

ABSTRAK

PENGARUH LITERASI KEUANGAN, LITERASI DIGITAL DAN *ELECTRONIC WORD OF MOUTH* (e-WoM) TERHADAP ADOPSI BANK DIGITAL

(Studi Kasus Pada Mahasiswa Program Studi Akuntansi Universitas Sanata
Dharma)

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Penelitian ini bertujuan untuk menganalisis pengaruh literasi keuangan, literasi digital dan *electronic word of mouth* (e-WoM) terhadap adopsi bank digital di kalangan mahasiswa program studi Akuntansi Universitas Sanata Dharma. Perkembangan teknologi perbankan digital saat ini memberikan kemudahan akses layanan finansial, namun juga menuntut pemahaman yang baik dari pengguna.

Penelitian ini menggunakan pendekatan kuantitatif dengan pendekatan *Structural Equation Model* (SEM) berbasis *Partial Least Squares* (PLS). Data dikumpulkan melalui Google Form yang disebarakan kepada mahasiswa Akuntansi Universitas Sanata Dharma menggunakan *teknik snowball sampling*. Jumlah responden dalam penelitian ini adalah 36 responden yang didapat dari mahasiswa akuntansi angkatan 2021-2024.

Hasil penelitian ini menunjukkan bahwa literasi keuangan, literasi digital dan e-WoM berpengaruh terhadap adopsi bank digital mahasiswa Akuntansi Universitas Sanata Dharma. Temuan ini memberikan wawasan penting terkait literasi keuangan, literasi digital dan e-WoM dalam mendorong pengguna layanan bank digital.

Kata Kunci: Literasi Keuangan, Literasi Digital, *Electronic Word of Mouth*, Adopsi Bank Digital

ABSTRACT

THE INFLUENCE OF FINANCIAL LITERACY, DIGITAL LITERACY, AND ELECTRONIC WORD OF MOUTH (e-WoM) ON DIGITAL BANK ADOPTION

(A Case Study on Accounting Students of Sanata Dharma University)

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This study aims to analyze the influence of financial literacy, digital literacy, and electronic word of mouth (e-WoM) on the adoption of digital banking among students of the Accounting Study Program at Sanata Dharma University. The development of digital banking technology today offers easier access to financial services but also demands a strong understanding from its users.

This research used a quantitative approach with Structural Equation Modeling (SEM) based on Partial Least Squares (PLS). Data were collected through a Google Form distributed to Accounting students at Sanata Dharma University by snowball sampling technique. The total number of respondents of this research were 36 students from Accounting of the 2021-2024 cohorts.

The results of the study indicate that financial literacy, digital literacy, and e-WoM have significant influences on the adoption of digital banking among Accounting students at Sanata Dharma University. These findings provide valuable insights into the role of financial literacy, digital literacy, and e-WoM in encouraging the use of digital banking services.

Keywords: Financial Literacy, Digital Literacy, Electronic Word of Mouth, Digital Bank Adoption