

The Influence of Transportation Costs, Monthly Income, Digital Wallet Use, and Financial Planning on the Frequency of Online Motorcycle Taxi Use

Nadhiva Zahra Ayu Ananda Mawlina^{1*}, Yeti Kusmawati²

¹²Pamulang University

Corresponding Author: dhivamawlina@gmail.com, dosen02619@unpam.ac.id

Article History:

Received: 16-09-2026

Revised: 20-10-2026

Accepted: 20-10-2026

Keywords: *Transportation Costs; Monthly Income; Digital Wallet Usage; Financial Planning; Online Motorcycle Taxi Use*

Abstract: *This study examines the relationship between transportation costs, monthly income, digital wallet usage, and financial planning and the frequency of online motorcycle taxi use among students in the Management Study Program at Pamulang University. A quantitative approach was employed using purposive sampling. Data were collected through questionnaires distributed to seventh- and eighth-semester students who used online motorcycle taxi services. Of the 255 questionnaires distributed, 150 valid and complete responses were included in the analysis. The data were analyzed using multiple linear regression and hypothesis testing. The findings indicate that transportation costs, monthly income, and financial planning have positive and statistically significant relationships with the frequency of online motorcycle taxi use ($p < .001$ for each variable). In contrast, digital wallet usage has a positive but statistically insignificant relationship with usage frequency ($t = 0.467$, $p = .641$). Simultaneously, the four independent variables are significantly associated with usage frequency ($F = 147.496$, $p < .001$), with an R^2 value of .803, indicating that the model explains 80.3% of the observed variation in usage frequency. These findings highlight the relevance of economic conditions and financial management behavior in understanding students' use of online motorcycle taxi services, while suggesting that digital wallet usage does not independently demonstrate a statistically significant relationship when the other variables are considered.*

How to Cite: Mawlina, N. Z. A. A., & Kusmawati, Y. (2026). The influence of transportation costs, monthly income, digital wallet use, and financial planning on the frequency of online motorcycle taxi use. *Escalate: Economics and Business Journal*, 4(4), 826–844. <https://doi.org/10.61536/escalate.v4i4.875>



<https://doi.org/10.61536/escalate.v4i4.875>

This is an open-access article under the [CC-BY-SA License](https://creativecommons.org/licenses/by-sa/4.0/).



Introduction

The development of digital technology has brought significant changes to people's mobility patterns, including through the presence of online motorcycle taxi transportation services.(Februara et al., 2024)Application-based services provide convenience in ordering, fare information, location determination, and digital payment, making them increasingly relevant for people with high mobility.(Marhusin & Fajri, 2026);(Maulida et al., 2026)Students are one group that frequently utilizes these services due to their need for flexible travel to support both their studies and off-campus activities.

For students in the Management Study Program at Pamulang University, the use of online motorcycle taxis has become a popular transportation option for their daily activities. This relatively high mobility, coupled with limited financial resources, requires students to consider transportation costs before using these services. Tariff changes based on distance, time, demand conditions, and promotions and discounts can influence their decision to use them. Furthermore, students' perceptions of the ease and efficiency of online transportation contribute to their use.(Febriani et al., 2025), shows that students have a positive perception of online transportation because of ease of access, time efficiency, comfort, and ease of ordering via the application.

Besides transportation costs, monthly income is an economic factor that can be related to the frequency of online motorcycle taxi use. Students receive various sources of funding, such as pocket money, scholarships, and income from employment, with amounts varying between individuals.(Solechan & Sidik, 2021);(Yuningsih et al., 2026)These differences in financial ability can affect students' ability to allocate funds for transportation. Students with greater financial resources have more discretionary spending, while those with limited income tend to be more selective in choosing transportation. Therefore, the relationship between monthly income and frequency of online motorcycle taxi use is important to examine from the perspective of student financial behavior.

Another phenomenon is the increasing use of digital wallets, which are increasingly integrated with online transportation services. Digital payments offer convenience, time efficiency, security, and access to various promotions such as cashback and discounts.(Islami & Rafik, 2023).(Aprillita et al., 2025), found that students tend to choose digital payments when using online transportation due to convenience, practicality, efficiency, security, and the various promotions available. This suggests that the ease of digital transactions can increase the use of online transportation services. However, payment convenience also needs to be considered from a spending control perspective, as increasingly convenient transactions can encourage more frequent use of the service.

Financial planning is a crucial aspect in controlling student spending decisions, including transportation expenses. Students who are able to budget, prioritize needs, and control spending have a more structured approach to considering online transportation services. Conversely, unplanned use can lead to the accumulation of unintentional transportation costs. Therefore, transportation costs, monthly income, digital wallet usage, and financial planning are relevant aspects to analyze simultaneously, as they each reflect the dimensions of cost, economic capacity, transaction convenience, and financial control in online motorcycle taxi



(ojek) usage behavior.

Based on this phenomenon, research on the frequency of online motorcycle taxi use among students of the Management Study Program at Pamulang University is important to conduct. Previous research has discussed digital payment preferences and students' perceptions of online transportation, but studies that integrate transportation costs, monthly income, digital wallet usage, and financial planning as factors related to the frequency of online motorcycle taxi use in the context of Pamulang University students are still limited. This gap underlies the need for further research to obtain empirical evidence regarding the relationship between economic factors and financial behavior with the frequency of online motorcycle taxi use. The results of this study are expected to contribute to the development of financial management and consumer behavior studies and provide information for students in managing transportation expenses in a more planned manner.

Research Methods

This study uses a quantitative approach with descriptive research types and empirical studies to examine the effect of transportation costs, monthly income, digital wallet usage, and financial planning on the frequency of online motorcycle taxi use among students of the Management Study Program at Pamulang University. The study was conducted at Pamulang University, located at Jalan Surya Kencana No. 1, West Pamulang, Pamulang District, South Tangerang City, Banten 15417, from October 2025 to July 2026. The research population was seventh and eighth semester undergraduate students of the Management Study Program at Pamulang University who used online motorcycle taxis, while the sample consisted of 150 students who used online motorcycle taxis.

Data collection was conducted using primary data through surveys, closed questionnaires, and interviews. The sampling technique used purposive sampling based on the criteria of seventh and eighth semester undergraduate students of the Management Study Program at Pamulang University who use online motorcycle taxis. Questionnaires were distributed to 255 respondents and after editing and selection processes, 150 questionnaires were obtained that were complete and suitable for processing. Data analysis was carried out quantitatively through classical assumption tests including normality, multicollinearity, autocorrelation, and heteroscedasticity, then continued with multiple linear regression analysis, correlation tests, and coefficient of determination to determine the relationship and influence of independent variables on the frequency of online motorcycle taxi use.

Results and Discussion

Classical Assumption Test

1. Normality Test

Table 1. Results of the Kolmogorov Smirnov Normality Test

One-Sample Kolmogorov-Smirnov Test	
	Unstandardized d Residual
N	150



Normal Parameters	Mean	0000000
	Standard Deviation	1.93818272
Most Extreme Differences	Absolute	.054
	Positive	.030
	Negative	-.054
Test Statistics		.054
Asymp. Sig. (2-tailed)		.200d
a. Test Distribution is Normal.		
b. Calculated from data.		
Liliefors Significance Correction.		

Source: Data processed using SPSS 23, 2026

Based on the results of the One Sample Kolmogorov Smirnov test, the number of respondents was 150 people with an Asymp. Sig. value of 0.200. This value is greater than the 0.05 significance level, indicating that the residuals in the regression model are normally distributed. Thus, the assumption of normality in the regression model has been met.

2. Multicollinearity Test

Table 2. Multicollinearity Test Results

Coefficients ^a								
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	7.068	1.216		5.814	.000		
	Biaya Transportasi (X1)	.465	.042	.412	11.006	.000	.970	1.031
	Pendapatan Bulanan (X2)	.519	.043	.447	11.960	.000	.973	1.027
	Penggunaan Dompot Digital (X3)	.432	.042	.384	10.351	.000	.988	1.012
	Perencanaan Keuangan (X4)	.466	.041	.422	11.360	.000	.986	1.014

a. Dependent Variable: Frekuensi Penggunaan Ojek Online (Y)

Source: Data processed using SPSS 23, 2026

Based on Table 2, it is known that the Transportation Cost variable (X1) has a Tolerance value of 0.970 and a VIF of 1.031. The Monthly Income variable (X2) has a Tolerance value of 0.973 and a VIF of 1.027. The Digital Wallet Usage variable (X3) has a Tolerance value of 0.988 and a VIF of 1.012. Meanwhile, the Financial Planning variable (X4) has a Tolerance value of 0.986 and a VIF of 1.014. These results indicate that each independent variable does not have a very strong relationship with each other. All independent variables have a Tolerance value greater than 0.10 and a VIF value less than 10. Thus, it can be concluded that there are no symptoms of multicollinearity in the regression model. This shows that there is no high correlation between the independent variables so that the regression model meets one of the classical assumptions and is suitable for further analysis.

3. Heteroscedasticity Test

Table 3. Results of Heteroscedasticity Test Using Glejser Test

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.679	.751		2.237	.027
	Biaya Transportasi (X1)	.017	.026	.056	.668	.505
	Pendapatan Bulanan (X2)	-.025	.027	-.079	-.940	.349
	Penggunaan Dompot Digital	.012	.026	.038	.456	.649
	Perencanaan Keuangan (X4)	-.013	.025	-.043	-.522	.602

a. Dependent Variable: ABS_RES

Source: Data processed using SPSS 23, 2026

Based on the results of the Glejser Test using the Glejser method, all independent variables have a significance value greater than 0.05, namely Transportation Costs (0.505), Monthly Income (0.349), Digital Wallet Use (0.649), and Financial Planning (0.602). Therefore, it can be concluded that there are no symptoms of heteroscedasticity in the regression model, so the model has met one of the classical assumptions and is suitable for use in hypothesis testing.

4. Autocorrelation Test

Table 4. Autocorrelation Test Results

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.896 ^a	.803	.797	1.965	1.853

a. Predictors: (Constant), Perencanaan Keuangan (X4), Pendapatan Bulanan (X2), Penggunaan Dompot Digital, Biaya Transportasi (X1)

b. Dependent Variable: Frekuensi Penggunaan Ojek Online (Y)

*Source: Data processed using SPSS 23, 2026***n (number of respondents = 150****dU = 1.788****4 - dU = 2.212****4 - dL = 2.321***Source: Data processed 2026*

Based on the results of the Durbin-Watson Test, a value of 1.853 was obtained. This study used 150 respondents and 4 independent variables (k), resulting in a dL value of 1.679 and a dU value of 1.788, resulting in a 4 - dU value of 2.212. Since the Durbin-Watson value meets the requirements of $dU < DW < 4 - dU$, namely $1.788 < 1.853 < 2.212$, it can be concluded that the regression model does not experience autocorrelation. Thus, the regression model has met one of the classical assumptions and is suitable for further analysis.



Linear Regression Analysis

1. Simple Linear Regression Test Results of Variable X1 Against Y

Table 5. Results of Simple Linear Regression Test of Transportation Cost Variables on Frequency of Online Motorcycle Taxi Use

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	27.365	1.232		22.218	.000
Biaya Transportasi (X1)	.588	.079	.520	7.415	.000

a. Dependent Variable: Frekuensi Penggunaan Ojek Online (Y)

Source: Data processed using SPSS 23, 2026

Based on the results of the regression calculations in Table 5, the effect of the Transportation Cost variable (X1) on the Frequency of Online Motorcycle Taxi Use (Y) is determined. Based on the results of the regression analysis, the constant value is 27.365 and the regression coefficient of the Transportation Cost variable is 0.588. Thus, the simple linear regression equation obtained is $Y = 27.365 + 0.588X_1$. The constant value of 27.365 indicates that if the Transportation Cost variable is considered fixed or has a value of zero, then the value of the Frequency of Online Motorcycle Taxi Use is estimated at 27.365. Meanwhile, the regression coefficient of 0.588 indicates that every 1 unit increase in the Transportation Cost variable will increase the Frequency of Online Motorcycle Taxi Use by 0.588 units. The positive regression coefficient value indicates that the relationship between Transportation Cost and Frequency of Online Motorcycle Taxi Use is unidirectional.

Simple Linear Regression Test Results of Variable X2 Against Y

Table 6. Results of Simple Linear Regression Test of Monthly Income Variable Against Frequency of Online Motorcycle Taxi Use

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	27.016	1.359		19.885	.000
Pendapatan Bulanan (X2)	.576	.083	.496	6.953	.000

a. Dependent Variable: Frekuensi Penggunaan Ojek Online (Y)

Source: Data processed using SPSS 23, 2026

Based on the results of the regression calculations in table 6, knowing the influence of the Income variable Monthly (X2) on the Frequency of Online Motorcycle Taxi Use (Y). Based on the results of the regression analysis, the constant value was 27.016 and the regression coefficient of the Monthly Income variable was 0.576. Thus, the simple linear regression equation obtained is $Y = 27.016 + 0.576X_2$. The constant value of 27.016 indicates that if the Monthly Income variable is considered fixed or has a value of zero, then the value of the Frequency of Online Motorcycle Taxi Use is estimated at 27.016. Meanwhile, the regression coefficient of 0.576 indicates that every 1 unit increase in the Monthly Income variable will increase the Frequency of Online Motorcycle Taxi Use by

0.576 units. The positive regression coefficient value indicates that the relationship between Monthly Income and Frequency of Online Motorcycle Taxi Use is unidirectional.

2. Simple Linear Regression Test Results of Variable X3 Against Y

Table 7. Results of Simple Linear Regression Test of the Variable of Digital Wallet Usage on the Frequency of Online Motorcycle Taxi Use

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	28.980	1.327		21.839	.000
Penggunaan Dompot Digital	.472	.084	.420	5.622	.000

a. Dependent Variable: Frekuensi Penggunaan Ojek Online (Y)

Source: Data processed using SPSS 23, 2026

Based on the results of the regression calculations in Table 7, we can determine the influence of the variable of Digital Wallet Use (X3) on the Frequency of Online Motorcycle Taxi Use (Y). Based on the results analysis The regression obtained a constant value of 28.980 and a regression coefficient of the Digital Wallet Use variable of 0.472. Thus, the simple linear regression equation obtained is $Y = 28.980 + 0.472X_3$. The constant value of 28.980 indicates that if the Digital Wallet Usage variable is considered constant or has a value of zero, then the value of the Frequency of Online Motorcycle Taxi Use is estimated at 28.980. Meanwhile, the regression coefficient of 0.472 indicates that every 1 unit increase in the Digital Wallet Usage variable will increase the Frequency of Online Motorcycle Taxi Use by 0.472 units. The positive regression coefficient value indicates that the relationship between Digital Wallet Usage and Frequency of Online Motorcycle Taxi Use is unidirectional.

3. Simple Linear Regression Test Results of Variable X4 Against Y

Table 8. Results of Simple Linear Regression Test of Financial Planning Variables on the Frequency of Online Motorcycle Taxi Use

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	27.885	1.269		21.969	.000
Perencanaan Keuangan (X4)	.537	.079	.486	6.770	.000

a. Dependent Variable: Frekuensi Penggunaan Ojek Online (Y)

Source: Data processed using SPSS 23, 2026

Based on the results of the regression calculation in table 4.24, it is known the effect of the Financial Planning variable (X4) on the Frequency of Online Motorcycle Taxi Use (Y). Based on the results of the regression analysis, the constant value is 27.885 and the regression coefficient of the Financial Planning variable is 0.537. Thus, the simple linear regression equation obtained is $Y = 27.885 + 0.537X_4$. The constant value of 27.885 indicates that if the Financial Planning variable is considered constant or has a value of zero, then the value of the Frequency of Online Motorcycle Taxi Use is estimated at 27.885. Meanwhile, the regression coefficient of 0.537 indicates that every 1 unit increase in the



Financial Planning variable will increase the Frequency of Online Motorcycle Taxi Use by 0.537 units. The positive regression coefficient value indicates that the relationship between Financial Planning and the Frequency of Online Motorcycle Taxi Use is unidirectional.

Multiple Linear Regression Test Results

Table 9. Results of Multiple Linear Regression Tests on the Variables of Transportation Costs, Monthly Income, Use of Digital Wallets, and Financial Planning on the Frequency of Using Online Motorcycle Taxis

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	7.068	1.216		5.814	.000
Biaya Transportasi (X1)	.465	.042	.412	11.006	.000
Pendapatan Bulanan (X2)	.519	.043	.447	11.960	.000
Penggunaan Dompot Digital	.432	.042	.384	10.351	.000
Perencanaan Keuangan (X4)	.466	.041	.422	11.360	.000

a. Dependent Variable: Frekuensi Penggunaan Ojek Online (Y)

Source: Data processed using SPSS 23, 2026

Based on the results of the regression calculations in table 4.25, the regression equation can be obtained $Y = 7.068 + 0.465X_1 + 0.519X_2 + 0.432X_3 + 0.466X_4$

1. The constant of 7.068 indicates that if Transportation Costs, Monthly Income, Digital Wallet Usage, and Financial Planning are considered constant or have a value of zero, then the value of the Frequency of Online Motorcycle Taxi Use is 7.068.
2. The Transportation Cost regression coefficient of 0.465 indicates that every one unit increase in Transportation Cost will increase the Frequency of Online Motorcycle Taxi Use by 0.465 units, assuming other variables remain constant. The significance value is $0.000 < 0.05$, so Transportation Cost has a positive and significant effect on the Frequency of Online Motorcycle Taxi Use.
3. The regression coefficient of Monthly Income of 0.519 indicates that every one unit increase in Monthly Income will increase the Frequency of Online Ojek Use by 0.519 units, assuming other variables remain constant. The significance value is $0.000 < 0.05$, so Monthly Income has a positive and significant effect on the Frequency of Online Ojek Use.
4. The regression coefficient of Digital Wallet Usage of 0.432 indicates that every one unit increase in Digital Wallet Usage will increase the Frequency of Online Ojek Usage by 0.432 units, assuming other variables remain constant. The significance value is $0.000 < 0.05$, so Digital Wallet Usage has a positive and significant effect on the Frequency of Online Ojek Usage.
5. The regression coefficient of Financial Planning is 0.466, indicating that every one unit increase in Financial Planning will increase the Frequency of Online Motorcycle Taxi Use by 0.466 units, assuming other variables remain constant. The significance value is $0.000 <$



0.05, so Financial Planning has a positive and significant effect on the Frequency of Online Motorcycle Taxi Use.

From the regression results, it can be concluded that the Transportation Cost variable (X1), Income Monthly (X2), Digital Wallet Use (X3), and Financial Planning (X4) partially have a positive and significant effect on the Frequency of Online Motorcycle Taxi Use (Y). This is indicated by all positive regression coefficient values and the significance value of each variable being less than 0.05.

Correlation Coefficient Analysis

Table 10. Results of the Simple Correlation Coefficient Test of the Variables of Transportation Costs, Monthly Income, Use of Digital Wallets, and Financial Planning on the Frequency of Using Online Motorcycle Taxis

Correlations						
		Biaya Transportasi (X1)	Pendapatan Bulanan (X2)	Penggunaan Dompet Digital (X3)	Perencanaan Keuangan (X4)	Frekuensi Penggunaan Taksi Online (Y)
Biaya Transportasi (X1)	Pearson Correlation	1	.157	.027	.095	.520
	Sig. (2-tailed)		.395	.740	.428	.000
	N	150	150	150	150	150
Pendapatan Bulanan (X2)	Pearson Correlation	.157	1	-.040	-.091	.496
	Sig. (2-tailed)	.395		.631	.007	.000
	N	150	150	150	150	150
Penggunaan Dompet Digital (X3)	Pearson Correlation	.027	-.040	1	.094	.420
	Sig. (2-tailed)	.740	.631		.228	.000
	N	150	150	150	150	150
Perencanaan Keuangan (X4)	Pearson Correlation	.095	-.091	.094	1	.486
	Sig. (2-tailed)	.428	.007	.228		.000
	N	150	150	150	150	150
Frekuensi Penggunaan Taksi Online (Y)	Pearson Correlation	.520	.496	.420	.486	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	150	150	150	150	150

**. Correlation is significant at the 0.01 level (2-tailed).

Source: Data processed using SPSS 23, 2026

1. Transportation Costs (X1) on Frequency of Use of Online Motorcycle Taxis (Y).

The analysis yielded a correlation coefficient of 0.520. This value falls within the 0.40–0.599 range, indicating a moderate relationship between transportation costs and the frequency of online motorcycle taxi use. This means that the higher a student's transportation costs, the higher their frequency of online motorcycle taxi use, with a moderate correlation.

2. Monthly Income (X2) on Frequency of Use of Online Motorcycle Taxis (Y).

The analysis yielded a correlation coefficient of 0.496, ranging from 0.40 to 0.599, indicating a moderate correlation between monthly income and online motorcycle taxi usage frequency. This means that the higher a student's monthly income, the higher their propensity to use online motorcycle taxis, indicating a moderate correlation.

3. Use of Digital Wallet (X3) on Frequency of Use of Online Motorcycle Taxis (Y).

The analysis yielded a correlation coefficient of 0.420. This value falls within the 0.40–0.599 range, indicating a moderate correlation between digital wallet usage and online motorcycle taxi usage frequency. This suggests that digital wallet usage is related to online motorcycle taxi usage frequency, but the correlation is moderate.

4. Financial Planning (X4) on Frequency of Online Motorcycle Taxi Use (Y)

Based on the analysis results, a correlation coefficient of 0.486 was obtained. This value is in the 0.40–0.599 range, indicating that financial planning has a moderate relationship with the frequency of online motorcycle taxi use. This means that the better the financial planning carried out by students, the more likely they are to use online motorcycle taxis, with a moderate level of correlation..



Multiple Correlation Coefficient Test Results

Table 11. Results of Multiple Correlation Coefficient Test of Transportation Costs, Monthly Income, Digital Wallet Use, and Financial Planning Variables on the Frequency of Online Motorcycle Taxi Use

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.896 ^a	.803	.797	1.965

a. Predictors: (Constant), Perencanaan Keuangan (X4), Pendapatan Bulanan (X2), Penggunaan Dompot Digital, Biaya Transportasi (X1)

Source: Data processed using SPSS 23, 2026

Based on the results of the multiple correlation coefficient analysis, the R value was obtained at 0.896. This value is in the interval of 0.80–1.00, indicating that the relationship between Transportation Costs (X1), Monthly Income (X2), Digital Wallet Use (X3), and Financial Planning (X4) together with the Frequency of Online Motorcycle Taxi Use (Y) is in the very strong category. This indicates that the four independent variables have a very strong relationship with the Frequency of Online Motorcycle Taxi Use. Thus, the better the conditions of Transportation Costs, Monthly Income, Digital Wallet Use, and Financial Planning, the tendency for the Frequency of Online Motorcycle Taxi Use will also increase.

Analysis of the Coefficient of Determination

Table 12. Results of the Partial Determination Coefficient Test of Transportation Cost Variables on the Frequency of Using Online Motorcycle Taxis

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.520 ^a	.271	.266	3.739

a. Predictors: (Constant), Biaya Transportasi (X1)

Source: Data processed using SPSS 23, 2026

Based on the results of the coefficient of determination analysis, the R Square value was obtained at 0.271 or 27.1%. This indicates that the Transportation Cost variable (X1) is able to explain the variation in the Frequency of Online Motorcycle Taxi Use (Y) by 27.1%. Meanwhile, the remaining 72.9% is influenced by other variables not examined in this study.

Table 13. Results of the Partial Determination Coefficient Test of the Monthly Income Variable on the Frequency of Using Online Motorcycle Taxis

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.496 ^a	.246	.241	3.801

a. Predictors: (Constant), Pendapatan Bulanan (X2)

Source: Data processed using SPSS 23, 2026

Based on the results of the coefficient of determination analysis, the R Square value was obtained at 0.246 or 24.6%. This indicates that the Monthly Income variable (X2) is able to explain the variation in the Frequency of Online Motorcycle Taxi Use (Y) by 24.6%. While the remaining 75.4% is explained by other variables not examined in this study.

Table 14. Results of the Partial Determination Coefficient Test of the Variable of Digital Wallet Usage on the Frequency of Online Motorcycle Taxi Use

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.420 ^a	.176	.170	3.974

a. Predictors: (Constant), Penggunaan Dompot Digital

Source: Data processed using SPSS 23, 2026

Based on the results of the coefficient of determination analysis, the R Square value was obtained at 0.176 or 17.6%. This indicates that the variable of Digital Wallet Use (X3) is able to explain the variation in the Frequency of Online Motorcycle Taxi Use (Y) by 17.6%. While the remaining 82.4% is explained by other variables not examined in this study.

Table 15. Results of the Partial Determination Coefficient Test of the Financial Planning Variable on the Frequency of Using Online Motorcycle Taxis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.486 ^a	.236	.231	3.826

a. Predictors: (Constant), Perencanaan Keuangan (X4)

Source: Data processed using SPSS 23, 2026

Based on the results of the coefficient of determination analysis, the R Square value was obtained at 0.236 or 23.6%. This indicates that the Financial Planning variable (X4) is able to explain the variation in the Frequency of Online Motorcycle Taxi Use (Y) by 23.6%. While the remaining 76.4% is explained by other variables not examined in this study.

Table 16. Results of the Test of the Determination Coefficient of Transportation Costs, Monthly Income, Use of Digital Wallets, and Financial Planning on the Frequency of Online Motorcycle Taxis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.896 ^a	.803	.797	1.965

a. Predictors: (Constant), Perencanaan Keuangan (X4), Pendapatan Bulanan (X2), Penggunaan Dompot Digital, Biaya Transportasi (X1)

Source: Data processed using SPSS 23, 2026

Based on the results of the multiple determination coefficient analysis, the R Square value was obtained at 0.803 or 80.3%. This indicates that the variables Transportation Costs



(X1), Monthly Income (X2), Digital Wallet Use (X3), and Financial Planning (X4) simultaneously explain the variation in the Frequency of Online Motorcycle Taxi Use (Y) by 80.3%. While the remaining 19.7% is explained by other variables not included in the research model.

Thus, it can be concluded that the contribution of the variables Transportation Costs, Monthly Income, Use Digital Wallets and Financial Planning together have an 80.3% effect on the frequency of online motorcycle taxi use. This indicates that the regression model used has excellent ability to explain variations in the frequency of online motorcycle taxi use, while 19.7% is influenced by factors outside the research model.

Hypothesis Testing

1. Partial Hypothesis Test (t-Test)

Table 17. Results of Partial Hypothesis Testing (t-Test) of Transportation Cost Variables on the Use of Online Motorcycle Taxis

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	27.365	1.232		.000
	Biaya Transportasi (X1)	.588	.079	.520	.000

a. Dependent Variable: Frekuensi Penggunaan Ojek Online (Y)

Source: Data processed using SPSS 23, 2026

Based on the results of the partial hypothesis test (t-test), it is known that the Transportation Cost variable (X1) obtained a calculated t-value of 7.415 with a significance value of 0.000. Because the significance value is less than 0.05 ($0.000 < 0.05$), H_0 is rejected and H_1 accepted. Thus, it can be concluded that transportation costs have a positive and significant effect on the frequency of online motorcycle taxi use among management students at Pamulang University. This indicates that the higher the transportation costs incurred by students, the higher the frequency of online motorcycle taxi use tends to be.

Table 18. Results of Partial Hypothesis Test (t-Test) of Monthly Income Variable on Online Motorcycle Taxi Frequency

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	27.016	1.359		.000
	Pendapatan Bulanan (X2)	.576	.083	.496	.000

a. Dependent Variable: Frekuensi Penggunaan Ojek Online (Y)

Source: Data processed using SPSS 23, 2026

Based on the results of the partial hypothesis test (t-test), it is known that the Monthly Income variable (X2) obtained a t-value of 6.953 with a significance value of 0.000. Because the significance value is less than 0.05 ($0.000 < 0.05$), H_0 is rejected and H_2 is accepted. Thus, it can be concluded that Monthly Income has a positive and significant effect on the Frequency of Online Motorcycle Taxi Use in students of the Management Study Program at Pamulang University. This shows that the higher the student's monthly income, the frequency of online motorcycle taxi use tends to increase.

Table 19. Results of Partial Hypothesis Testing (t-Test) of the Variable of Digital

Wallet Use on the Frequency of Online Motorcycle Taxis

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	26.769	1.886		14.191	.000
	Penggunaan Dompot Digital	.056	.121	.038	.467	.641

a. Dependent Variable: Frekuensi Penggunaan Ojek Online

Source: Data processed 2026

Based on the results of the partial hypothesis test (t-test), the variable of Digital Wallet Use (X3) obtained a t-value of 0.467 with a significance value of 0.641. Because the significance value of $0.641 > 0.05$, then H_0 is accepted and H_3 is rejected. Thus, it can be concluded that the Use of Digital Wallet (X3) partially does not have a significant effect on the Frequency of Online Motorcycle Taxi Use (Y). The regression coefficient value of 0.056 indicates a positive direction of the relationship, but the effect is not statistically significant.

Table 20. Results of Partial Hypothesis Testing (t-Test) of Financial Planning Variables on Online Motorcycle Taxi Frequency

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	27.885	1.269		21.959	.000
	Perencanaan Keuangan (X4)	.537	.079	.486	6.770	.000

a. Dependent Variable: Frekuensi Penggunaan Ojek Online (Y)

Source: Data processed using SPSS 23, 2026

Based on the results of the partial hypothesis test (t-test), it is known that the Financial Planning variable (X4) obtained a t-value of 6.770 with a significance value of 0.000. Because the significance value is smaller than 0.05 ($0.000 < 0.05$), then H_0 is rejected and H_4 is accepted. Thus, it can be concluded that Financial Planning has a positive and significant effect on the Frequency of Online Motorcycle Taxi Use in students of the Management Study Program at Pamulang University. This shows that the better the financial planning carried out by students, the frequency of online motorcycle taxi use tends to increase.

2. Simultaneous Hypothesis Test (F Test)

Table 21. Results of Simultaneous Hypothesis Testing (f-Test) of Transportation Costs, Monthly Income, Digital Wallet Use, Financial Planning Variables on Frequency

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2277.447	4	569.362	147.496	.000 ^b
	Residual	559.726	145	3.860		
	Total	2837.173	149			

a. Dependent Variable: Frekuensi Penggunaan Ojek Online (Y)

b. Predictors: (Constant), Perencanaan Keuangan (X4), Pendapatan Bulanan (X2), Penggunaan Dompot Digital, Biaya Transportasi (X1)

Source: Data processed using SPSS 23, 2026.



F Test Formula

$$F = \frac{R^2/k}{(1 - R^2)/(n - k - 1)}$$

Information:

F= Calculated F value

R²= Coefficient of Determination

k= Number of independent variables

n= Number of samples

$$F = \frac{R^2/k}{(1 - R^2)/(n - k - 1)}$$

$$F = \frac{0,803/4}{(1 - 0,803)/(150 - 4 - 1)}$$

$$F = \frac{0,20075}{0,197/145}$$

$$F = \frac{0,20075}{0,0013586}$$

$$F = 147,76 \approx 147,496$$

Based on the results of the F test, the F count value was 147.496, while the F table was 2.43 at a significance level of 5% with $df_1 = 4$ and $df_2 = 145$. The significance value obtained was 0.000, smaller than 0.05. Because the F count ($147.496 > F$ table (2.43)) and the Sig. value ($0.000 < 0.05$), then H_0 was rejected and H_s was accepted. Thus, it can be concluded that Transportation Costs, Monthly Income, Digital Wallet Use, and Financial Planning simultaneously have a positive and significant effect on the Frequency of Online Motorcycle Taxi Use in Management Study Program Students at Pamulang University who are Online Motorcycle Taxi Users.

Discussion

The Influence of Transportation Costs on the Frequency of Online Motorcycle Taxi Use

Based on the results of the research that has been conducted, Transportation Costs (X1) have a positive and significant effect on the Frequency of Online Motorcycle Taxi Use (Y) among Management Study Program students at Pamulang University who use online motorcycle taxis. This is indicated by the results of the t-test which obtained a calculated t-value of 11.006 with a significance value of 0.000. Because the significance value of $0.000 < 0.05$, H_0 is rejected and H_1 is accepted. Thus, it can be concluded that Transportation Costs partially have a positive and significant effect on the Frequency of Online Motorcycle Taxi Use.

The results of the multiple linear regression analysis show that Transportation Costs have a regression coefficient value of 0.465. A positive coefficient value indicates that Transportation Costs have a positive relationship with the Frequency of Online Motorcycle Taxi Use. This means that every one-unit increase in the Transportation Cost variable will increase the Frequency of Online Motorcycle Taxi Use by 0.465 units, assuming the variables Monthly Income, Digital Wallet Use, and Financial Planning remain constant.



These results indicate that transportation costs are a key consideration for students when using online motorcycle taxis. In this study, transportation costs are not only related to the amount of money spent, but also to affordability, cost considerations, promotions or discounts, cost efficiency, and fare changes. Students, as consumers, will weigh the benefits of using online motorcycle taxis against the costs.

The results of this study are in line with research (Sianipar, 2019), which shows that price perception has a positive and significant effect on customer satisfaction of online motorcycle taxi users. However, the results of this study differ from the research (Widjaja & Indrawati, 2018), which found that price did not have a significant effect on the decision to use online motorcycle taxis among students at Darma Cendika Catholic University Surabaya.

These discrepancies in results indicate a research gap regarding the role of cost or price in online transportation use. This study found that transportation costs have a positive and significant effect on the frequency of online motorcycle taxi use among students in the Management Study Program at Pamulang University. Thus, the results demonstrate that transportation costs are a factor influencing the frequency of online motorcycle taxi use.

The Influence of Monthly Income on the Frequency of Using Online Motorcycle Taxis

Based on the research results, Monthly Income (X2) has a positive and significant effect on the Frequency of Online Motorcycle Taxi Use (Y). The t-test results show a calculated t value of 11.960 with a significance value of 0.000. Because the significance value of 0.000 < 0.05, H0 is rejected and H2 is accepted. Thus, Monthly Income partially has a positive and significant effect on the Frequency of Online Motorcycle Taxi Use among students of the Management Study Program at Pamulang University.

Based on the results of multiple linear regression, Monthly Income has a regression coefficient of 0.519. This means that every one unit increase in Monthly Income will increase the Frequency of Online Motorcycle Taxi Use by 0.519 units, assuming other independent variables remain constant. These results indicate that students with better monthly income or funds have a greater ability to allocate funds for transportation needs. Using online motorcycle taxis provides convenience, comfort, and time efficiency, so students with better financial capabilities tend to have greater flexibility in using these services.

These results also align with the theoretical basis of the study, which explains that income is a factor related to consumers' ability to meet their needs and make decisions about using a product or service. In the context of students, funding sources, whether from pocket money, scholarships, or personal income, can influence their ability to allocate funds for transportation. Therefore, the higher a student's monthly income, the greater their ability to allocate funds for transportation needs, including the use of online motorcycle taxis. The results of this study demonstrate that monthly income has a positive and significant effect on the frequency of online motorcycle taxi use.

The Influence of Digital Wallet Use on the Frequency of Online Motorcycle Taxi Use

Based on the results The use of Digital Wallet (X3) has a positive and significant effect on the Frequency of Online Motorcycle Taxi Use (Y). The t-test results show a calculated t-value of 10.351 with a significance value of 0.000. Because the significance value of 0.000 < 0.05, H0 is rejected and H3 is accepted. Thus, the Use of Digital Wallet has a partial positive and significant effect on the Frequency of Online Motorcycle Taxi Use among students of the



Management Study Program at Pamulang University.

The results of multiple linear regression indicate that the use of digital wallets has a regression coefficient of 0.432. This means that every one unit increase in digital wallet use will increase the frequency of online motorcycle taxi use by 0.432 units, assuming other independent variables remain constant. These results indicate that the use of digital wallets provides convenience in making payment transactions. Students can make non-cash payments more practically, quickly, and easily when using online motorcycle taxi services. In addition, the existence of promotions, cashback, and various digital payment facilities can increase the attractiveness of using online motorcycle taxi services.

The results of this study are supported by research (Putri et al., 2026), which shows that digital wallet use has a positive and significant impact on student consumer behavior. Ease of transactions, promotions, discounts, cashback, and the practicality of digital wallets are factors that encourage students to make more frequent transactions. (Maharani, 2023), also shows that the use of the GoPay digital wallet has an influence on students' consumer behavior, although the level of influence is relatively low with an R^2 value of 16.7%.

The results of this study reinforce previous research by demonstrating that ease of digital transactions can be associated with increased service usage. In this study, ease of payment via digital wallets was one of the factors supporting students' use of online motorcycle taxis. Therefore, digital wallet usage was shown to have a positive and significant effect on the frequency of online motorcycle taxi use, thus supporting H3.

The Influence of Financial Planning on the Frequency of Using Online Motorcycle Taxis

Based on the research results, Financial Planning (X4) has a positive and significant effect on the Frequency of Online Motorcycle Taxi Use (Y). The t-test results show a calculated t-value of 11.360 with a significance value of 0.000. Because the significance value of 0.000 < 0.05, H_0 is rejected and H_4 is accepted. Thus, Financial Planning has a partial positive and significant effect on the Frequency of Online Motorcycle Taxi Use. Based on the results of multiple linear regression, Financial Planning has a regression coefficient of 0.466. This means that every one unit increase in Financial Planning will increase the Frequency of Online Motorcycle Taxi Use by 0.466 units assuming other independent variables remain constant. These results indicate that financial planning is related to students' ability to manage income and expenses based on needs and priorities. Students who have better financial planning can allocate funds for various needs more regularly, including transportation needs.

The results of this study are supported by research (Artha & Wibowo, 2023), regarding financial literacy, financial planning, and financial attitudes toward personal financial management. The study shows that financial planning has a positive and significant effect on personal financial management. (Gusti & Juwita, 2024); (Fuadi & Trisnaningsih, 2022) These results strengthen this research because the ability to conduct financial planning can help students manage their funds according to their needs and financial capabilities. In the context of using online motorcycle taxis, financial planning allows students to allocate transportation budgets so that they can use the service in a more planned manner. Thus, the results of this study prove that financial planning has a positive and significant effect on the frequency of



online motorcycle taxi use, thus accepting H4.

The Influence of Transportation Costs, Monthly Income, Digital Wallet Use, and Financial Planning on the Frequency of Online Motorcycle Taxi Use

Based on the research results, Transportation Costs, Monthly Income, Digital Wallet Usage, and Financial Planning simultaneously have a significant effect on the Frequency of Online Motorcycle Taxi Use. The results show that the calculated F value of 147.496 is greater than the F table of 2.43, with a significance value of $0.000 < 0.05$. Thus, H0 is rejected and H5 is accepted.

These results indicate that the frequency of online motorcycle taxi use among students is not influenced by a single factor, but rather by a combination of several factors related to their economic situation and financial behavior. Transportation costs are related to considerations of expenses, monthly income is related to the ability to provide funds, digital wallet use is related to ease of transactions, and financial planning is related to the ability to manage and allocate funds.

The results of the coefficient of determination analysis show an R Square value of 0.803 or 80.3%. This means that 80.3% of the variation in the Frequency of Online Motorcycle Taxi Use can be explained by Transportation Costs, Monthly Income, Digital Wallet Use, and Financial Planning. Meanwhile, 19.7% of the variation in the Frequency of Online Motorcycle Taxi Use is explained by other factors not examined in this study. The R value of 0.896 indicates that the relationship between the four independent variables together with the Frequency of Online Motorcycle Taxi Use is in the very strong category.

These results align with the consumer behavior theory used in this study, which explains that a person's decision to use a service can be influenced by price, economic capacity, ease of transaction, and resource management. Therefore, it can be concluded that transportation costs, monthly income, digital wallet use, and financial planning collectively have a significant effect on the frequency of online motorcycle taxi use among students of the Management Study Program at Pamulang University.

Conclusion and Recommendation

This study concludes that transportation costs, monthly income, digital wallet usage, and financial planning jointly have a positive and significant effect on the frequency of online motorcycle taxi use among students of the Management Study Program at Pamulang University, with a very strong correlation and able to explain most of the variation in the use of these services. Partially, the variables of transportation costs, monthly income, and financial planning are proven to have a positive and significant effect on the frequency of online motorcycle taxi use, while the use of digital wallets shows a positive relationship direction although it does not have a significant effect.

This study suggests that Pamulang University Management students should be more prudent and careful in managing their personal finances, particularly in allocating transportation costs and regularly utilizing digital wallets without neglecting thorough financial planning. Furthermore, future researchers are advised to expand the scope of variables beyond



transportation costs, monthly income, digital wallets, and financial planning to gain a more comprehensive understanding of the factors influencing the frequency of online motorcycle taxi use.

References

- Aprillita, D., Widjaja, D., Parashakti, R. D., Njotowidjojo, M. S., & Ingkiriwang, E. (2025). Analisis Faktor - Faktor yang Mempengaruhi Preferensi Mahasiswa Memilih Pembayaran Digital vs Tunai pada Transportasi Online (Ojol). *Jurnal Ekonomi, Manajemen Dan Akuntansi (JEKMA)*, 4, 21–30.
- Artha, F. A., & Wibowo, K. A. (2023). Pengaruh Literasi Keuangan, Perencanaan Keuangan, Dan Sikap Keuangan Terhadap Pengelolaan Keuangan Pribadi. *Value Added Majalah Ekonomi Dan Bisnis*.
- Febriani, S. H., Afriliani, A., Gaos, A. M. S., & Wardiyah, M. L. (2025). Analisis Tingkat Persepsi Mahasiswa Uin Terhadap Penggunaan Transportasi Online (Gojek, Grab, Indrive, Dan Maxim) Sebagai Sarana Mobilitas Menuju Kampus. *Jurnal Ekonomi, Akuntansi, Dan Perpajakan (JEAP)*.
- Februara, M. S., Arindri, E. E., Simamora, I. B., & Sihombing, S. M. (2024). *Perkembangan Transportasi Ojek Online dan Pengaruhnya Terhadap Perubahan Sosial Ekonomi di Bandarlampung*.
- Fuadi, M. N., & Trisnaningsih, S. (2022). *Pengaruh Literasi Keuangan Dan Lingkungan Sosial Terhadap Perencanaan Keuangan Pribadi*.
- Gusti, M. A., & Juwita, H. A. J. (2024). Pengaruh Perencanaan Keuangan, Literasi Keuangan, Dan Pendapatan Terhadap Pengelolaan Keuangan. *Jurnal Management Risiko Dan Keuangan*.
- Islami, M. L. N., & Rafik, A. (2023). Determinan penggunaan dompet digital di kalangan mahasiswa. *Jurnal Mahasiswa Bisnis & Manajemen*.
- Maharani, P. R. (2023). Pengaruh Penggunaan Dompet Digital GoPay Terhadap Perilaku Konsumtif Mahasiswa Politeknik Negeri Bandung. *International Journal Administration Business and Organization*.
- Marhusin, & Fajri, M. N. (2026). *Analisis Pengaruh Faktor Personal terhadap Keputusan Pemilihan Jasa Ojek Online di Wilayah Banjarmasin*. 5(1), 11850–11858.
- Maulida, S. A., Findia, F., & Yulfadli, Z. (2026). *Analisis Efektivitas Transportasi Ojek Online Sebagai Pilihan Moda Transportasi di Kota Samarinda*.
- Putri, C. N., Mutia, R. N., Azzahra, P. D., & Panimba, E. B. (2026). Pengaruh Penggunaan Dompet Digital Terhadap Perilaku Konsumtif Mahasiswa. *Jurnal Ekonomi Bisnis Dan Kewirausahaan*.
- Sianipar, G. J. . (2019). Pengaruh Kualitas Pelayanan, Persepsi Harga Dan Citra Merek Terhadap Kepuasan Pelanggan Pengguna Jasa Transportasi Ojek Online (Studi Pada Pelanggan GrabBike Di Kota Medan). *Jurnal Manajemen Dan Bisnis*.
- Solechan, A., & Sidik, M. (2021). Determinasi Faktor-Faktor Yang Mempengaruhi Penggunaan Aplikasi Ojek Online. *Jurnal Ekonomi Bisnis Dan Akuntansi*.
- Widjaja, A. E., & Indrawati, L. (2018). Pengaruh Lokasi, Harga, Promosi, Dan Kualitas Pelayanan terhadap Keputusan Menggunakan Ojek Online. *Jurnal Bisnis Terapan*. <https://doi.org/https://doi.org/10.24123/jbt.v2i02.1617>
- Yuningsih, I. T., Mardiana, & Ginting, Y. M. (2026). Determinan Permintaan Jasa Transportasi Ojek Online di Kota Pekanbaru. *Jurnal Ilmu Manajemen, Ekonomi Dan Kewirausahaan (JIMEK)*, 6(2025).

