

The Influence of Perceived Ease of Use, Perceived Benefits, and Trust on the Intention to Use Dana E-Wallet Among Users in Indonesia

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Abstract

This research focuses on E-wallet Dana users found in Indonesia. It employs a quantitative research method to investigate various perceptions such as perceived ease, benefits, and trust, and their significant positive influence on the interest in using E-wallet Dana in Indonesia. The research utilizes a questionnaire as a data collection technique with SPSS 29. The population of this study is 150 million E-wallet Dana users in Indonesia, with a sample size of 100 respondents. The research involves various tests including instrument testing, classic assumption testing, multiple regression testing, and hypothesis testing. Partially, the findings indicate that perceived ease does not significantly influence the interest in using E-wallet Dana, whereas perceived benefits and trust have a significant impact on the usage intention of E-wallet Dana. Simultaneously, perceived ease, perceived benefits, and trust collectively exert a significant influence on the interest in using E-wallet Dana.

Key words: Perceived Ease, Perceived Benefits, Trust, Usage Intention, E-Wallet Dana

INTRODUCTION

Technological advancement refers to the development and innovation in the field of technology that has transformed the way we live, work, and interact. One of the rapidly



advancing areas is the internet and online payment systems. The internet has changed how we access information, shop, and work, with its rapid emergence and global connectivity creating a connected world. The advancement of online payment systems has also progressed rapidly since the internet's growth. This technological advancement continues to have a significant impact on various aspects of our lives.

Technological advancements in information and communication have had a profound influence on various aspects of our lives, as technology continues to evolve and demonstrate its accessibility to everyone. With the advancement of technology and information, everything is now available online, from business to online shopping, facilitated by electronic money or commonly known as E-money and E-wallets. These are electronic payment tools that store monetary value electronically, either on servers or cards, making it easier and faster to transfer money. An E-wallet is an account with funds in an online application that customers use to carry out transactions or payments in a non-cash form.

A survey conducted by Ipsos in Southeast Asia found an interesting result that when shopping online, people use E-wallets much more than bank accounts. For example, Shopee Pay, OVO, Dana, and LinkAja are among the five most popular and widely used digital wallet applications among Indonesian society. In Indonesia itself, many people use E-wallets, including Dana, which is popular in the country with 150 million users. Dana's advantage lies in its service being a creation of the nation's people, not of foreigners. It was created in Indonesia, by Indonesians, for Indonesians. Dana continues to promote and introduce its products on various platforms and has attracted local companies that were already established, collaborating with existing companies in Indonesia. Dana has cooperated and can be used on platforms with which it has collaborated.

Several factors influence E-wallet users, including the perception of ease according to Davis (as cited in Lahagu et al., 2019), where the definition of user benefits is the level of expectation of users about the effort required to use a system, which is designed not to make it difficult for users but to make it easier. Based on the explanation of the user's expectation level regarding the effort required to use a system (Davis as cited in Evrida, 2022), the definition of perceived benefits is a factor that determines the foundation of technology acceptance, ultimately aiding in its performance improvement. According to Nuraeni et al. (2020), trust is related to the consumer's willingness to believe in a brand. Through all these The risk arising from the promises made by a brand to deliver desired outcomes for consumers. Technological advancements have led people



to make payments through E-wallets because they are considered convenient and secure. Understanding the information regarding risks and security, as well as the usage of applications, will be the determining factors in gauging the extent of E-wallet adoption in society, especially among young people. Some factors influencing E-wallet users include the perceived ease provided by the technology, the benefits perceived from the technology, and consumer trust in the technology. The aim of this research is to determine whether perceived ease, perceived benefits, and trust influence the usage intention of E-wallet Dana among users in Indonesia. Based on the background outlined above, perceived ease, usefulness, and trust are key factors in the use of systems, particularly E-wallets, where consumers believe they can improve performance, productivity, and effectiveness. This study focuses on E-wallet Dana users in Indonesia from various backgrounds. Therefore, the research aims to address ease, benefits, and trust in the Dana application. Thus, the researchers conducted a study titled "The Influence of Perceived Ease, Perceived Benefits, and Trust on the Usage Intention of E-Wallet Dana Among Users in Indonesia."

THEORETICAL FOUNDATION

Perceived Ease of Use

Perceived ease of use refers to the extent to which an individual believes that they can easily use a specific system without requiring much effort and will subsequently be free from any difficulties. This notion encompasses the ease of using an information system based on the user's desires (Davis, 1989). Perceived ease of use refers to how someone perceives the ease of use or accessibility of an action or system. It is a concept commonly used in user interface design and user experience to measure how users feel about the ease of use of a product or service. Perceived ease of use can influence users' decision-making, such as whether they will use a particular application or website. According to Davis (1989), indicators of perceived ease of use include easy installation, clarity, simplicity, ease of learning, flexibility, and ease of use.

Perceived Benefits

The definition of perceived benefits is the situation where individual users believe that by using a specific information system, it will enhance their performance (Davis, 1989). Perceived benefits are defined as the belief by users in the usefulness of a technology or system that will improve their work performance. According to Davis (2000),



indicators of perceived benefits include ease, practicality, efficiency, affordability, and satisfaction.

Trust

The definition of trust is an individual's desire to be sensitive to the actions of others based on the expectation that others will perform specific actions towards the person who trusts them, regardless of their ability to monitor and control them (Mayer et al, 1995). According to Mayer et al. (1995), indicators of trust include ability, benevolence, and integrity.

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is a type of technology acceptance model used by users of information technology systems (According to Jogiyanto in Rodiah, 2021). The Technology Acceptance Model (TAM) is a framework used to understand why individuals accept or reject technology. TAM was first introduced by Fred Davis in 1989. The development of this model is primarily related to research on technology and computer adoption. TAM is based on more general behavioral theories, such as the Theory of Reasoned Action and the Theory of Planned Behavior. TAM emphasizes two main variables: Perceived Ease of Use and Perceived Usefulness. Perceived Ease of Use refers to the extent to which individuals believe that the use of technology will be easy. Perceived Usefulness refers to individuals' belief that the use of technology will improve their performance or productivity. In this regard, Technology Acceptance is the dependent variable, representing the user's decision to accept or reject technology. The independent variables are Perceived Usefulness and Perceived Ease of Use. TAM emphasizes that users' decisions regarding technology adoption are influenced by how they perceive the system's usefulness ("how useful the system is to me") and how easy the system is to use ("how easy is the system to use").

Usage Intention

Usage intention refers to the behavioral tendency to continue using a technology (Davis, 1989). Intention is a feeling of attraction that users have towards a technology (Novitasari et al, 2019). Ultimately, when a user has evaluated a technology and the result shows that the technology is deemed worthy of use, it creates usage intention. Based on



Jogiyanto's explanation (2007), indicators of usage intention include interest in using the service and the continuous need to use the service.

METHODOLOGY

The type of research conducted in this study is quantitative research, using primary data obtained directly from respondents' responses distributed through questionnaires. This study also utilizes secondary data, which are indirectly collected by the data collector, such as literature data from books, journals, articles, statistical data, etc. The population of this study is all users of E-wallet Dana in Indonesia, which is 150 million users. The sample size is determined using the Slovin formula, resulting in a sample size of 100 respondents for this study. The method of data collection in this study is through the use of a Likert scale questionnaire. Data analysis is performed using SPSS version 29 software. Data analysis techniques include instrument testing, classic assumption testing, multiple regression testing, and hypothesis testing.

RESULTS AND DISCUSSION

In obtaining the data, a total of 100 respondents completed the questionnaire using Google Forms. Validity testing was conducted to assess the validity of the questionnaire using Pearson's Correlation Coefficient with a significance level of 0.05. With the formula $df = N - 2 = 98$, the critical value (r -table) obtained is 0.1966. If the value of each statement indicator exceeds 0.1966, the statement is considered valid.

Table 1. Validity Test of Perceived Ease of Use (X1)

Item	r tabel	r hitung	Keterangan
X1.1	0,1966	0,751	Valid
X1.2	0,1966	0,854	Valid
X1.3	0,1966	0,829	Valid
X1.4	0,1966	0,879	Valid
X1.5	0,1966	0,803	Valid

Source: Data managed by the researcher, 2024

Based on Table 1, the validity testing results for the variable of perceived ease of use indicate that the obtained value of r is higher than 0.1966. Therefore, it can be



concluded that the statements in the perceived ease of use variable can be considered valid.

Table 2. Results of Validity Test for Perceived Benefits (X2)

Item	r tabel	r hitung	Keterangan
X2.1	0,1966	0,511	Valid
X2.2	0,1966	0,564	Valid
X2.3	0,1966	0,731	Valid
X2.4	0,1966	0,793	Valid
X2.5	0,1966	0,756	Valid
X2.6	0,1966	0,812	Valid
X2.7	0,1966	0,782	Valid
X2.8	0,1966	0,744	Valid
X2.9	0,1966	0,653	Valid
X2.10	0,1966	0,683	Valid

Source: Data managed by the researcher, 2024

Based on Table 2, the validity test results for the perceived benefits variable indicate that the calculated r value is greater than 0.1966. Therefore, it can be concluded that the statements in the perceived benefits variable can be considered valid.

Table 3. Results of Validity Test for Trust (X3)

Item	r tabel	r hitung	Keterangan
X3.1	0,1966	0,804	Valid
X3.2	0,1966	0,785	Valid
X3.3	0,1966	0,861	Valid
X3.4	0,1966	0,761	Valid
X3.5	0,1966	0,747	Valid
X3.6	0,1966	0,773	Valid
X3.7	0,1966	0,580	Valid
X3.8	0,1966	0,770	Valid

Source: Data managed by the researcher, 2024



Based on Table 3, the validity testing results for the variable of trust indicate that the obtained value of r is higher than 0.1966. Therefore, it can be concluded that the statements in the trust variable can be considered valid.

Table 4. Results of Validity Test for Usage Intention (Y)

Item	r tabel	r hitung	Keterangan
Y4.1	0,1966	0,668	Valid
Y4.2	0,1966	0,735	Valid
Y4.3	0,1966	0,652	Valid
Y4.4	0,1966	0,846	Valid
Y4.5	0,1966	0,789	Valid
Y4.6	0,1966	0,730	Valid

Source: Data managed by the researcher, 2024

Based on Table 4, the validity testing results for the variable of usage intention indicate that the obtained value of r is higher than 0.1966. Therefore, it can be concluded that the statements in the usage intention variable can be considered valid.

Table 5. Results of Reliability Test

No	Variabel	Simbol Variabel	Cronbach's Alpha	N of Item	Standar	Status
1	Persepsi Kemudahan	X1	0,876	5	0,60	Reliabel
2	Persepsi Manfaat	X2	0,885	10	0,60	Reliabel
3	Kepercayaan	X3	0,893	8	0,60	Reliabel
4	Minat Penggunaan	Y	0,786	6	0,60	Reliabel

Source: Data managed by the researcher, 2024

Based on Table 5, the perceived ease of use variable (X1) yielded a Cronbach's Alpha value of 0.876, which exceeds 0.60. Similarly, the perceived benefits variable (X2) resulted in a Cronbach's Alpha value of 0.885, surpassing 0.60. Additionally, the trust



variable (X3) produced a Cronbach's Alpha value of 0.893, also exceeding 0.60. Furthermore, the usage intention variable (Y) obtained a Cronbach's Alpha value of 0.786, which surpasses 0.60. Therefore, it can be concluded that all three variables in this study are reliable.

In this research, classical assumption tests were conducted, including normality test, multicollinearity test, and heteroscedasticity test. The normality test aims to determine whether the distribution of residual values is normal or not. In this study, the normality test was conducted using the Kolmogorov-Smirnov Test

Table 6. Results of Normality Test

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			100
Normal Parameters ^{a,b}	Mean		
	Std. Deviation		
Most Extreme Differences	Absolute		
	Positive		
	Negative		
Test Statistic			.080
Asymp. Sig. (2-tailed) ^c			.121
Monte Carlo Sig. (2-tailed) ^d	Sig.		
	99% Confidence Interval	Lower Bound	.113
		Upper Bound	.129

Source: Data managed by the researcher, 2024

Based on the data, the result obtained is 0.121. The significance level used is 5% or 0.05. Therefore, for the value of 0.121, it exceeds (>) 0.05, indicating that all variables in this study, namely perceived ease of use (X1), perceived benefits (X2), trust (X3), and usage intention (Y), are normally distributed.

Table 7. Results of Multicollinearity Test

Model		Unstandardized Coefficients		Coefficients ^a		t	Sig.	Collinearity Statistics	
				Standardized Coefficients					
		B	Std. Error	Beta				Tolerance	VIF
1	(Constant)	5.236	2.184			2.397	.018		
	Persepsi Kemudahan	.082	.122	.062		.676	.501	.592	1.690
	Persepsi Manfaat	.197	.060	.334		3.300	.001	.490	2.043
	Kepercayaan	.297	.073	.407		4.053	<.001	.500	2.001
a. Dependent Variable: Minat Penggunaan									

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Source: Data managed by the researcher, 2024



The multicollinearity test results above indicate that there is no multicollinearity issue between the independent variables, as observed from the tolerance values and VIF (Variance Inflation Factor) values. The tolerance values are above 0.10, and the VIF values are below 10.00, indicating that there is no multicollinearity among the three independent variables.

Table 8. Results of Heteroscedasticity Test

Coefficients^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.273	1.370		3.119	.002
	Persepsi Kemudahan	-.029	.076	-.049	-.377	.707
	Persepsi Manfaat	.026	.037	.098	.689	.492
	Kepercayaan	-.080	.046	-.244	-1.731	.087
a. Dependent Variable: ABS						

Source: Data managed by the researcher, 2024

The purpose of the heteroscedasticity test is to determine whether there is variability inequality among the residuals from one observation to another in regression analysis. In this study, the Glejser test was used for this purpose. The Glejser test is a hypothesis test to determine whether a regression type exhibits signs of heteroscedasticity by regressing the absolute residuals. The data showed that there is no heteroscedasticity issue among the variables, including perceived ease of use, perceived benefits, and trust.

Table 9. Results of Multiple Regression Test

Coefficients^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.236	2.184		2.397	.018
	Persepsi Kemudahan	.082	.122	.062	.676	.501
	Persepsi Manfaat	.197	.060	.334	3.300	.001
	Kepercayaan	.297	.073	.407	4.053	<.001
a. Dependent Variable: Minat Penggunaan						

Source: Data managed by the researcher, 2024



$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3$$

$$Y = 5,236 + 0,082 X_1 + 0,197 X_2 + 0,297 X_3$$

1. The magnitude of the constant value is 5.236, with a positive sign indicating a directional influence between the independent variables and the dependent variable. This suggests that if all independent variables, including perceived ease of use (X1), perceived benefits (X2), and trust (X3), remain at 0% or unchanged, the usage intention will be 5.236.
2. The coefficient value for the variable of perceived ease of use (X1) is 0.082, indicating a positive value. This means that if the perceived ease of use variable increases by 1%, the intention to use will increase by 0.082, assuming the other variables remain constant. With a positive sign, it indicates a one-way influence between the independent and dependent variables.
3. The coefficient value for the variable of perceived benefits (X2) is 0.197, indicating a positive value. This means that if the perceived benefits variable increases by 1%, the intention to use will increase by 0.197, assuming the other variables remain constant. With a positive sign, it indicates a one-way influence between the independent and dependent variables.
4. The coefficient value for the variable of trust (X3) is 0.297, showing a positive value. This means that if the trust variable increases by 1%, the intention to use will increase by 0.297, assuming the other variables remain constant. With a positive sign, it indicates a one-way influence between the independent and dependent variables.

Table 10. t-Test Results

Model		Coefficients ^a			t	Sig.
		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
1	(Constant)	5.236	2.184		2.397	.018
	Persepsi Kemudahan	.082	.122	.062	.676	.501
	Persepsi Manfaat	.197	.060	.334	3.300	.001
	Kepercayaan	.297	.073	.407	4.053	<.001

a. Dependent Variable: Minat Penggunaan

Source: Data managed by the researcher, 2024



It is known that the sig value for the influence of the variable "perceived ease of use" (X1) on the "usage interest" (Y) is $0.501 > 0.05$ and the calculated t value is $0.676 <$ the tabulated t value which is 1.988. Therefore, it can be concluded that H_0 is accepted and H_a is rejected, meaning that there is no influence of perceived ease of use (X1) on Y.

As for the sig value for the influence of perceived usefulness (X2) on usage interest (Y), it is $0.001 < 0.05$, and the calculated t value is $3.300 >$ the tabulated t value, which is 1.988. Consequently, it can be concluded that H_a is accepted, and H_0 is rejected, indicating an influence of X2 on Y.

Similarly, the sig value for the influence of trust (X3) on usage interest (Y) is $0.001 < 0.05$, and the calculated t value is $4.053 >$ the tabulated t value, which is 1.988. As a result, it can be concluded that both H_a and H_0 are rejected and accepted, respectively, meaning that there is an influence of X3 on Y.

Table 11. Results of f -test

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	802.787	3	267.596	34.288	<.001 ^b
	Residual	749.213	96	7.804		
	Total	1552.000	99			
a. Dependent Variable: Minat Penggunaan						
b. Predictors: (Constant), Kepercayaan , Persepsi Kemudahan , Persepsi Manfaat						

Source: Data managed by the researcher, 2024

Based on the aforementioned test, it is known that the significance value is $0.001 < 0.05$ and the calculated f value is $34.288 >$ f table 2.70. Consequently, it can be concluded that H_a is accepted, indicating that there is a simultaneous influence of perceived ease of use (X1), perceived usefulness (X2), and trust (X3) on the interest in using E-wallet Dana (Y).

Table 12. Coefficient of Determination Test (R^2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.719 ^a	.517	.502	2.794
a. Predictors: (Constant), Kepercayaan , Persepsi Kemudahan , Persepsi Manfaat				

Source: Data managed by the researcher, 2024



Based on the resulting test, an Rsquare of 0.517 was obtained. Thus, it can be concluded that the influence of ease of perception (X1), perceived benefits (X2), and trust (X3) on user interest (Y) is 51.7%, with the remaining 48.3% influenced by various other variables in this study.

DISCUSSION

The Effect of Perceived Ease of Use on Usage Interest

Through data processing, it is shown that the perceived ease of use resulted in a t-value of 0.676, which is less than ($<$) 1.988, and the significance value of 0.501 exceeded ($>$) 0.05. Therefore, in partial terms, perceived ease of use (X1) has a positive and significant effect on the interest in using E-wallet Dana (Y). Based on the test results, thus, the hypothesis (H1) stating that perceived ease of use does not affect the interest in using E-wallet Dana cannot be proven or rejected. This means that all the convenience provided by E-wallet Dana does not influence individuals' desires to utilize the available services. This finding is consistent with Anjelina's (2018) study on customers' perspectives on E-money users, which provided evidence that perceived ease of use does not positively influence the attractiveness of E-money users. According to her, the distribution of E-money is not evenly spread across all layers of society, resulting in people not being able to assess the ease of use of E-money. From the study, it can be concluded that whether or not individuals perceive ease of use from E-wallet Dana, it does not affect their usage. This is because the majority of Indonesian society is already literate in technology based on Android, making it easy for them to use Android-based applications.

The Influence of Perceived Benefits on Usage Interest

The results have shown that the perceived benefits yielded a t-value of 3.300, which is greater than 1.988, and the significance value is 0.001, less than 0.05. Therefore, in partial terms, perceived benefits (X2) have a positive and significant effect on the interest in using E-wallet Dana (Y). Based on the test results, thus, hypothesis H2, which suggests that perceived benefits have a positive and significant effect on the interest in using E-wallet Dana, has been proven and accepted. This implies that Indonesian society tends to consider benefits as a factor in deciding to use something. They tend to filter all information and technology in today's evolving conditions, preferring benefits over other factors. The findings of this study are consistent with Askhiya's (2023) research, which



indicated that perception has a positive influence on the interest in using e-wallet Dana. According to Askhiya, as perceived benefits continue to increase, the users' interest in using e-wallet Dana also increases.

The Influence of Trust on Usage Interest

The results demonstrate that the trust variable yielded a t-value of 4.053, which is greater than 1.988, and the significance value is 0.001, less than 0.05. Therefore, trust (X3) is considered to partially have a positive and significant effect on the interest in using E-wallet Dana (Y). Based on the test results, thus, hypothesis H3, which suggests that trust has a positive effect on the interest in using E-wallet Dana, has been proven and accepted. This means that individuals are more likely to adopt a technology if they have a high level of trust in it, and low levels of trust can decrease usage interest. Trust is a critical asset in all aspects, often considered more valuable than honesty. The Indonesian society has shown their trust in E-wallet Dana technology, indicating that E-wallet Dana can be trusted for all balance storage and transactions. This aligns with the research conducted by Arriza (2021), which indicated that trust has a positive and significant influence on the interest in using E-wallet Dana. This shows that E-wallet Dana has performed well in every transaction conducted by its users because it has a quality application that is desired by Management students at UNISMA.

The Influence of Perceived Ease of Use, Perceived Benefits, and Trust on Usage Interest

The usage interest shows an F-value of 34.288, which is greater than 2.70, with a significance value of 0.001. Thus, the usage interest (Y) is concurrently influenced by perceived ease of use, perceived benefits, and trust. From the above test results, hypothesis H4 is influential and can be stated to have a positive effect. This means that an individual's interest in using a technology is influenced by the perceived ease of use, perceived benefits, and trust in the technology. This is reinforced by the research conducted by Arriza (2021), which shows that perceived ease of use, perceived benefits, and trust together have a positive influence on the usage interest in E-wallet Dana.

CONCLUSION

The aim of this study was to understand the influence of various perception variables, such as perceived ease of use (X1), perceived benefits (X2), and trust (X3), on



the usage interest (Y) of E-wallet Dana users in Indonesia. Based on the analysis and discussion above, the following conclusions can be drawn:

1. There is no significant influence of the perceived ease of use variable on E-wallet Dana users in Indonesia.
2. There is a significant influence of the perceived benefits variable on E-wallet Dana users in Indonesia.
3. There is a significant influence of trust on E-wallet Dana users in Indonesia.
4. There is a simultaneous influence of perceived ease of use, perceived benefits, and trust on the usage interest of E-wallet Dana among users in Indonesia.

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