

The Influence of DANA E-Wallet's Ease of Use on User Interest (Case Study of Private University Students in Tasikmalaya City)

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Abstract

This research aims to determine the influence of DANA e-wallet's ease of use on user interest among private university students in Tasikmalaya City. This study employs a quantitative method, using both primary and secondary data. Data collection was conducted through surveys/questionnaires. The population in this study comprises private university students in Tasikmalaya City, total 18,173 individuals, with sample selection through probability sampling. The sample size for this study is 100 people. The data analysis techniques used include descriptive analysis and verification analysis (simple linear regression analysis, coefficient of determination test, and t-test). The results show that the ease of use of the DANA e-wallet has a positive and significant influence on user interest, with a t-table value of $1.984 < t\text{-count } 4.817$ and a significance value of $0.000 < 0.05$. The contribution of DANA e-wallet's ease of use to user interest is 19.1%, while the remaining 81.9% is influenced by other variables not included in this study. This means that the higher the ease of use of the DANA e-wallet, the greater the increase in user interest.

Keywords

Ease, E-wallet, User interest

INTRODUCTION

The phenomenon of financial technology has significantly transformed the financial services industry. Additionally, the use of e-money, or electronic money, is becoming increasingly popular in Indonesia. This trend is driven by e-commerce, online transportation, and even payment systems through applications, all of which are packaged in electronic form. The electronic payment system helps save costs and makes transactions more convenient (Wijaya et al., 2023).

The rise of online platforms utilizing e-wallets as payment or transaction tools has increased since the Indonesian government announced the Covid-19 pandemic in March 2020 (Alamanda Putri et al., 2021). In line with this, the government encouraged cashless transactions using e-wallet Quick Response (QR) payments (Hidayat, Kontan, 2020). E-wallet payments are considered safer and can help reduce the spread of the virus through hand contact (Iskandar, Liputan6, 2021). Furthermore, according to Putri (Liputan6, 2021), people used e-wallets more frequently

during the pandemic when shopping, as it reduces physical contact with others and provides a greater sense of security (Wulandari, Republika, 2020). Therefore, an e-wallet is a type of electronic money designed to operate a payment system through Quick Response Codes, as illustrated in the image below.



Figure 1. Most popular e-wallet in Indonesia

According to Indonesia.go.id (Hindranto, 2024), Bank Indonesia lists 37 electronic money providers, but only five e-wallets dominate the Indonesian market: OVO, Gopay, Shopeepay, DANA, and Link Aja. Among these leading e-wallets, DANA ranks

fourth. DANA was officially launched on November 5, 2018, and was developed by PT Espay Debit Indonesia Koe, with financial backing from PT Elang Sejahtera Mandiri, a subsidiary of PT Elang Mahkota Teknologi (Emtek), which holds a 99 percent ownership stake as the primary investor.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Ease of use

Ease of use can be understood as the public's assessment of the amount of effort or time required to learn a system, leading to either a positive or negative evaluation (Karosa et al., 2024).

Interest

Interest, as simply defined by Muhibbin Syah (Kesuma & Nurbaiti, 2023), refers to a strong inclination, enthusiasm, or a high level of desire for something. Ease of use can be understood as the public's assessment of the amount of effort or time required to learn a system, leading to either a positive or negative evaluation (Karosa et al., 2024).

The Influence of DANA E-Wallet's Ease of Use on User Interest

According to (Wafiq Fadillah & Saida Zainurossalamia ZA, 2023), perceived ease of use is the extent to which an individual believes that a technology is easy to understand. This perception is defined as the degree to which a person believes that using the system will be free from effort. This means that if an information system is easy to use, users are more likely to adopt it. Perceived ease of use has been shown to influence user interest in the DANA e-wallet through two factors: a direct influence on interest and an indirect influence via perceived benefits. The direct influence indicates that the user's perception of ease positively affects their interest in using the DANA e-wallet.

The importance of perceived ease of use in influencing user interest in the DANA e-wallet is based on the understanding that users want a system that is easy to comprehend and does not require significant effort to operate. When users find an information system like DANA easy and straightforward, they benefit from easier transactions, more efficient fund management, and more convenient access to various financial services. The ease of use of the DANA e-wallet is a crucial factor in fostering high user interest and enhancing

user satisfaction (Nurchahyo et al., 2023). Interest, as simply defined by Muhibbin Syah (Kesuma & Nurbaiti, 2023), refers to a strong inclination, enthusiasm, or a high level of desire for something. Ease of use can be understood as the public's assessment of the amount of effort or time required to learn a system, leading to either a positive or negative evaluation (Karosa et al., 2024).

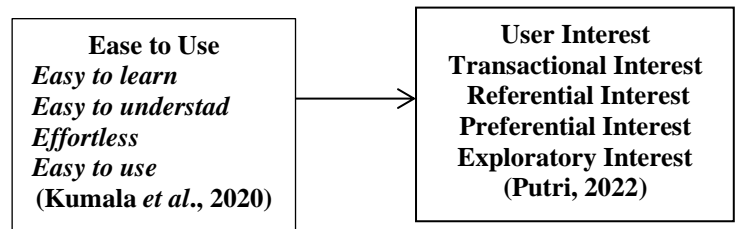


Figure 2. Research Paradigm

METHODS

The research method used is quantitative research. Quantitative research is a method employed to obtain data from past or present events, regarding beliefs, opinions, characteristics, behavior, variable relationships, and to test several hypotheses about sociological and psychological variables from a sample taken from a specific population. Data collection techniques include observation (interviews or questionnaires) that are not in-depth, and the research results tend to be generalized (Sugiyono, 2019:57).

The population is a generalization area consisting of objects or subjects with certain qualities and characteristics determined by the researcher to be studied and from which conclusions will be drawn (Sugiyono, 2017). The population in this study includes private university students in the city of Tasikmalaya, totaling 18,173 students who use the DANA e-wallet, as detailed below:

Table 1. Number of Private College Students in Tasikmalaya City

No	Private Universities	Student Numbers 2024
1	Universitas Muhammadiyah Tasikmalaya	2.766
2	Politeknik Triguna Tasikmalaya	296
3	STIA YPPT Tasikmalaya	2.096
4	IAI Tasikmalaya	1.038
5	STAINU Tasikmalaya	222
6	STISIP Tasikmalaya	100

7	Universitas Mayasari Tasikmalaya	239
8	STHG Galunggung Tasikmalaya	400
9	Universitas Perjuangan Tasikmalaya	6.960
10	STIKES Bakti Tunas Husada Tasikmalaya	2.944
11	AKBID Syahida Komunika Tasikmalaya	35
12	Universitas Bina Sarana Informatika Tasikmalaya	205
13	STMIK DCI Tasikmalaya	872
Total		18.173

Source: PDIKTI, 2024

Here's a continuation of your explanation regarding the sample size calculation using Slovin's formula:

A sample is a part of the number and characteristics possessed by a population (Sugiyono, 2018:81). Sampling is conducted because researchers have limitations in carrying out research in terms of time, effort, budget, and a very large population. To determine the sample used in the study, various sampling techniques can be applied. In this study, the author used a probability sampling technique, which means every individual in the population has a chance of being selected as a sample for the research. The sampling method employed in this study is simple random sampling, where samples are taken randomly. The sample size in this study is determined using Slovin's formula as follows:

$$n = \frac{18173}{1 + 18173(0,1)^2}$$

$$n = \frac{18173}{1 + 18173(0,01)}$$

$$n = \frac{18173}{1 + 181,73}$$

$$n = \frac{18173}{182,73}$$

$$n = 99,4 = 100 \text{ Respondent}$$

RESULTS AND DISCUSSION

Respondent Characteristics

Based on the sampling technique used, the number of respondents in this study consisted of 100 respondents. Respondent data that has been grouped into several categories according to gender, age range, education level, and origin of college will be presented in Figures 4.1 to 4.4.

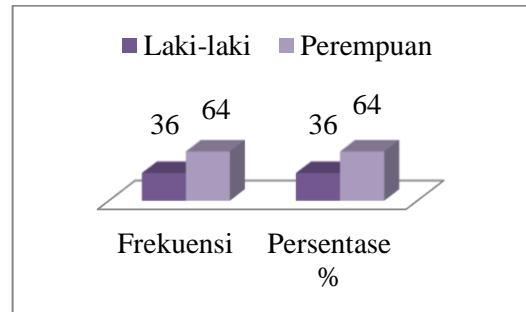


Figure 3. Respondent Gender

Source: Primary data processed by IBM SPSS Output (2024)

Based on the image above, it can be seen that in this study there were 36 male respondents or 35% and 64 female respondents or 64%. So based on the data, there were 64 female respondents or 67% of 100%. The next grouping of respondents will be carried out. It can be concluded that the sample based on gender characteristics can be stated as representative because in reality the composition of students tends to be dominated by women, the highest frequency of private university students in Tasikmalaya City based on gender based on the age of the respondents. The grouping results data will be presented in the following image.

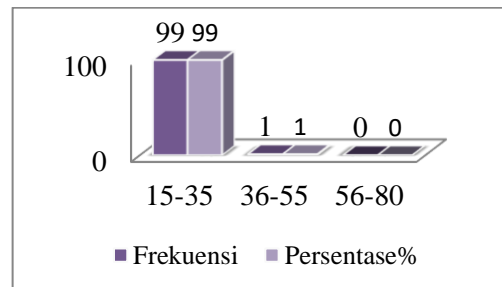


Figure 4. Respondent Age Range

Source: Primary data processed by IBM SPSS Output (2024)

It is known that in this study there were 99 responses aged 15-35 years or 99% of 100%. 1 respondent aged 36-55 years or 1% of 100%. 0% of 100 with an age range of respondents 56-80 years or 0 respondents out of 100 respondents. Based on these data, it can be concluded that simple based on the age range of respondents can be stated and can be represented because in reality the composition of students tends to be dominated by students with an age range of 15-35 years in private college students in Tasikmalaya City. The next grouping of respondents will be carried out based on the level of education of the respondents in the following image

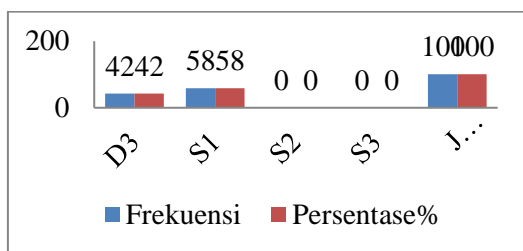


Figure 5. Respondents' Education Level

Source: Primary data processed by IBM SPSS Output (2024)

it can be seen that in this study there were 42 respondents with a D3/Diploma education level with a percentage of 42%. Then at the S1/Bachelor level with a percentage of 58% with 58 respondents. Furthermore, there were 0 respondents with a S2/Masters education level or 0% of 100%. And a large percentage of 0% for the S3/Doctoral education level with 0 respondents. Based on these data, it can be concluded that simple based on the respondent's education level can be stated and can be represented because in reality the composition of students tends to be dominated by students with an S1/Bachelor's education level in private college students in Tasikmalaya City. The next grouping of respondents will be carried out based on the respondent's education level in the following picture.

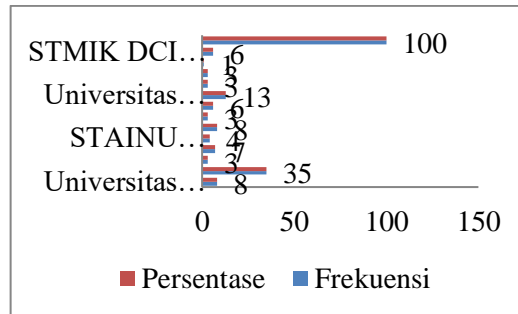


Figure 6. Respondents' College of Origin

Source: Primary data processed by IBM SPSS Output (2024)

it can be seen that in this study there were 35 respondents from Triguna Polytechnic Tasikmalaya or around 35%, 13 respondents from Perjuangan University Tasikmalaya or 13%, 8 respondents from Muhammadiyah University Tasikmalaya or 8%, 8 respondents from STISIP Tasikmalaya or 8%, 7 respondents from Institut Agana Islam Tasikmalaya or around 7%, 6 respondents came from STMIK DCI Tasikmalaya students or around 6%, 4 from STAINU Tasikmalaya students or around 4%, 3 respondents from STIA YPPT Tasikmalaya or 3%, 3 respondents from Mayasari University Tasikmalaya students or around 3%, Around 3 respondents from STIKES Bakti Tunas Husada Tasikmalaya or 3%, 3 respondents came from AKBID Syahida Komunika Tasikmalaya or around 3%, and 1 respondent came from BSI University Tasikmalaya or around 1%. Based on these data, it can be concluded that the simple based on the level of origin of private universities in Tasikmalaya City, respondents can be stated and can be represented because in reality the composition of students tends to be dominated by Triguna Tasikmalaya Polytechnic students.

Descriptive Statistics

To conduct a descriptive analysis of the convenience of the DANA e-wallet, answers from respondents are needed, therefore the researcher has distributed a questionnaire to 100 respondents which contains statements related to the indicators of the convenience of the DANA e-wallet. Each statement item is a positive or favorable item so that the scoring of respondents' answers is structured by choosing Strongly Agree, Agree, Undecided, Disagree, and Strongly Disagree with a score of 5-4-3-2-1. This score will indicate the level of convenience of the DANA e-wallet among

private university students in Tasikmalaya City.

Table 2. Overall DANA E-wallet Convenience Statement Assessment

No	Mark	Assessment Classification
1	100 – 180	Very Bad
2	181 – 260	Bad
3	261 – 340	Quite Good
4	341 – 420	Good
5	421 – 500	Very Good

Based on the distribution of respondents' answers to the DANA e-wallet convenience variable. The highest statement value is in the statement "The DANA e-wallet work system is easy for me to understand" which is 423 and "The DANA e-wallet is practical to use" which is 424 which is in the very good category. This shows that the DANA e-wallet does prioritize convenience. While the lowest value is in the statement "The DANA e-wallet is easy to use anywhere" which is 293 which is in the sufficient category. This shows that the DANA e-wallet has a fairly good network quality.

Table 3.

Recapitulation of Respondents' Responses Regarding the Convenience of DANA E-Wallet for Private College Students in Tasikmalaya City

No	DANA E-wallet Convenience Indicator	Target score	Score achieved	Criteria
1	Easy to learn	500	414	Good
2	Easy to understand	500	423	Very Good
3	Effortless	500	424	Very Good
4	Easy to use	500	293	Good enough

Source: processed by researchers in August, 2024

Table 4.

Recapitulation of Respondents' Responses Regarding User Interests Among Private College Students in Tasikmalaya City

No	User interest indicator	Target score	Score achieved	Criteria
1	Transactional Interest	500	378	Good
2	Referential Interest	500	394	Good
3	Preferential Interest	500	430	Very Good
4	Explorative Interest	500	405	Good

Source: processed by researchers in August, 2024

Can be described about the respondents' responses regarding the indicator of explorative interest in the statement "I hope DANA e-wallet users will continue in the future". Where those who stated strongly agree were 14 people or 14% of respondents, agreed 79 people or 79% of respondents, were hesitant 5 people or 5% of respondents, disagreed 2 people or 2% of respondents, from respondents with a total score of 405. So the value of the respondents' responses in the statement "I hope DANA e-wallet users will continue in the future". in terms of the criteria, the value per indicator is categorized as very good.

To determine the relationship between variable X and variable Y, a significance test is conducted to assess whether variable X has a significant impact on variable Y. This test is performed using the SPSS software, version 27.

**Verivication Statistics
Validation test**

The results of the validity test from the results of distributing questionnaires containing statements about the variables of the convenience of the DANA e-wallet and user interest among private university students in Tasikmalaya City are as follows:

Table 5.

Recapitulation of Respondents' Responses Regarding User Interests Among Private College Students in Tasikmalaya City

No	R-count	R-Table 5%(100)	Criteria
1	0.477	0.196	Valid
2	0.684	0.196	Valid
3	0.760	0.196	Valid
4	0.618	0.196	Valid

Source: primary data processed by IBM SPSS output

Table 5.

Recapitulation of Respondents' Responses Regarding User Interests Among Private College Students in Tasikmalaya City

No	R-count	R-Table 5%(100)	Criteria
1	0.547	0.196	Valid
2	0.618	0.196	Valid
3	0.599	0.196	Valid
4	0.565	0.196	Valid

Source: primary data processed by IBM SPSS output

Reliability test

The results of the reliability test from the results of distributing questionnaires containing statements about the variables of the convenience of the DANA e-wallet and user interest among private university students in Tasikmalaya City are as follows.

Table 6.

Results of the Reliability Test of the Answer Scores for the DANA E-Wallet Convenience Variable

Cronbach's Alpha	N of Items
,803	4

Source: primary data processed by IBM SPSS output

Table 6.

Reliability Test Results of User Interest Variable Answer Scores

Cronbach's Alpha	N of Items
,772	4

Source: primary data processed by IBM SPSS output

Analysis of Determination Coefficient

To see the extent of the influence between the convenience of DANA e-wallet as variable X and user interest as variable Y. The determination coefficient analysis was conducted to see how much influence the convenience of DANA e-wallet has on user interest in private college students in Tasikmalaya City. The formula used in this test is:

$$Kd = r^2 \times 100\%$$

(Imam Ghozali, 2013)

Table 7. Model Summary^b

Model	R	Adjusted R Square	R Square	Std. Error of the Estimate
1	,438 ^a	,191	,183	1,667

a. Predictors: (Constant), kemudahan e-wallet DANA

b. Dependent Variable: minat pengguna

Sumber: data primer diolah Output IBM SPSS

Based on table above, the R Square value is 0.191. R Square is also called the determination coefficient where the value is obtained from the squaring of the correlation coefficient (R) which is $0.438^2 = 0.191$. So, it can be concluded that the convenience of DANA e-wallet contributes to user interest in private college students in Tasikmalaya City by 0.109 or 19.1% and the remaining 80.9% is influenced by other factors not studied.

T-Test

Table 8. Coefficients

Model	Unstandardized Coefficients B	Standardized Coefficients Beta	T	Sig.	Collinearity Statistics Tolerance
1 (Constant)	8,425		5,676	,000	
Kemudahan e-wallet DANA	,422	,438	4,817	,000	1,000

Based on the results in the coefficients table within the t-column, a value of 4.817 is observed, while the t-table value is 1.984. The

t-table value is obtained at a significance level of $\alpha = 0.05$ with degrees of freedom ($dk = n - 2$). From these calculations, it can be determined that $t_{table} < t_{calculated}$, i.e. $1.984 < 4.817$. Additionally, the significance value of $0.000 < 0.05$ indicates that H_0 is rejected and H_a is accepted. This proves that the ease of use of the DANA e-wallet has a significant positive influence on user interest among private university students in the city of Tasikmalaya.

The hypotheses used in this study are as follows:

$H_0: p = 0$: It is assumed that the ease of use of the DANA e-wallet has a significant positive influence on user interest among private university students in the city of Tasikmalaya.

$H_a: p \neq 0$: It is assumed that the ease of use of the DANA e-wallet does not have a significant positive influence on user interest among private university students in the city of Tasikmalaya

That the great convenience of the DANA e-wallet contributes to user interest in private college students in Tasikmalaya City by 0.191 or 19.1% and the remaining 80.9% is influenced by other factors that were not studied. Based on the results of the t-test on the convenience of the DANA e-wallet studied, it has a positive and significant influence on user interest with a sig value ($0.000 < \alpha (0.05)$). The influence of the convenience of the DANA e-wallet can be interpreted as the level of individual ability to utilize the technology. This convenience covers various aspects, such as accessibility, transaction speed, and convenience in making payments. With the DANA e-wallet, users can make financial transactions more efficiently, which in turn can improve the overall transaction experience. This shows that understanding and skills in using e-wallets greatly influence how effectively a person can utilize this digital financial service. According to Iskandar (2022), convenience is the extent to which a person believes in the availability of technology without having to try hard. This convenience will affect individual behavior, where the higher a person's perception of the ease of use of the system, the higher the level of adoption of information technology that is carried out.

Based on the characteristics of respondents, there is a relevance between the convenience of the DANA e-wallet for women, namely providing significant convenience in making financial transactions, especially in the

context of online payments. With user-friendly features, women can easily access various e-commerce services without difficulty. The use of the DANA e-wallet allows women to make purchases efficiently, reducing the time and effort required to complete transactions. This is very useful in increasing women's participation in the digital economy. In addition, the DANA e-wallet also offers various promotions and discounts that can be utilized by women, so that it not only simplifies the payment process but also provides greater financial benefits in shopping online.

In general, the relevance of the convenience of the DANA e-wallet to the age group between 15 and 35 years shows a high level of activity. This is due to the more dominant consumptive nature among them, as well as the tendency to look for various attractive offers and discounts. Thus, this young generation is the main user in the digital ecosystem that utilizes modern payment technology. However, there is a negative influence of age on the use of DANA e-wallet. Research shows that as age increases, the frequency and intensity of DANA e-wallet use tends to decrease. This is due to changes in shopping patterns and more conservative preferences among older individuals, who prefer traditional payment methods over digital solutions. Therefore, it is important to understand the dynamics of DANA e-wallet usage across age groups. The right marketing strategy can help attract older users, by offering education about the benefits and ease of using DANA e-wallet. Thus, DANA e-wallet can expand its user base and increase adoption among all age groups, not just the younger ones. Based on Figure, the ease of DANA e-wallet is an important factor in user interest, because the respondents in this study were students who were millennials or generation Y, where one of the similarities that millennials have is their comfort in using digital technology. Students or millennials assume that the convenience of the DANA e-wallet greatly influences the interest of DANA e-wallet users to make transactions such as transferring money, paying bills, buying credit and others. On the contrary, if students think that the use of the DANA e-wallet service is complicated and not easy to understand, they will decide not to use the DANA e-wallet. The results of this study are in line with (Arriza et al., 2022) where the influence of perceived ease, perceived benefits and perceived trust on interest in using the DANA e-wallet. With an influence value of 23.199% and a sig value

(0.000) α (0.05). The scientific update from the results of this study is that there has been no similar research on private university students in Tasikmalaya City.

CONCLUSION

Referring to the research and data analysis conducted on the ease of use of the DANA e-wallet in relation to user interest, based on the distribution of questionnaires to private university students in the city of Tasikmalaya, the following conclusions were found:

1. The ease of use of the DANA e-wallet has a significant positive influence among private university students in Tasikmalaya, as indicated by the distribution of respondent answers for the Ease of Use variable in Table 4.8. The highest response scores were found in the statements, "The DANA e-wallet system is easy for me to understand," with a score of 423, and "The DANA e-wallet is practical to use," with a score of 424, both categorized as very good. This shows that the DANA e-wallet indeed prioritizes ease of use.
2. User interest has a significant positive influence among private university students in Tasikmalaya, as shown in Table 4.14 for the distribution of respondent answers for the User Interest variable in Table 4.10. The highest response score was for the statement, "I will use the DANA e-wallet regularly," with a score of 430, categorized as very good. This indicates that the DANA e-wallet is widely used consistently by users. Meanwhile, statements related to transaction interest, referral interest, and exploratory interest scored on average in the good category, indicating that user interest is generally positive among students.
3. The ease of use of the DANA e-wallet has a significant positive impact on user interest among private university students in Tasikmalaya (Ha accepted). This is supported by a t-value of 0.000 with a significance level of 0.05 and an influence of 0.191 or 19.1%. This indicates that private university students in Tasikmalaya are interested in using the DANA e-wallet. Additionally, the DANA e-wallet is practical to use, does not present difficulties for users, and the system is easy to understand, making it accessible for anyone to use.

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