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Digital Literacy as The Basis for The Use of Digital Wallets during COVID-19 Pandemic

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ABSTRACT

This research aims to find out how far students in Yogyakarta carry digital literacy as the basis for using their e-wallets. An E-wallet is one of the cashless payment tools 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 the information they get from their environment. The basis of expertise is digital literacy by students using e-wallets. This research uses a qualitative research method with resource sampling and 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 the data source. This research results in students actively using 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. At the same time, the other quadrant has yet to be done by students using digital wallets.

INTRODUCTION

Nowadays, internet usage is getting higher. According to 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. It is evident from APJII (2020) that 95.4% of people use smartphones for the internet daily. Five reasons to use the internet produce social media as the most frequently used reason for using the internet (Mayangsari et al., 2021). In the context of digital marketing, the internet also extensively provides a very decisive role (Salim et al., 2022). Various brands compete to be present among 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 to get closer to the public so that the information can be adequately conveyed (Afifah & Yanti, 2022). Social media is no exception. There is an influence of impression exposure on brand associations of account followers (Prabowo et al., 2022).

Online shopping is based on increasing internet use and current conditions amid the Covid-19 pandemic. The COVID-19 pandemic impacts changes in public activities such as mental health, environmental activities, economic life, habits, and behaviors (Wisniewski, Polasik, Kotkowski, & Moro, 2021). One of the activities affected by the COVID-19 pandemic is economic activities. The pandemic has 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 (Salim et al., 2021). In line with online shopping, payment transactions have also changed. According to WHO (World Health Organisation), payment transactions advise making payments non-cash to avoid transmission of COVID-19 (Nidya, 2020).

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Non-cash payments, according to Bank Indonesia, are payment systems that use payment instruments in the form of cards (APMK), cheques, billet 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 popular in the community are server-based electronic money or digital wallets. Several digital wallets are popularly used worldwide, 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, electronic money transactions 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's digital wallet users in 2020 amounted to 63.6 million users with a user penetration of 25.6% with an average of 1 user using three 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 their 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 socioeconomic 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% of 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 included in the population at the upper 2, Middle 1, and Middle two socioeconomic status levels are part of the digital wallet users. The use of digital wallets by college students has a significant influence on the consumptive behavior of students. Digital wallets are considered manageable, safe and efficient, and innovative in the occurrence of retail transactions carried out by students (Kumala & Mutia, 2020).

Yogyakarta is 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. 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, and through the nearest bank unit to the latest using digital wallets. Using digital wallets as a means of payment for universities 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, are also helpful 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 (Marta et al., 2022). Meanwhile, one of these studies is from Widyastuti, Nuswantoro, & Sidhi (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. The subsequent research by Setyaningsih, Abdullah, Prihantoro, & Hustinawaty (2019) strengthened Darussalam University's media literacy in learning activities through e-learning.

A study by Musa, Hamid, & Ishak (2021) examines how 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. Furthermore, the research conducted by Rianto & Sukmawati (2021) shows that the pattern of digital media use by students in Yogyakarta tends to be in the high range for consumption, sufficient for production and distribution, but low for partisanship and collaboration. From some of the research mentioned, there are already those who use ten digital literacy competencies typical of JAPELIDI but have yet to mention using 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 digital wallet providers offer. In addition, expenses made in using 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 their use of the application. Literacy is a form of digital literacy carried out by digital wallet users. Digital literacy can be interpreted as using information technology to obtain, evaluate, and communicate findings. It includes technical skills such as using diverse digital technologies, determining which digital tools are best for specific tasks, and deciding how best to share information (Perdew, 2017). Based on JAPELIDI (Digital Literacy Activist Network), digital literacy has ten competencies: Accessing, Selecting, Understanding, Analyzing, Verifying, Evaluating, Distributing, Producing, Participating, and Collaborating (Yuwono, Anshari, Syafrizal, & Adiputra, 2018). Digital literacy is finally considered a critical competency today amid the increasing need to use digital technology (Hariyanti et al., 2021).

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 significantly 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, digital literacy can help users (students) maximize digital wallets' usefulness. Therefore, this study examines digital literacy as the basis for using digital wallets by students in Yogyakarta during the COVID-19 pandemic.

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 as interviews and document studies. This qualitative research examines natural objects—where the researcher is a crucial instrument. Sampling 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 using digital wallets in students. The way to test the validity of the data in this study is to triangulate sources, namely from students, as a source of information derived from selected individuals. How to conclude is carried out continuously during the study, then at the end, it will be re-verified by the researcher as the conclusion.

This study used a case study research method with a descriptive, explanatory level in students with a level of user 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 selected as informants in this study met the purposive sampling with specific considerations as resource persons (Sugiyono, 2015). For this study, researchers used a reference for students in Yogyakarta who transacted more than Rp digital wallets. 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 three digital wallets and with monthly expenses around Rp. 200,000.-. The interview was conducted with detailed questions about the digital literacy competencies when using digital wallets. Meanwhile, researchers record the history of objects' transactions using digital wallets to study documents.

RESULTS AND DISCUSSION

Research on digital literacy as the basis for digital wallets by students in Yogyakarta during the COVID-19 pandemic uses the interview method for students from various universities in Yogyakarta. The data collection 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 spending on digital wallets and nine people from several universities in Yogyakarta.

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

This research shows that digital literacy is 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 in terms of functional (competence in accessing, selecting, and understanding) and critical (competence in analyzing, verifying, and evaluating). Meanwhile, from the presuming 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 need to perform competencies optimally.

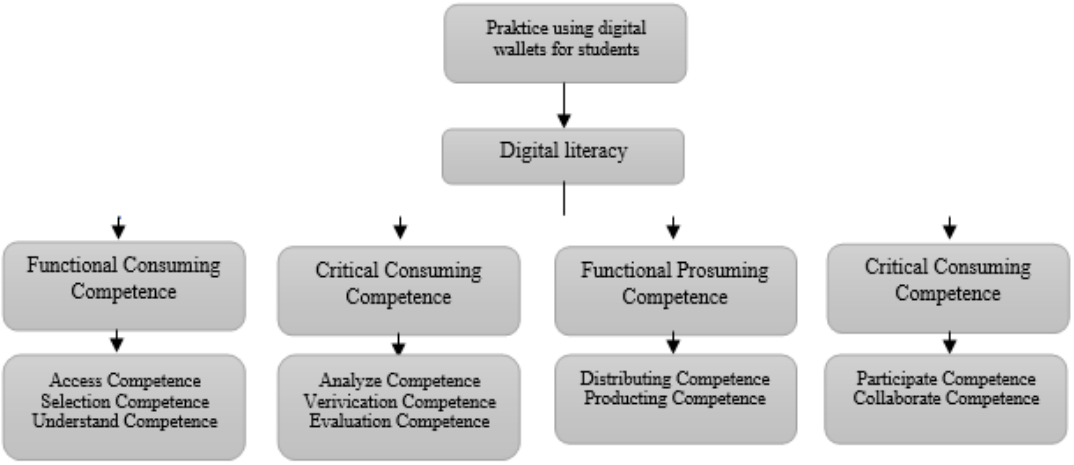

Fig 1. Research Result

A. Functional Consuming Competence

Access competencies are defined as technical competencies 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. 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 divide digital wallet access 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, digital wallets that integrate with e-commerce, and LinkAja, 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. It happens because students tend to give a portion when using digital wallets, so using them is more effective and provides benefits. In addition, its different uses place that the advantages of digital wallets in terms of their flexibility and accessibility make students 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 integrated with digital wallets. In contrast, an offline system is based on direct transactions using QR codes for stores that provide digital payment 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 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), it 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 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). It makes students 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 they create payment options with bonuses or discounts that can save expenses 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 has various ways to provide its 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.

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 done differently using 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 way to select digital wallets. It happens based on the necessary uses. It is different. The selection of digital wallets is based on what applications make digital wallets the primary means of payment. With the difference between digital wallets as the primary means of payment in some applications, students will select digital wallets and the applications they will use. In addition, digital wallets are also used in stores that provide offline payments, affecting the selection where each store cooperates with different digital wallets. It is in line with the survey results from Boku. Inc regarding the use of digital wallets is influenced by their 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 influences selection because it can reduce the use of digital wallets so that people will tend only to use their digital wallets when offline transactions occur. This form of the system 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 of digital wallets. Currently, digital wallets require users to verify user 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 data. This verification process is one of the actions to reduce the impact of the weaknesses of digital wallets whose security systems 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, discounts, or cashback in the form of points that can be exchanged if we 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 so that students can determine their digital wallet usage selection.

Understanding competence is the final part of the functional consuming competency section. Understanding competence is based on the user's ability to understand the meaning of the content 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 interviews with the speakers, it can be ascertained that the speakers understand the scope of the digital wallet. Students, as users, understand the features of digital wallets as a means of payment in place 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 frequent use, such as money transfer features, electronic token payments, and features to see the history of digital wallet use. Then in direct transactions (offline), the QR code feature becomes a feature often used in offline payment transactions.

Students obtain this understanding 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). In addition, this student's understanding is also in line with the Ipsos (2020) survey results. It states that in addition to being used for online transportation payments and buying online food/beverages, the younger generation generally uses digital wallets for store transactions and makes payments for other digital tokens.

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 identification number to verify the digital wallet's features. By submitting an identification 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 digital wallets offer security systems. In addition to the risks, there are also advantages to verifying the identity number for digital wallets in the form of money security in the event of loss or damage to the digital wallet tool device. The understanding of digital wallets students is also based on understanding 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 are provided. The scope of understanding of scope of digital wallets proves that students have understood what can be done with digital wallets and the risks that occur when using them.

B. Critical Consuming Competence

The competence of analyzing results from the 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 using digital wallets for students, analyzing competencies is interpreted as a point of view formed by students when using digital wallets.

Based on the interview results, 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 follows what the digital wallet developers have given: convenience, comfort, and security in using digital wallets (Madan & Arora, 2016). The point of view that is formed makes digital wallets a substitute for cash that does not change the face value of the cash, whereas 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 future to meet the daily needs of students. The needs from transportation and food to entertainment changed students' points of view from using cash to digital wallets. In addition, understanding digital wallets from various scopes, such as features of the working system of digital wallets, also influences students' points of view about digital wallets.

Verification competence is users' ability to combine digital media content and integrate their points of view (Kurnia et al., 2020). This competence is closely related to analytical competence, which is proof from the point of view that has been formed. 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 verification result becomes an aspect of increasing the point of view and becomes more comprehensive. 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 how much students trust digital wallets as a non-cash transaction tools. With a repeated verification process, students can reduce the risk of weaknesses in digital restrictions, such as increasing trust in using digital wallets both in security and the system.

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 users cycle from accessing to evaluating when using digital wallets as a means of payment at this time.

Based on the interview results, data was obtained that the evaluation of student use affects digital wallets. The student evaluation of digital wallets still focuses on measuring expenses within a particular time, which is then used to self-evaluate digital wallets. This form of evaluation is based on the advantages of digital wallets, where digital wallets have a monitoring feature to become a means of monitoring expenses and financial controllers and a reporting feature where students can quickly 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 why students use digital wallets with the decrease in digital wallets, which decreases students' use of digital wallets. It is in line with data released by IPSOS in 2020 that as many as 23% of the younger generation use digital wallets because they are motivated by promos (Ipsos, 2020). In addition, 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 an evaluation of expenses and the advantages of digital wallets, students determine the selection of current digital wallets.

C. Functional Presuming Competence

The practice of digital literacy as the basis for using digital wallets has stages of distributing information regarding 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 helpful for digital wallet users to exchange information they know with each other.

Distributing information to the younger generation experiences a turnover of information where the younger generation exchanges information about digital wallets. It 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). As part of the younger generation, students are involved in disseminating information either as informers or recipients.

Then, based on the results of interviews with students about the ability to distribute information, it was found that students shared information world of mouth (WOM), which was carried out either online or offline. Online information sharing is shared using accessible social media, such as sharing screenshots about the experience of using a digital wallet. It 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 discusses promos (benefits) and 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 adequate 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. It is higher than the trust in promos provided by digital media service providers, where only about 50% of people trust them, and 71% trust 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.

Concerning the competence of distribution, production involves duplicating content (in part or whole) (Kurnia et al., 2020). The competence of producing digital literacy in 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 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 them.

However, the content produced still tends to be promo content from the experience they feel. Other content, such as the experience of use in security and convenience, still needs to be made into deliberately created content.

D. Critical Presuming Competence

Critically, the competence to participate 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 use digital wallets can be seen more from the speakers actively involved in the digital wallet ecosystem.

Based on the interview results, student speakers 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 review that tells 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 students' lack of participation 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).

Collaboration competence is the final part of 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 broader community, movement, or network, both online and offline. In research on digital literacy in digital wallets, collaboration competence can be interpreted as a forum for digital wallet users to interact.

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 rarely follow forums because they only feel that using digital wallets without being involved in the forum ecosystem already benefits them. However, some students take part in forums about digital wallets, especially such as social media groups that provide much information about digital wallets, especially information in the form of promos held by digital wallets. With that, it can be seen that students still need to thoroughly carry out the collaborative competencies carried out by students in using digital wallets.

CONCLUSION

Based on the results and discussion of the research described in Chapter 3 regarding digital literacy as the basis for using digital wallets by students in Yogyakarta during the COVID-19 pandemic, using ten digital competencies of literacy by Japelidi. Students have been doing digital literacy in their use of digital wallets. It is based on 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 presuming (competence in distributing and producing) can still do it, and in critical presuming competencies, students still do not do optimally.

For future research, researchers may recommend researching consumer or shopping practices for college students using digital wallets based on gender. By choosing gender as the focus of the study, subsequent research can conclude 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.

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