



## The Influence of Perceptions of Convenience and Perception of Trust on Interest to Reuse E-Wallet Dana in Surabaya

I Putu Widhi Prabawa<sup>1</sup>, Siti Aminah<sup>2\*</sup>

Universitas Pembangunan Nasional "Veteran" Jawa Timur

Corresponding Author: Siti Aminah [sitaminah1961@gmail.com](mailto:sitaminah1961@gmail.com)

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### ABSTRACT

The purpose of this study is to explain the influence of convenience perception and trust perception on reuse interest with fund e-wallet research objects in Surabaya. This study used a quantitative approach. The population in this study is Surabaya residents who have shopped and transacted using e-wallet funds. While the sample in this study is students using e-wallet funds in Surabaya. The method used to collect non-probability sampling samples with purposive sampling techniques with a total of 96 respondents. Tests using the SmartPLS application show that all tests get values above the values that have been required for the test to be declared reliable. This study used quantitative research design, data analysis in the form of descriptive statistics and PLS analysis. The results showed that the perception of convenience had a positive and significant effect on interest in reuse. Then on the perception of trust has a positive and significant effect on interest in reuse.

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## **INTRODUCTION**

The global spread and use of the internet and mobile are contributing to the development of new forms of banking and financial payments. Digital payments and banking have been introduced as a new way to carry out convenient and effective financial transactions (Alkhowaiter, 2020). The impact of this rapid development has also made the e-commerce business world begin to adapt and develop in the Cellular Business (M-Commerce) (Hidayatuloh & Aziati, 2020).

One of the innovations in technological developments in the field of finance is Financial Technology or fintech. the use of fintech is also supported by the current conditions where post-covid-19 activities minimize the use of g reducing direct transactions for fear of being exposed to the Covid-19 virus, and replaced with the use of online transactions or fintech technology.

The current condition is that more and more shopping places and outlets are using transaction methods in the form of digital money payments (e-money) or non-cash (cashless payments). the use of digital wallets (e-wallets) is increasing in level accompanied by the existence of supporting factors, for example today's youth, namely teenagers and students. Digital payment is a payment method that is widely used today by most small to large businesses. Business to Business (B2B) or Business to Customer (B2C), many have switched to digital payment methods. Digital payments in Indonesia are growing rapidly thanks to an idea created by Bank Indonesia (BI). The definition of e-wallet as reported by Glints.id is a form of monetary innovation or financial technology (fintech), which can be made optional in the payment system by utilizing the internet network.

In Indonesia, there are currently many types of digital wallets or E-Wallets, such as Funds, OVO, LinkAja, ShopeePay, Gopay, etc. Dana is one of the largest digital wallet platforms in Indonesia and has many users. There are digital wallet sites operating in Indonesia in 2022. It can be seen that Gopay is in first position as the first top brand, followed by Dana as second after Gopay. Dana passes OVO and Shoppe Pay which are ranked 3rd and 4th. In 2022, funds will get a percentage of 83%, many factors influence users to use the Dana digital wallet, such as considering the application features and convenience that users experience. Some of the features currently available in DANA services include Qris Payment, Send Money or Send Money, purchase prepaid credit for cell phones, Online Commerce payments and the BILLER feature for bill payments. From these data it can be concluded that Dana has an interest in being used by the public for online transactions because it offers many payment features and is easy to understand. According to YouGov's research, funds users in Indonesia increased in the third quarter of 2021 to reach 43%, this growth was triggered by an increase in new users among the ages of 20-25 years, and among those aged 35 and over as many as 34% of them were new users.oods in contact, this also includes transaction activities that make society The current condition is that more and more shopping places and outlets are using transaction methods in the form of digital money payments (e-money) or non-cash (cashless payments). the use of digital wallets (e-wallets) is

increasing in level accompanied by the existence of supporting factors, for example today's youth, namely teenagers and students. The Cashless Society is an initiative of people who carry out transactions, are not cash when living in their daily lives. According to Aulia (2019), the realization of Cashless Society is not always focused on shifting transaction methods, but rather towards shifts in behavior and culture, the use of digital wallets (e-wallets) is increasing in level accompanied by the presence of supporting factors, for example, the younger generation now that of teenagers and students. The current condition is that more and more shopping places and outlets are using transaction methods in the form of digital money payments (e-money) or non-cash (cashless payments). the use of digital wallets (e-wallets) is increasing in level accompanied by the existence of supporting factors, for example today's youth, namely teenagers and students. The Cashless Society is an initiative of people who carry out transactions, are not cash when living in their daily lives. According to Aulia (2019), the realization of Cashless Society is not always focused on shifting transaction methods, but rather towards shifts in behavior and culture, the use of digital wallets (e-wallets) is increasing in level accompanied by the presence of supporting factors, for example, the younger generation now that of teenagers and students. Realization of Cashless Society does not always focus on shifting transaction methods, but rather leads to shifts in behavior and culture. Students are a generation Z community group whose daily social life is inseparable from digital devices. Research conducted by (Badri, 2020) found that generation Z in Pekanbaru are active smartphone users who know and use digital wallet applications, which are e-money storage applications. Research from Fatmasari and Wulandari (2016) states that the development of e-money among adolescents can change individual behavior in carrying out consumption activities. Consumers have broad access in conducting financial transactions due to the ease and practicality of using e-money, this trend is being responded to positively by students.

From the various conveniences offered by the fund, several problems arise that can harm its users. Viewed from one of the web, namely Kompas.com giving an example of a case for users of funds in 2021, a number of users complained on Twitter by uploading screenshots that payment transactions were rejected by funds, not only one to two people complaining about payment errors but many, even tens of people. From the various complaints submitted by all users of the funds, a feeling of distrust arose which resulted in a decrease in the sense of comfort and security that the funds provided to its users. Another factor to trigger someone's interest in reusing the digital wallet application is the trust factor. Therefore, trust becomes an important thing that can influence consumer repurchase intention in the future.

Based on the various phenomena described above, the researcher will make the title "The Influence of Perceived Convenience and Perceived Trust on Interest in Reusing DANA E-Wallet in Surabaya"

## **THEORETICAL REVIEW**

### *Perception of Convenience*

Davis (Rahmad & Astuti, 2017) defines perceived convenience as a level where a person believes that using a particular system can free someone from effort. Perceived ease of use is defined as the extent to which a person believes that using a technology will be effortless. In addition, Septianie & Wiyata, (2020) argue that convenience is a level of one's perception that a technology can be used easily. The indicators of Perceived Convenience according to Hartono in Nadya (2019) are as follows:

1. Easy to use
2. Easy to control
3. Easy to understand
4. Flexible

H1: It is suspected that the Perceived Convenience has a positive effect on the Interest in Reusing E-Wallet Funds

### *Perception of Trust*

According to (Rahmad & Astuti, 2017), Perceived trust is the process of forming trust in an individual towards a service based on understanding information that is known about the service provider.

According to (Fajarratri, 2010) Trust refers to the customer's belief that the promises made by the company to customers can be trusted and provide mutually beneficial actions referring to the company. Based on the explanation above, simply trust is the belief that the trusted party will fulfill all its obligations properly as expected. The indicators of perceived trust according to Chauhan (2015) are as follows:

1. Trustworthy
2. Can provide protection
3. Can provide security
4. Can keep promises

H2: It is suspected that the Perception of Trust has a positive effect on the Interest in Reusing E-Wallet Funds

### *Reuse Interest*

According to Atriani (2020: 56) Interest in reusing is the condition of a person who has previously received a stimulus from the product he saw so that an urge or desire arises in him to use the product. Interest in using is a person's situation before taking action.

According to Hellier, Geursen, Carr and Rickard (2003) defines repurchase intention as the process of individual purchases of goods and services from the same company. Consumers can purchase this product through e-commerce. The indicators of interest in reuse according to Ferdinand (2006), namely:

1. Transactional interest
2. Referential interest
3. Preferential interest
4. Explorative interest

## METHODOLOGY

The research approach used in this research is quantitative research. To produce quantitative data in this study, a measurement scale was used, namely the ordinal measuring scale with the Likert weighting technique. The population in this study were Surabaya students who had used the DANA e-wallet. The sampling technique in this study used non-probability sampling with a purposive sampling technique, with a sample of 96 respondents.

## RESULTS AND DISCUSSION

Of the 96 respondents who answered the questionnaire, it can be seen the gender of the respondents in the table below:

Table 1. Characteristics of Respondents

Gender	Amount	Presentase(%)
Man	42	40%
Woman	54	60%
Amount	96	100%

Based on the results in table 1, it can be seen that respondents were divided into two categories, namely women and men. The data collection carried out resulted in 54 female respondents or 60% and 42 male respondents or 40%. This shows that the results of the questionnaires that have been distributed and filled in, female respondents tend to use the DANA e-wallet in Surabaya.

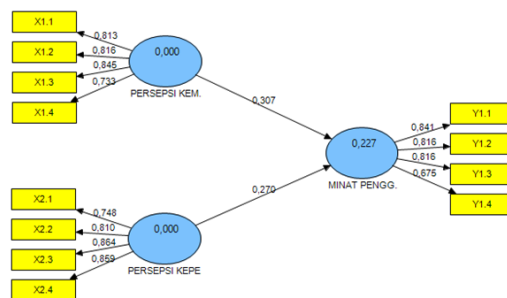


Figure 1. Outer Model dengan Factor Loading, Path Coefficient dan R-Square

From the outer model figure it can be seen that the value of the factor loading for each indicator is located above the arrow between the variable (construct) and the indicator, it can also be seen that the path coefficient (path coefficient) is above the arrow line between the exogenous variables and the endogenous variables. In addition, it can also be seen that the magnitude of the R-Square is right inside the circle of endogenous variables (Intention to Reuse). Based on the outer loading image above, all reflective indicators on the indicators Easy to use, Easy to control, Easy to understand, and Flexible are Perceived Convenience variables (X1), as well as indicators Can be trusted, Can provide protection, Can provide security and Can keep promises from the

variables Perceived Trust (X2), and Reuse Interest (Y), show factor loading (original sample) Figure 1. Outer Model with factor loading, Path Coefficient and R Square greater than 0.50 and or significant (T-Statistic Value more than the value of  $Z \alpha = 0.05$  (5%) = 1.96), thus the estimation results of all indicators have met Convergent validity or good validity.

Table 2. Hypothesis Test Results

	<b>Path Coefficients (O)</b>	<b>Sample Mean (M)</b>	<b>Standard Deviation (STDEV)</b>	<b>T Statistics ( O/STERR )</b>	<b>P Values</b>
<b>PERCEPTION OF CONVENIENCE (X1) -&gt; INTEREST IN REUSE (Y)</b>	0,307258	0,315946	0,076750	4,003362	0,000
<b>PERCEPTION OF TRUST (X2) -&gt; INTEREST IN REUSE (Y)</b>	0,270189	0,291108	0,081977	3,295933	0,001

Based on the results of the table above, hypothesis 1: Perceived ease of use has a positive effect on intention to reuse, with path coefficients 0.307258, and a T-statistic value of 4.003362 > 1.96 (from table value  $Z\alpha = 0.05$ ) or P- Value 0.000 < 0.05, with a significant (positive) result. Then the hypothesis regarding the perceived ease of reusing interest in Fund applications is acceptable. The results of the analysis based on factor loading on the perceived ease of use variable show that the indicator that has the highest percentage is easy to understand. Most consumers or users of the digital money fund application find it easy to understand when using the application, with various easy and simple features that make it easy for users to apply when they want to make transactions using the fund application. The results of this study are in accordance with research conducted by (Priambodo & Prabawani, 2016) and (Utami & Kusumawati, 2017) that perceived ease of use has a significant positive effect on interest in using e-money.

Research (Sari & Endy Saputro, 2019) shows that perceived convenience and perceived trust have a positive and significant influence on intention to reuse. So it can be concluded that perceived ease of use can affect the intention to reuse fund applications in Surabaya, because more and more features in the fund application that are easy to understand and clear layout will increasingly make users use the digital money application repeatedly when they want to make transactions. Hypothesis 2: Perceived trust has a positive effect on purchasing decisions acceptable, with a path coefficient of 0.270189, and a T-statistic value of 3.295933 > 1.96 (from table  $Z\alpha = 0.05$ ) or a P-Value of 0.001 < 0.05, with significant results (positive). Then the hypothesis regarding the perception of trust in the intention to reuse the DANA application is acceptable.

The results of the analysis based on factor loading on the perceived trust variable show that the indicator that has the highest percentage is providing security to all users of the digital money fund application. Fund application users feel safe and comfortable because the application is supported by guaranteed strict security such as data protection and security when transacting using a pin or face ID. The results of this study are in accordance with the results of research by Pratama & Saputra (2019) stating that trust has a positive effect on interest in using e-money. According to (Chauhan, 2015), trust can influence a person to behave positively. So it can be concluded that perceptions of trust can influence the intention to reuse funds in Surabaya applications, because the higher the level of security in a digital money application, it will increase user confidence to make buying or selling transactions repeatedly.

## **CONCLUSION AND RECOMENDATION**

Perceived ease of use has contributed to the interest in reusing fund applications in Surabaya, because the features provided by the fund application are very easy for all users and new users to understand, this makes funds increasingly used by all Surabaya people. In addition, the perception of trust has a contribution to the interest in reusing fund applications because the higher the level of security in the digital money application, the funds will make its users have a high sense of trust, causing users to make repeated transactions. As for suggestions for companies, it is hoped that the Dana application will provide sophisticated features and be better understood by all users in order to increase the number of digital money application users to switch manual transaction payments to modern transactions, thereby increasing the number of users from various walks of life. Apart from that, the security system can be improved when making transactions, because it is possible that there are still many rogue persons who use the application for various criminal acts. The point is to provide a sense of security and comfort to all users when transacting.

## **ADVANCED RESEARCH**

This research still has limitations so that further research is still needed on this topic.

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