

ARTICLE

The Influence of Use Benefits, Convenience, Discounts, Security and Risk on the Intention to Use Indonesian Digital Wallets (DANA) In Bandar Lampung

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Abstract: Technological developments, especially in electronic payment systems, continue to increase both in terms of increasing value and transaction volume due to the support of information and communication technology which is continuously developing. Digital wallet payments have become popular and most accepted as an emerging payment method in both developed and developing countries. Digital wallets continue to grow and continue to increase due to many factors, one of which is due to the recent Covid-19 Pandemic, the World Health Organization (WHO) recommends reducing physical activity, keeping a distance or physical distancing so that many consumers are inspired to carry out activities minimum physical contact. DANA digital wallet comes with an open-platform concept, both offline and online, but still integrated. DANA pursues a strategy to accelerate growth by providing cashback and sizable promos, while other payment applications generally incur administration fees when making transactions, especially bank transfer transactions. Other payment applications are also not as complete as DANA in providing easy access for their users, such as purchasing tickets for various entertainment platforms and making donation transactions to various charitable institutions. With this event, the researcher wants to know more deeply about how much influence respondents and customers have in intending to use the DANA application. The purpose of this study is to identify the effect of perceived benefits, convenience, discounts, safety and risks on intentions to use the DANA application. This research is a quantitative research using survey techniques with the subject of DANA application users in the city of Bandar Lampung. The data collection technique used a questionnaire in the form of a list of questions that were distributed online via Google form to respondents with a sample of 180 respondents. Based on the results of the study it is known that there is an influence between the benefits of use, safety of use, discounts and perceived risk of use partially on the intention to use the application of DANA.

Keywords: Application of DANA, Intention to Use, Benefit of Use, Convenience, Discounts, Security and Risk

1. Preliminary

Along with the development of the current era of the industrial revolution, the world of commerce and the business world are also experiencing developments, one of which is the emergence of a very innovative business transaction model, namely by following technological advances in the field of communication and information media. There are a number of innovations that we should do to make DANA better and make it easier for users, namely approximately payments can also be made using VIZ (Visual Identity Authorization) DANA. Not only that, security when making digital transactions is also increasingly protected by the presence of payment authentication options and the Daily Limit Card to limit the desired amount of usage each day. According to Rangga (2023),

DANA applications must now have innovations, namely being able to combine payment methods (via DANA balances, debit or credit cards) when the user's balance is insufficient for the payment amount. "Thanks to this update, DANA allows transactions to continue while users make top-ups to meet insufficient balances. Furthermore, payments will be completed automatically".

Technological developments, especially in electronic payment systems (e-payments), continue to increase both in terms of increasing value and transaction volume due to the support of communication and information technology which is continuously developing (Alvin et.al, 2020).

In 2018, one of the Indonesian startups, namely PT Espay Debit Indonesia Koe, also attended and innovated in developing technology engaged in the field of financial technology, namely mobile payment called Dompot Digital Indonesia (DANA).

Indonesian Digital Wallet (DANA) is implementing various strategies so that growth, development is faster and the quality of service on the DANA application is getting better. To attract the attention and intention of consumers to be able to use the DANA application, PT Espay Debit Indonesia Koe has implemented many strategies and innovations to accelerate growth and development and improve the quality of service on the DANA application.

According to Tandon, Kiran and legitimate (2017) that website service quality is the perceived overall quality of online shopping sites based on a consumer's point of view. The benefit dimension of using the DANA application is characterized by its ability to speed up payment transactions, save time, make transactions more practical and efficient in the form of interbank transfers, cash withdrawals and payments for e-commerce products. Then, DANA can also be utilized in various sectors, including the education sector with features for payment of tuition fees, course fees and single tuition payments. In the social service sector, DANA can be used to pay zakat, alms and donations at a number of government-recognized zakat institutions. Meanwhile, in the public service sector, through DANA, consumers can pay taxes, BPJS for employment and PGN gas. Then, DANA can also provide many benefits to individuals and families, such as payment of electricity bills, water, internet, cable TV, credit purchases, parking payments, personal insurance, purchase of game vouchers, TIX ID, train tickets, Damri bus tickets, online shopping, barcode scan transaction doing business with other business DANA.

The dimension of ease of use in the DANA application is characterized by the convenience of very easy financial transactions, namely only via a cellphone without the need to carry cash and a traditional or physical wallet. Then the dimension of ease in using the DANA application is marked by the use of an easy-to-understand language, namely Indonesian, instructions for using the application that lead to more detailed information, features and application appearance which are very good and simple making it easier for consumers to choose whatever transaction they want.

The dimensions of discounts and discounts for use in the DANA application are marked by the provision of free administration fees when making transfers among DANA users, then free of charge for inter-bank transfer administration so that administration costs of up to IDR 6,500 can be saved for users of the DANA application. Apart from that, DANA also provides a surprise, namely by giving 50,000 vouchers to the winners of this exciting game, also by providing cashback and sizable promos such as buying tickets to watch movies at the cinema to get a 50% discount, giving free admin fees 10 times a month in transferring to all banks and can get a 50% voucher for payment of Electricity, Internet, Telephone, Insurance, BPJS, Cable TV bills,

The security dimension of use in the DANA application is marked by the presence of a PIN when making a transaction, supervised by Bank Indonesia, the OJK and the Ministry of Communication and Information as well as information and instructions provided in the form of tips for keeping personal data so that transactions remain safe, namely by not sharing PINs and OTPs with anyone. , change pins regularly, don't use PINs that are easy to guess such as date of birth and so on. The security dimension can also be seen that the DANA application itself provides the best service in the form of assistance and complaints by contacting the official contact and account of the DANA application, namely DANA customer care 1500 445, email :help@dana.id and serving disturbance and security issues through official social media accounts on Instagram (@dana.id) twitter (@danawallet) and Facebook (danawallet), then security protection is also supported by face verification, besides that DANA also has a security system, namely DANA Protection which can protect personal identity, DANA balances and bank card balances stored in the DANA application, to other transactions that are made.

The risk dimension in using the DANA application is characterized by the lack of security to enter the PIN at the start when logging in as in the brimo application,

there are sometimes system disturbances that cause a feeling of concern for the user when a transaction is being processed.

Literature Review

A. Technology Acceptance Model (TAM)

TAM is an information systems theory designed to explain how users understand and apply information technology. This model was originally proposed by Davis (2) and has become the most widely used model to explain user acceptance of new technologies. TAM was developed from Theory of Reasoned Action and provides a basis for tracking how external variables influence beliefs, attitudes and intentions to use new technology (Wu et al., 2011 in Syahril and Brady, 2019). TAM argues that a causal relationship-behavioral intention explains and predicts technology acceptance of potential users. TAM is a model that is considered the most appropriate in explaining how users receive a system (Syahril and Brady, 2019).

B. Payment system

The payment system is a system related to the transfer of a number of monetary values from one party to another. There are several media that are used from simple payment instruments to complex uses involving various institutions (Simpleks, 2020).

Currently, the payment system in Indonesia can be in the form of cash or non-cash. A non-cash payment system is provided by a banking system based on checks, debit and credit notes and ATM, debit and credit cards.

C. Electronic Money (e-money)

Electronic money appears because of modern shopping that is open 24 hours. Therefore, modern payment transaction tools are needed that can make it easier for consumers to make transactions, namely using non-cash transactions.

E-money is a means of payment that has fulfilled the elements, namely issued on the basis of the value of money deposited in advance to the issuer, the value of money is stored electronically in a media server or chip, is used as a means of payment to traders who are not issuers of the electronic money, and the value of money electronics managed by issuers are not deposits as referred to in the laws governing banking (Bank Indonesia, 2014, in Syahril and Brady, 2019).

D. Influence Benefit on Intention Using the DANA Application

Perceived usefulness is a belief about the decision-making process. If someone feels confident that the system they are going to use can be useful then he will use it, and vice versa. If someone is not sure about the system they are using then the user will not use the system. Based on these disclosures, the hypothesis proposed is as follows.

H1: The perceived benefits have a significant effect on the intention to use the DANA application

E. The Effect of User Ease on Intentions to Use the DANA Application

Ease of use can be defined as a belief about the decision-making process. If someone feels confident that the information system is easy to use then he will use it.

The DANA application is a technology that can simplify a user's life and can create an attitude to switch from using the previous application. This is supported by previous research by Alaeddin et.al (2018) which explains that ease of use is an effective factor in influencing behavior switching. consumer. Based on these disclosures, the hypothesis proposed is as follows.

H2: Perceived ease of use has a significant effect on the intention to use the DANA application.

F. The Effect of Discounts on Intentions to Use the DANA Application

Discounts or discounts are one way for companies to get income in a fast way. Currently, many companies rely on sales methods by using discounts to attract consumers to ask for purchases.

Discounts are the reason for e-wallet users because with discounts or cashback, they can get goods or services at a lower price. Based on these disclosures, the hypothesis proposed is as follows.

H3: Discounted prices have a significant effect on the intention to use the DANA Application

G. Influence Security on Intention Using the DANA Application

Security is defined as the ability of online company websites to protect consumers' personal information and financial transaction data that may be stolen during a relationship between them.

Security is one of the main factors of customer dependence on mobile banking (Singhal and

Padhmanabhan, 2008; Riquelme and Rios, 2010; Khatana and Dahiya, 2015).

Based on these disclosures, the hypothesis proposed is as follows.

H4: The perceived safety of use has a significant effect on the intention to use the DANA Application

H. Influence Risk on Intention Using the DANA Application

Risk is a consumer's subjective function of the magnitude of adverse consequences and the likelihood that these consequences could arise if the product is acquired.

Alaeddin et.al (2018) found that perceived risk as perceived has a moderating role in the relationship between attitude and intention to switch to a mobile wallet. Based on these disclosures, the researcher wants to propose the following hypothesis.

H5: The risk of use has a significant effect on the intention to use the DANA application

I. Intention of Use

Intention is behavior to carry out desires that are not always static which can change desires over time. Desires come from oneself, such as wanting something or future desires to be achieved (Jogiyanto 2009). Davis (2013) explains that behavioral interest is the degree to which a person can perform certain behaviors with their own desires. Chandra (2016) explains that intention to use is a condition in which a person will pay attention to a need in the activity to be carried out so that he will not pay attention to the next process to be carried out.

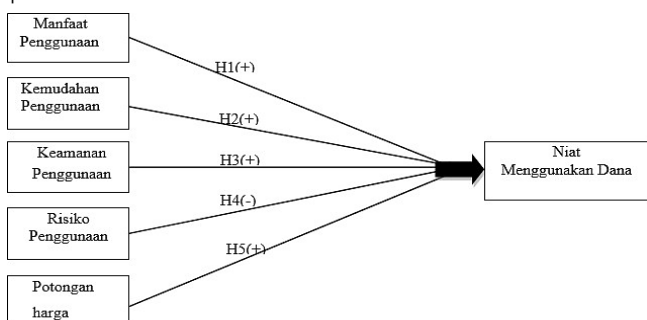


Figure 1. Framework of Thought

2. Research Methods

This type of research is quantitative research with survey techniques. Sugiyono (2019) explains that quantitative research is a research method based on the philosophy of positivism, which is useful for conducting research on certain populations or samples, collecting data using research instruments,

statistical data analysis, which aims to test established hypotheses. According to Now (2010) Survey research is used by researchers to collect quantitative and qualitative research data through questionnaires, interviews and observations. Thus, this study used a survey technique with a questionnaire approach in online form via Google form to DANA application users in Bandar Lampung.

A. Data Analysis

Data analysis is an activity after data from respondents or data sources have been collected. In data analysis activities, grouping data based on variables from all respondents, presenting data for each variable studied, performing calculations to test the hypotheses that have been proposed (Sugiyono, 2017). In analyzing the data, researchers used analytical methods that included validity tests, reliability tests and hypothesis testing by processing them using the Statistical Package for Social Science (SPSS) program.

B. Classic Assumption Test

The normality test aims to test whether in the regression model, the confounding or residual variables have a normal distribution Ghazali (2013).

According to Ghazali (2018) the purpose of the multicollinearity test is to test whether the regression model found a correlation between independent (independent) variables.

Ghozali (2018) explained that the heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residuals or from observation to other observations.

C. Hypothesis Test

Sugiyono (2017) said that a simple linear regression analysis relies on a functional or causal relationship between one independent variable with one dependent variable.

The t test is used to determine the effect of the independent variables on the dependent variable individually or partially in explaining the variation of the independent variables (Ghozali, 2018).

This test is used to find out whether the independent variables jointly (simultaneously) have a significant influence on the dependent variable.

3. Results and Discussion

Table 1. Characteristics of Respondents

Characteristics	Amount	Percentages
Gender		
Man	69 people	3,9
Woman	111 people	61,7
Age		
17-21 Years	7 People	9,3
22-26 Years	100 People	55,6
27-31 Years	53 People	29,4
32-36 Years	7 People	3,9
>36 Years	13 People	7,2
Work		
Laborer	1 person	0,5
MotherHousehold	3 people	1,6
Employee	12 People	6,6
Private		
Student /	147 People	81,7
Student		
Businessman	2 persons	1,1
civil servant	7 People	3,8
Self-employed	8 people	4,4

Based on the descriptive statistical table above, the sample in this study was dominated by women aged 22-26 years with student work professions.

3.1. Regression Test

Table 2. Results of the Regression Test

Model	Coefficientsa			
	Unstandardized Coefficients	Standardized Coefficients	t	Sig.
	B	std. Error	Betas	
(Constant)	-,653	1.026	-,637	,525
1 X1	,216	.088	,164	2,450,015
X2	.036	.066	.041	,535,593
X3	,164	,067	,154	2,453,015
X4	,165	,077	,163	2,142,034
X5	,434	.087	,390	4,976,000

a. Dependent Variable: Ytotal

In the Coefficients table, in addition to knowing the effect of the independent variables partially on the dependent variable, this table also functions to find out the regression equation in a study. If the T test focuses on the sig column and t column, then the regression equation focuses on the Unstandardized Coefficients table for column B. Based on this table, it is known that the regression equation in this study is:

$$Y = a + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + et$$

$$Y = -0.653 + 0.216 + 0.036 + 0.164 + 0.165 + 0.434 + et$$

A. Test Results t

This test was conducted to determine whether or not there is a significant effect of each independent variable on the dependent variable. If sig t is greater than 0.05 then Ho is not supported. And vice versa, if sig t is smaller than 0.05 then Ho is supported.

Table 3. T-test results

Model	Coefficientsa			
	Unstandardized Coefficients	Standardized Coefficients	t	Sig.
	B	std. Error	Betas	
(Constant)	-,653	1.026	-,637	,525
1 X1	,216	.088	,164	2,450,015
X2	.036	.066	.041	,535,593
X3	,164	,067	,154	2,453,015
X4	,165	,077	,163	2,142,034
X5	,434	.087	,390	4,976,000

a. Dependent Variable: Ytotal

Based on table 2, the hypothesis testing that has been done states that there is an intermediate effect benefits of use, discounts, security of use, and risks of use of the intention to use the fund application. However, for ease of use, there is no effect on the intention to use the fund application.

B. F test results

Hypothesis testing is carried out, which is about accepting or rejecting a hypothesis. To carry out the test, the F-test statistic is used with a significant level of 5%. Furthermore, the value of *Fhitung* is compared to *Ftabel* at $\alpha = 5\%$, $df_1 = k_1, 2 = n - (k+1)$, with the following conditions:

- If $F_{hitung} > F_{tabel}$ then H_0 is accepted (there is a significant effect).
- If $F_{hitung} < F_{tabel}$ then H_0 is rejected (no effect).

Table 4. F test results

Model	ANOVAa			
	Sum of Squares	df	Mean Square	F
1 Regression	570,746	5	114,149	38,051
residual	521,982	174	3,000	
Total	1092,728	179		

a. Dependent Variable: Ytotal

b. Predictors: (Constant), X5, X1, X3, X4, X2

In this study to find out the F test using a comparison of F count and F table where in the F table look for the distribution of R table statistical significance at 5% or 0.05 using the formula $f_{table} = (k; nk)$ where "k" is the number of independent

variables while "n" is the number of respondents or research samples. In this study "k" is 5 variables while the number "n" is 180 respondents. Furthermore, when entered in the formula, it produces the number (5; 175). In table F the number (5; 175) is 2.21. This shows that the calculated F value of 38.051 is greater than f table 2.21 which means that simultaneously the independent variables consist of benefits, convenience, price discounts.

C. Determination Coefficient Test (R²)

Table 5. Determination Analysis (R²)

Summary model b				
Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	,723 ^a	,522	,509	1.73202

a. Predictors: (Constant), X5, X1, X3, X4, X2

b. Dependent Variable: Ytotal

In the table above, the focus is on the R square table which has a value of 0.522. Based on this value, it is known that the independent variables consist of the benefits of use, convenience usage, price discounts, security and risks of using Indonesian digital wallets or funds have an effect of 52.2% on the intention to use Indonesian digital wallets or funds. The remaining 47.8% is influenced by other variables not examined in this study.

3.2. Discussion

In this study it is known that the questions in each variable have been tested with various existing statistical tests such as validity tests, reliability tests, classic assumption tests consisting of normality tests, multicollinearity tests and heteroscedasticity tests. From these various tests it is known that each variable used has been proven valid and reliable for research. Then in the classic assumption test, it is known that all variables both dependent and independent are declared normal, do not experience multicollinearity and heteroscedasticity as in the calculations and tests that have been carried out above. Based on these results, research can be carried out to carry out further tests consisting of the T test, F test, to the coefficient of determination test.

A. The Effect of Benefits of Using (X1) on the Intention to Use (Y) the DANA Application

The significance value of the benefit of use variable is 0.015 or less than the probability of 0.05, so it can be concluded that the first hypothesis is accepted. This means that there is an influence between the perceived benefits of using the intention to use the DANA

Application. Based on the results of these calculations, it is known that respondents generally feel that the application of funds has been able to provide more benefits for its users.

B. Effect of User Ease (X2) on Intention to Use (Y) the DANA Application

The significance value of the ease of use variable is 0.593 or greater than the probability of 0.05, so it can be concluded that the second hypothesis is not accepted. This means that there is no influence between the perceived ease of use and the intention to use the fund application.

C. The Effect of Discounts (X3) on the Intention to Use (Y) the DANA Application

The significance value of the discount variable is 0.015 or less than the probability of 0.05, so it can be concluded that the third hypothesis is accepted. This means that there is an influence between the perceived discount on the intention to use the DANA Application. Based on these results it is known that the discounted price provided by the DANA Application is able to influence the intention to use the DANA Application

D. The Effect of Security of Use (X4) on the Intention to Use (Y) the DANA Application

The significance value of the use safety variable is 0.034 or less than the probability of 0.05, so it can be concluded that the fourth hypothesis is accepted. This means that there is an influence between the perceived safety of use and the intention to use the DANA Application. The application of funds in providing security guarantees for its users is carried out in various ways. The dual authentication feature via PIN or user facial recognition can increase the user's sense of security.

E. Effect of Use Risk (X4) on Intention to Use (Y) DANA Application

The significance value of the Risk of use variable is 0.000 or less than the probability of 0.05, so it can be concluded that the fifth hypothesis is accepted. This means that there is an influence between the perceived risk of use and the intention to use the DANA Application. In this variable, the researcher submits three statements consisting of respondents feeling that the application of funds is based on a good ability to secure transactions, respondents feel that the application of funds has a concern for providing the best service and respondents feel that the application

of funds has been recognized by other parties. Through tests conducted, this has proven to affect the intention to use the DANA Application.

4. Conclusion

Based on this research, a number of conclusions that can be drawn include the following:

- a. There is a significant influence between the perceived benefits of using the intention to use the application of funds.
- b. There is no significant effect between the perceived ease of use and the intention to use the fund application.
- c. There is a significant influence between the perceived discount on the intention to use the fund application.
- d. There is a significant influence between the perceived security of use on the intention to use the fund application.
- e. There is a significant influence between the perceived risk of using the intention to use the application of funds.
- f. Simultaneously the independent variables consisting of benefits, convenience, discount, security and risk of use influence the intention to use the application of funds.
- g. Independent variable consisting of benefits use, convenience usage, price discounts, security and risks of using Indonesian digital wallets or funds have an effect of 52.2% on the intention to use Indonesian digital wallets or funds. The remaining 47.8% is influenced by other variables not examined in this study.

Suggestion

Based on the research conducted and taking into account the results of the research, suggestions that can be given through this research include:

- a. Every application organizer pays attention to the variables that are proven to affect intention use the application so that consumers remain loyal in using the application that has been made.
- b. There is One variable Which No has a significant effect on the intention to use the fund application, namely the ease of use variable. This can happen because the various applications offered at this time are mostly user friendly or easy to use, so application providers must try to maximize the other side that is not offered by competitors.
- c. In numbers, the five independent variables have influenced more from 50% intention using a fund

application but the number is not big enough because it still exists 47.8% variable other which affect the intention to use the application. This is noteworthy for application providers because still there is lotsother variables that influence intention using a fairly large application.

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