ABSTRACT

The advancement of digital technology requires human resources to possess adequate capabilities in utilizing digital financial services such as e-wallets. Competitive advantage in the digital era is not solely determined by technology, but also by individuals' digital competence and literacy to use such services effectively and securely. This study aims to determine the influence of digital competence and digital literacy on the decision to use the DANA e-wallet among 2021 batch undergraduate students of Business Administration at Telkom University.

This research employs a quantitative approach with a non-probability sampling technique. A total of 199 students were selected purposively as respondents. Data were collected through an online questionnaire and analyzed using multiple linear regression with the assistance of SPSS version 26.

The results indicate that both digital competence and digital literacy have a positive and significant influence—both partially and simultaneously—on the decision to use the DANA e-wallet. These findings highlight that strengthening digital capabilities is a crucial factor in encouraging the use of digital financial services. Future research is recommended to consider other variables such as perceived risk or digital trust to broaden the understanding of the determinants of e-wallet usage decisions.

Keywords: *Digital Competence, Digital Literacy, Usage Decision, E-Wallet, Students*