Meanwhile, students in terms of functional prosuming (competence in distributing and producing) are still able to do it simply and in critical prosuming competencies students still do not do it optimally.

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Digital Literacy as The Basis for The Use of Digital Wallets by Studentd in Yogyakarta during The Covid-19 Pandemic

ABSTRACT (10PT)

This research aims to find out how far digital literacy is carried out by students in Yogyakarta as the basis for the use of their e-wallets. E-wallet as one of the cashless payment tools that are currently a means of payment that is widely used by the people of Indonesia, especially the younger generation. Students as part of the younger generation often use e-wallets as a means of payment instead of cash. Students have a basic knowledge of digital wallets from experience and information they get from their environment. The basis of knowledge can be said to be digital literacy carried out by students in the use of e-wallets.

This research uses a qualitative research method with resource sampling techniques using purposive techniques. Researchers used data collection techniques with interviews and document studies to find data from sources. Then the data can be tested by triangulation of source.

The result of this research is that students actively use digital wallets in online transaction activities. From this practice, if referring to digital literacy competencies using ten JAPELIDI competencies in four quadrants, functional and critical consuming quadrants are the most dominant carried out by students. While the other quadrant has not been done by students in the practice of using digital wallets.

1. Introduction (*Heading 1*) (bold, 11 pt)

Nowadays, internet usage is getting higher. Based on data from APJII (Indonesian Internet Service Providers Association) internet usage in 2019-2020 was 196,714,070.3 people with a registered student rate of 9,775,788 people or 3.70% of the Indonesian population. In addition, internet users today can easily access the internet through their smartphones, this is evident from the results of the APJII survey which shows that 95.4% of people access the internet every day through smartphones. As for the survey, 5 reasons to use the internet produce social media as the most frequently used reason in using the internet. In the context of digital marketing, the internet also greatly provides a very decisive role. Various brands are competing to be present to the midst of consumers through social media and other digital channels to be known (Astari, 2021). Meanwhile, the internet is also a weapon for state apparatus such as the Depok City Diskominfo in getting closer to the public so that the information made can be conveyed properly(Afifah and Yanti, 2022). Social media is no exception, it is also used to shop online (Association of Indonesian Internet Service Providers 2020).

Online shopping is not only based on increasing internet use but also based on current conditions that are currently in the midst of the Covid-19 pandemic. The existence of the Covid-19 pandemic has an impact on changes in public activities such as mental health, activities in the environment, economic life to habits and behaviors (Wisniewski, Polasik, Kotkowski, & Moro, 2021). One of the activities affected by the Covid-19 pandemic is that economic activities during the pandemic have changed a lot, one of which is in the form of online shopping. Based on data from Bank Indonesia, E-Commerce transactions increased from Rp. 205.5 trillion in 2019 to Rp. 266.3 trillion in 2020 or an increase of 29.6% (Jayani, 2021). The occurrence of this increase cannot be separated from the

pandemic which forces people to limit public activities and maximize online activities. In line with online shopping, payment transactions have also changed. Payment transactions according to WHO (World Health Organisation) advise to make payments non-cash to avoid transmission of the Corona virus (Nidya, 2020).

Non-cash payments according to Bank Indonesia are payment systems that use payment instruments in the form of cards (APMK), cheques, bilyet giro, debit notes, and electronic money (card base and server base) which have a scope of 2 types of transactions, namely large value transactions (Wholesale) and retail transactions (Bank Indonesia, 2019). For now, non-cash payments that are popular in the community are server-based electronic money or commonly called digital wallets. In the world there are several digital wallets that are popularly used such as PayPal, Apple pay, Google wallet, Alipay and Amazon Pay. Meanwhile, in Indonesia there are several popular digital wallets such as GoPay, OVO, ShopeePay, Dana, LinkAja, and others. Based on annual data from Bank Indonesia, transactions using electronic money grew from Rp16.97 Trillion in 2019 to Rp 22.97 Trillion in 2020 (Bank Indonesia, 2021). Then the data from Boku. Inc in Indonesia digital wallet users in 2020 amounted to 63.6 million users with user penetration of 25.6% with an average of 1 user using 3 digital wallet applications. In addition, OVO is the digital wallet with the most usage with a percentage of users of 38.2%, followed by Shopeepay with 15.6%, LinkAja with 13.9%, Gopay with 13.2%, DANA with 12.2% and other digital wallets with 6.9% (Boku. Inc, 2021).

The growing use of digital wallets is inseparable from the role of its users, one of the parts of users who play an active role is the younger generation. A survey conducted by IPSOS in early 2020 to the younger generation (Generation Z & Millennials) based on populations adjusted for social economic status who are in the economic status of Upper 2 (2.5-5 million), Middle 1 (1.75-2 million), and Middle 2 (1.25-1.5 million) stated that 19% of Generation Z use digital wallets as much as Rp. 86,000.-/ week and 81% millennials use digital wallets as much as Rp. 155,000.-/ week which in the economic status data of Upper 1 (> 6 million) and Lower (< 1.25 million) it is possible to have the same digital wallet consumption (Ipsos, 2020). Students as part of the younger generation (generation Z and Millennials) and including in the population that is at the upper 2, Middle 1 and Middle 2 social economic status levels are part of the digital wallet users. The use of digital wallets in college students has a significant influence on the consumptive behavior of students. Digital wallets are considered easy, safe and efficient and innovative in the occurrence of retail transactions carried out by students (Kumala & Mutia, 2020).

Yogyakarta as one of the provinces in Indonesia which is the center of the destination for the younger generation to continue their education to higher education. Based on higher education statistics in 2020, the number of students registered to study higher education in Yogyakarta was 670,696 students. Of these, the students are divided into 136 universities spread across various regions in Yogyakarta (Dirjen Dikti, 2020). In terms of payment, universities in Yogyakarta have various payment methods from cash payments, transfers, through the nearest bank unit to the latest using digital wallets. With the use of digital wallets as a means of payment for universities, it makes it easier for students to choose more effective payments. Then, digital wallets in addition to being used as a means of payment provided by the campus digital wallets are also useful for daily needs such as shopping and using online-based transportation (Kumala & Mutia, 2020).

Research on digital literacy has been widely carried out today by previous researchers. Meanwhile, one of these studies is a study from Dyah Ayu Retno Widyastuti, Ranggabumi Nuswantoro, and Thomas Adi Purnomo Sidhi entitled "Digital Literacy in Women Productive Business Actors in the Special Region of Yogyakarta" which was published in the Journal of ASPIKOM, Vol. 3 No. 1 in 2016. The result of this study is that women have restricted access to information and communication technology. Women use digital media to obtain information that supports respondents' activities (Widyastuti, Nuswantoro, & Sidhi, 2016).

The next research "Model of Strengthening Digital Literacy through the Use of E-learning" written by Rila Setyaningsih, Abdullah, Edy Prihantoro and Hustinawaty in the ASPIKOM Journal, Volume 3 Number 6, 2019. The result of this study is the strengthening of media literacy at Darussalam

University in learning activities carried out by utilizing e-learning (Setyaningsih, Abdullah, Prihantoro, & Hustinawaty, 2019).

Furthermore, the research with the title "The Development of Digital Literacy in Academic Context in Indonesia: Literature Review Study" this research was written by Nazaruddin Musa, Norsian Abd Hamid, Mohd Sobhi Ishak in the Iqra Journal of Educational Studies Vol. 6, No. 2 of 2021. This research has results in the form of understanding the progress of digital literacy between universities is very important to help the academic community both during college and after graduation to become a person who continues to learn (Musa, Hamid, & Ishak, 2021).

And finally the research with the title "Digital literacy of students in Yogyakarta: from Consuming to Prosuming literacy" this research was written by Puji Rianto and Ade irma Sukmawati in the Journal of Global Communication, 10(1) in 2021. The results of this study show that the pattern of digital media use by students in Yogyakarta has a tendency to be in the high range for consumption, sufficient for production and distribution, but low for partisanship and collaboration (Rianto & Sukmawati, 2021).

From some of the research above, there are already those who use ten digital literacy competencies typical of JAPELIDI but have not mentioned the use of digital wallets for students. Thus this research was made to complement previous research that did not yet exist.

In addition, based on researchers' observations of Yogyakarta students, the average student installs more than one digital wallet application and divides its use based on the situation. Then, users use digital wallets because of the benefits offered by digital wallet providers. In addition, expenses made in the use of digital wallets range from Rp. 150,000 to Rp. 250,000 in one week of use.

The existence of knowledge about the benefits of digital wallets can be interpreted to mean that digital wallet users are literate about the applications used to maximize the usefulness of the application. The literacy carried out is a form of digital literacy carried out by digital wallet users. Digital literacy can be interpreted as the ability to use information technology to obtain, evaluate, and communicate findings. This includes technical skills such as the ability to use diverse digital technologies, to determine which digital tools are best for specific tasks, and to decide how best to share information (Perdew, 2017). Based on JAPELIDI (Digital Literacy Activist Network) digital literacy has 10 competencies, namely: Accessing, Selecting, Understanding, Analyzing, Verifying, Evaluating, Distributing, Producing, Participating, and Collaborating (Yuwono, Anshari, Syafrizal, & Adiputra, 2018). Digital literacy is finally considered an important competency today in the midst of the increasing need to use digital technology. Moreover, coupled with the phenomenon of hoaxes and post-truth conditions that force digital literacy competencies, it is necessary to have social media users (Rianto, 2019). As happened in Indonesia during the 2019 elections which led to the emergence of political polarization. New media can greatly facilitate the condition of group division in society. With digital literacy competence, social media users can self-censor as a preventive measure to eradicate hoax news (Annisa, Wahyu Nur; Agustina, Cahyani Widya; Puspitasari, Wahyuningtyas; Rofi'ah, Khoirun Nida Noor; Ramadhani, 2021).

Based on the above, it can be seen that digital literacy can help users (students) in maximizing the usefulness of digital wallets. Therefore, researchers will conduct research on "Digital literacy as the basis for the use of digital wallets by students in Yogyakarta during the Covid-19 pandemic".

2. Method

The approach used in this study is an intrinsic case study. This approach was chosen because it would explain the level of activity of using digital wallets in college students as a single case by not comparing it with other cases. The type of research used is descriptive qualitative with qualitative methods used in the form of interviews and document studies. This research is a qualitative research because it is used to examine natural objects—where the researcher is a key instrument, sampling of data sources is carried out with triangulation techniques, data analysis is inductive/qualitative, and the results of qualitative research suppress meaning more than generalization (Sugiyono, 2015).The way to reduce data in this study is to select the results of interviews related to the use of digital wallets in students. The way to test the validity of the data in this study is to triangulation of sources, namely

from students as a source of information derived from selected individuals. How to draw conclusions is carried out continuously during the study, then at the end it will be re-verified by the researcher as the final conclusion.

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┌─ Case study ─┐ ┌─ Descriptive ─┐ ┌─ Qualitatiive ─┐ ┌─ Reduce data ─┐ ┌─ Validity data: ─┐ ┌─ Conclusion ─┐
                   qualitative         methods :                          triangulation of
                                       interviews &                       source
                                       document studies
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This study used a case study research method with a descriptive explanatory level in students with a level of usage activity determined by the researcher related to the use of digital wallets. This research was conducted in the Special Region of Yogyakarta for two months. The students who were selected as informants in this study were those who met my purposive sampling with certain considerations as resource persons (Sugiyono, 2015). For this study, researchers used a reference for use in students in Yogyakarta who transacted digital wallets of more than Rp. 150,000.-/week and used digital wallets during the Covid-19 pandemic.
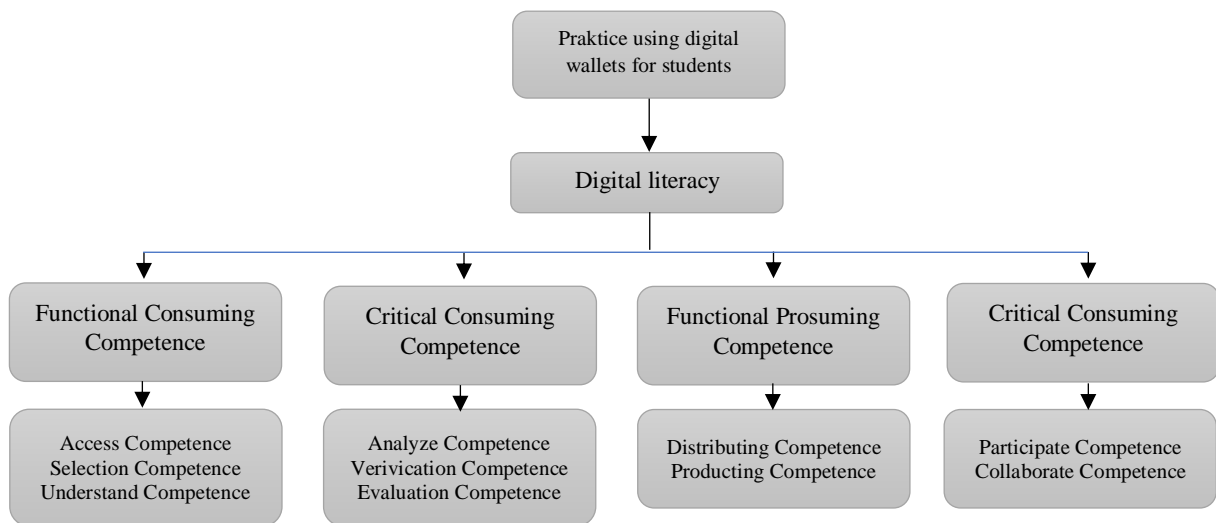
For data collection researchers use interview techniques and document studies. Interviews were conducted with students studying higher education in Yogyakarta with the criteria of active users of digital wallets who use more than 3 digital wallets and with monthly expenses around Rp. 200,000.-. The interview was conducted with detailed questions to the digital literacy competencies conducted when using digital wallets. Meanwhile, for the study of documents, researchers record and record the history of transactions made by objects when using digital wallets.

3. Results and Discussion

In research on digital literacy as the basis for the use of digital wallets by students in Yogyakarta during the Covid-19 pandemic, it uses the interview method for students from various universities in Yogyakarta. The data collection process using interviews uses a direct communication approach to get information from Yogyakarta students. Researchers conducted interviews online and offline based on the willingness of resource persons who were active students studying at various universities in Yogyakarta. In this case, the speakers were selected based on the amount of spending on using digital wallets and a total of 9 people from several universities in Yogyakarta.

This study used digital literacy competencies issued by JAPELIDI to be used as a reference for interviews with speakers. The competencies are in the form of 10 competencies which are divided into 4 quadrants: Quadrant 1 Functional Consuming Competencies (Accessing, Selecting, Understanding), Quadrant 2 Critical Consuming Competencies (Analyzing, Verifying, Evaluating), Quadrant 3 Functional Prosuming Competencies (Distributing, Producing), Quadrant 4 Critical Prosuming Competencies (Participating in Collaboration).

From this research, it shows that digital literacy as the basis for using digital wallets for students in Yogyakarta during the Covid-19 pandemic, students have carried out almost all competencies issued by JAPELIDI. From the awareness of consuming students have carried out all existing competencies both in terms of functional (competence in accessing, selecting and understanding) and critical (competence in analyzing, verifying, and evaluating). Meanwhile, from the prosuming quadrant, students still tend to do simple things in terms of functionality (competence in distributing, and producing) and while from a critical point of view (competence in participating and collaborating) students still do not perform competencies optimally.

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                          │   Praktice using digital │
                          │   wallets for students   │
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                          │      Digital literacy    │
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Functional Consuming Competence	Critical Consuming Competence	Functional Prosuming Competence	Critical Consuming Competence
Access Competence Selection Competence Understand Competence	Analyze Competence Verivication Competence Evaluation Competence	Distributing Competence Producting Competence	Participate Competence Collaborate Competence

4.1. Functional Consuming Competence

- Access Competence

Access competencies are defined as a set of technical competencies that are applied to users when interacting with digital media (Kurnia , et al., 2020). Based on the results regarding access competence, it can be seen that the average student accesses more than one digital wallet. Access to digital wallets is based on the usability of digital wallets, the efficiency of the digital wallet system, and the benefits provided. Where this reason is also included in the proof regarding the advantages of digital wallets. Digital wallets have different uses in each application. Its different uses in each application make digital wallet access divided based on the type of application integrated by the digital wallet used. For example, GoPay, and OVO whose application base is integrated with online transportation applications and online food and beverage purchase services, then there are ShopeePay and DANA which are digital wallets that have integration with e-commerce, and LinkAja which is a digital wallet application made by BUMN (companies owned and carried out by the state) which is integrated with many applications under the auspices of BUMN. The different integration of each digital wallet causes students to choose to use more than one digital wallet to support their needs in using digital wallets, this happens because students tend to give a portion when using digital wallets so that the use of digital wallets is more effective and provides benefits when using them. In addition, its different uses place that the advantages of digital wallets in terms of their flexibility and accessibility make students tend to access more than one digital wallet (Madan & Arora, 2016).

In addition to its usefulness, the efficiency of the work system of a digital wallet is also the reason for accessing more than one digital wallet. The digital wallet system is currently supported by two systems, namely online and offline, an online system based on online transactions using applications that are integrated with digital wallets and an offline system based on direct transactions using QR codes for stores that provide payments using digital wallets. In addition, security systems that use private pins are also part of the decision to access digital wallets. The presence of diverse payment systems and the existence of a security system proves that the advantages of digital wallets in the sectors of convenience, convenience, security and efficiency are sufficient reasons for students to access digital wallets (Madan & Arora, 2016). Coupled with the results of a survey from Ipsos which states that comfort is the highest reason for the younger generation to access digital wallets (Ipsos, 2020) strengthens that the system efficiency of digital wallets makes students choose to access digital wallets.

Then the last factor is in the form of promos (benefits) provided by digital wallets. This factor is included as an advantage of digital wallets in the value-added service sector where digital wallets provide promotional offers and gifts as a form of attraction (Madan & Arora, 2016). This makes students choose to access more than one digital wallet because of its benefits in the form of promos.

The existence of promos provided by digital wallets explains that digital wallets create payment options with bonuses or discounts that can save expenses which is identical to students saving their funds. Even though the promo is in the form of a digital wallet point, users still choose to access the digital wallet because the point is equivalent to the nominal of the digital wallet. In line with the data obtained from Boku. Inc. stated that Indonesians tend to access more than one digital wallet because each digital wallet has various ways to provide its own benefits (Boku. Inc, 2021).

Students with various reasons to access digital wallets show their understanding of the advantages of digital wallets which is the basis that digital wallets are cashless transaction tools that make it convenient for students to access more than one digital wallet.

- Selection Competence

The competence of self-selection can be interpreted as the ability of users to choose and sort out information that can be used from digital media (Kurnia , et al., 2020). This research directs students in making a selection of the digital wallets used. The selection process is carried out differently in the use of digital wallets which cannot be separated from access competencies, the selection carried out in the use of digital wallets by students is carried out due to the factors of usefulness, system and benefits. The usability factor is revealed as one of the ways of selection towards the use of digital wallets. This happens based on the necessary uses it is different. The selection of the use of digital wallets there is based on what applications make digital wallets the main means of payment. With the difference between digital wallets as the main means of payment in some applications, students will select digital wallets and also the applications they will use. In addition, digital wallets are also used in stores that provide offline payments and this also affects the selection where each store cooperates with different digital wallets. This is in line with the survey results from Boku. Inc regarding the use of digital wallets is influenced by the place of use of them both online (application) and offline (digital wallet service provider stores) (Boku. Inc, 2021).

The system factor of a digital wallet is a consideration of the selection process in using a digital wallet. Nowadays digital wallets have a kind of tier that makes a difference in the features offered in digital wallet applications. The system of digital wallets that currently remains under Bank Indonesia allows all digital wallets registered with Bank Indonesia to make transactions between digital wallets with the help of a QR code called QRIS. This system is an influence of selection because it can reduce the use of digital wallets so that people will tend to only use the digital wallets they have when offline transactions occur. With this form of system, it proves that the advantage of digital wallets is that they provide convenience for users in non-cash payment transactions (Madan & Arora, 2016). Then, the security system is also the reason for the selection in the use of digital wallets. Currently, digital wallets require users to verify using identity cards, with the obligation of verification to be able to use more features of digital wallets causing students to choose because of the anticipation of leakage of their personal data. This verification process is one of the actions to reduce the impact of the weaknesses of digital wallets whose security systems currently still have loopholes and reduce awareness of theft and fraud by using their accounts (Madan & Arora, 2016).

The last factor of digital wallet selection is in the form of a benefit or profit factor. This factor is one of the reasons for the selection of digital wallets because during this pandemic, digital wallets often provide promos or discounts or cashback in the form of points that can be exchanged if you use a digital wallet as a means of payment. This statement is also supported by data from the Indonesia Millennial Report 2020 which states that digital wallet developers provide promos in the form of cashback as an attraction for digital wallets (IDN Research Institute, 2021). Students with this factor tend to use digital wallets as a means of payment when transacting online or offline.

The above factors are not a single factor in the digital wallet selection process but are interrelated with one factor to another so that students can determine their selection of their digital wallet usage.

- Understand Competence

Understanding competence is the final part of the functional consuming competency section, in understanding competence is based on the user's ability to understand the meaning of content that is on digital media at the literal level (Kurnia , et al., 2020). The understanding here is based on students' understanding of the scope of digital wallets. Based on the results of the interviews with the speakers, it can be ascertained that the speakers understand the scope in the digital wallet. Students as users understand the features of digital wallets as a means of payment in lieu of cash without interest so that their use is the same as the use of cash. Then the understanding of these features is supported by periodic use such as the use of money transfer features, electronic token payments, features to see the history of digital wallet use, then in direct transactions (offline) the QR code feature becomes a feature that is often used in offline payment transactions.

This understanding is obtained by students by practicing the use of the features of digital wallets, and indirectly students understand the advantages such as security, ease of reporting and monitoring (Madan & Arora, 2016) offered by digital wallets. In addition, this student's understanding is also in line with the results of the Ipsos survey which states that in addition to being used for online transportation payments, and buying online food/beverages, the younger generation generally uses digital wallets for transactions in stores and makes payments for other digital tokens (Ipsos, 2020).

Aside from the features of digital wallets students understand the risks of having more than one digital wallet account. Like other cashless payment instruments, digital wallets use an identity number as verification to access the features of the digital wallet. By submitting an identity number to a digital wallet provider, students indirectly understand the risks of submitting their identity number to a digital wallet. Understanding these risks is like leaking personal information when providing identity numbers, or understanding how security systems are offered by digital wallets. In addition to the risks, there are also advantages by verifying the identity number for digital wallets in the form of money security in the event of loss or damage to the device that is the tool of the digital wallet. The understanding of digital wallets by students is also based on an understanding of the advantages and disadvantages of digital wallets that have previously been discussed in the competency section of accessing and selecting where students give reasons that they use digital wallets for reasons of their usefulness, digital wallet systems and promos provided. With the scope of understanding of the scope of digital wallets, it proves that basically students have understood what can be done with digital wallets and the risks that occur when using digital wallets.

4.2. Critical Consuming Competence

- Analyze Competence

The competence of analyzing is basically the result of a point of view that arises when the user already understands digital media. Analyzing competence refers to the user's ability to reconstruct existing content on digital media (Kurnia , et al., 2020). In research on the use of digital wallets for students, analyzing competencies are interpreted as a point of view formed by students when using digital wallets.

Based on the results of the interview, it was found that the student's point of view on digital wallets places digital wallets as an easy, convenient and secure digital payment tool and a substitute for cash payments. This corner of the field is in accordance with what the digital wallet developers have given, namely convenience, comfort and security in using digital wallets (Madan & Arora, 2016). The point of view that is formed basically makes digital wallets as a substitute for cash that does not change the face value of the cash where digital wallets provide benefits from promos to trustworthy systems. The formation of this point of view is due to the experience of using digital wallets that are futures to meet the daily needs of students. It is the needs from transportation, food to entertainment that make the point of view of students change from the use of cash to digital wallets. In addition, the understanding of digital wallets from various scopes such as features to the working system of digital wallets also has an influence on students' point of view about digital wallets.

- Verify Competence

The competence of verification is the ability of users to combine digital media content and integrate on their own point of view (Kurnia , et al., 2020). This competence is closely related to analytical competence where this competence is proof from the point of view that has been formed. In this study, the competence of verification is based on how students apply the perspective that has been formed about digital wallets with all aspects provided by digital wallets.

Based on the results of interviews with students, data was obtained that students verified their point of view based on the experience of use that had been carried out. Then, the result of the verification becomes an aspect of increasing the point of view becomes wider. This competency process takes place in the initial information of students using digital wallets from their environment (themes, families, social media) (Ipsos, 2020), then continues to the initial competencies, namely accessing, selecting, understanding, analyzing to conducting a verification to ensure the sustainability of what is offered by the digital wallet. This competency lasts over and over again until the user can comfortably, and securely use a digital wallet. This verification process also shows the extent to which students trust digital wallets as a non-cash transaction tool used. With the occurrence of a repeated verification process, students can reduce the risk of weaknesses that exist in digital restrictions such as increasing trust in the use of digital wallets both in security and the system.

- Evaluate Competence

The competence of evaluating is present as a measure of use so that users will continue to use or not the digital media. The competence of evaluating is related to the ability of users to question, criticize, and test the credibility of existing content in new media (Kurnia , et al., 2020). This study questions how students evaluate their experiences when using digital wallets. The form of evaluation relates to actions on the competence of selecting and accessing because basically users cycle from accessing to evaluating when using digital wallets as a means of payment at this time.

Based on the results of the interview, data was obtained that the evaluation of student use affects the use of digital wallets used. The form of student evaluation of the use of digital wallets currently still focuses on measuring expenses within a certain time which is then used as a form of self-evaluation of the use of digital wallets. This form of evaluation is based on the advantages of digital wallets where basically digital wallets have a monitoring feature to become a means of monitoring expenses and financial controllers and also a reporting feature where students can easily receive reporting on their money expenditures (Madan & Arora, 2016). In addition, student evaluation also focuses on the benefits provided by digital wallets. Currently, promos are the reason why students use digital wallets with the decrease in digital wallets, which has decreased the use of digital wallets by students. This is in line with data released by IPSOS in 2020 as many as 23% of the younger generation use digital wallets because they are motivated by promos (Ipsos, 2020) and also data from the Indonesia Millennial Report in 2020 where digital wallet providers rely on promos as the attraction of digital wallets (IDN Research Institute, 2021). With the form of evaluation of expenses and evaluation of the advantages of digital wallets, students determine the selection of current digital wallets.

4.3. Functional Prosuming Competence

- Distributing Competence

The practice of digital literacy as the basis for using digital wallets has stages of distributing information regarding matters related to digital wallets, the distribution of this information can be called the competence of distribution. The competence of distributing is related to the ability of users to disseminate or share their information. This capability is useful for digital wallet users to exchange information they know from each other.

The process of distributing information to the younger generation experiences a turnover of information where the younger generation exchanges information about digital wallets. This is

evident from the results of the IPSOS survey which states that environmental factors such as friends, spouses, family and digital media (internet & social media) are factors for users to know the existence of digital wallets (Ipsos, 2020). Students as part of the younger generation are involved in the dissemination of information either as informers or as recipients of information.

Then, based on the results of interviews with students about the ability to distribute information, it was found that students shared information in a world of mouth (WOM) which was carried out either online or offline. Online information sharing is shared using social media that is easy, such as sharing screenshots about the experience of using a digital wallet which is then shared on social media, or when communicating using social media personally informing information about digital wallets which is information about the advantages of using a digital wallet. Then, offline information sharing provides more information about the user experience which not only discusses promos (benefits) but also about the system of digital wallets such as the advantages and disadvantages of digital wallets. In addition to the distribution of information between fellow digital wallet users, information distribution is also often obtained by users through digital wallet providers that provide notifications from digital wallet applications or through social media from the digital wallet.

The use of word of mouth (WOM) is considered effective as an information disseminator because based on Nielsen's research in Trust in Advertising, it is stated that 88% of people trust recommendations more than the environment of people they know. This is higher than the trust in promos provided by digital media service providers where only about 50% of people trust them and 71% trust in public figures regarding digital media content information (Nielsen, 2021). The high level of trust through word of mouth (WOM) goes straight with the results of the IPSOS report which states that the younger generation receives information about digital wallets from the surrounding environment they recognize (Ipsos, 2020). Although the dissemination of information in the student's account is still simple with word of mouth (WOM) and receives information from the digital wallet application directly, this is the most effective step as a form of information distribution to all people who use or will use digital wallets.

- Producing Competence

In relation to the competence of distribution, the competence of producing involves the ability to duplicate content (in part or in whole) (Kurnia , et al., 2020). The competence of producing in digital literacy in the use of digital wallets relates to users who deliberately create information content related to digital wallets.

Based on the results of interviews, students create content about digital wallets only based on their experience in using the application. Content creation tends to be spontaneous in the form of screenshots of their experiences in using digital wallets. The content produced tends to be experienced by the advantages that digital wallets provide when using it.

However, the content produced still tends to be promo content from the experience they feel. Other content such as the experience of use in the form of security and convenience of use has still never been made into a deliberately created content.

4.4. Critical Prosuming Competence
- Participate Competence

Critically in the competence of participating in digital literacy can be interpreted as the ability related to a participatory culture which refers to the ability of users to engage interactively and critically in the digital media environment. In line with this understanding, the ability to participate

in the use of digital wallets can be seen more from the speakers who are actively involved in the digital wallet ecosystem.

Based on the interview results, student speakers tend to rarely participate in the digital wallet ecosystem. Students tend to be just active users who rarely participate in providing reviews in the form of criticism or suggestions in the digital wallet ecosystem. Although they rarely participate in the digital wallet ecosystem, there are times when students still do reviews when there are things that they think do not match the point of view they believe. The form of reviews expressed by students tends to be reviews that tell about the shortcomings in digital wallets and reviews are submitted in providing feedback in the comments column at the application provider or it can be in the form of testimonials to other people who want to use digital wallets. With the lack of participation of students in the digital wallet ecosystem, it can be interpreted that students only tend to be users or consumers who use digital wallets as a tool for their non-cash transactions (Madan & Arora, 2016).

- Collaborate Competence

Collaboration competence is the final part in the digital literacy competence proposed by JAPELIDI, collaboration competence can be interpreted as proficiency in the form of initiatives from users to cooperate with other users in a larger and wider community or movement or network both online and offline. In research on digital literacy in the use of digital wallets, the competence of collaboration can be interpreted as a forum for digital wallet users to interact with each other.

Based on the results of interviews with students, it was found that students rarely participated in forums related to digital wallets. From use before to the covid-19 pandemic, students tend to rarely follow forums because they only feel that using digital wallets without being involved in the ecosystem of the forum is already beneficial for them. However, there are also students who take part in forums about digital wallets, especially such as social media groups that provide a lot of information about digital wallets, especially information in the form of promos held by digital wallets. With that, it can be seen that the collaborative competencies carried out by students in the use of digital wallets have not been fully carried out by students.

4. Conclusion

Based on the results and discussion of research that has been described in Chapter 3 regarding digital literacy as the basis for the use of digital wallets by students in Yogyakarta during the Covid-19 pandemic, using 10 competencies that are digital literacy by Japelidi. Students have been doing digital literacy in their use of digital wallets. This is based on the use of their digital wallets that have reasons for accessing, selecting, understanding, analyzing, verifying, evaluating, distributing, producing, participating and collaborating.

Overall, the digital literacy of students in Yogyakarta applies digital literacy as the basis for using their digital wallets. Of the four quadrants issued by JAPELIDI, students in terms of functional consuming (competence in accessing, selecting, and understanding) and critical (competence in analyzing, verifying and evaluating) have performed the competencies in both quadrants well. Meanwhile, students in terms of functional prosuming (competence in distributing and producing) are still able to do it simply and in critical prosuming competencies students still do not do it optimally.

For future research, researchers may recommend research on consumption or shopping practices for college students using digital wallets based on gender. By choosing gender as the focus of the study, subsequent research can draw conclusions on whether there is an influence of gender differences on the practice of using digital wallets in consumption or shopping practices in today's digital age.

Acknowledgment

Alhamdulillah, the author said for the completion of this research. Thank you to the author to the relevant parties who helped launch this research to be completed, especially to informants who have shared experiences in online transactions during the past pandemic. The author realizes that in this paper there are still many shortcomings. However, the author hopes that the results of the study can be useful to readers and complement the next related research.

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Universitas Ahmad Dahlan

Article submission date: 14/09/2022

Dear Editor-in-Chief,

We submitted our manuscript entitled ["Digital Literacy as The Basic for The Use of Digital Wallets by Student in Yogyakarta during The Covid-19 Pandemic"] for consideration by CHANNEL: Jurnal Komunikasi.

We confirm that this work is original and has not been published elsewhere or is being considered for publication elsewhere. In addition, all authors have agreed to the contents of this article and have agreed to the publication policy in CHANNEL: Jurnal Komunikasi. If this article is accepted for publication on CHANNEL, I or we will submit this manuscript to the original and the author transfers the copyright (transfer of copyright) of this manuscript to CHANNEL: Jurnal Komunikasi.

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Each of the authors named has contributed greatly to conducting the underlying research and compiling this manuscript. In addition, the authors mentioned have no conflicts of interest, finance, or other matters.

Banjarmasin, 15/10/2022

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