Influence of Benefits, Usability, and Security on Sustained Use of DANA with User Satisfaction Mediation: A Case Study of DKI Jakarta Generation Z Users.

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Abstract

This research aimed to investigate the influence of perceived usefulness, ease of use, and security aspects on the intention to sustain DANA usage among Generation Z users in the DKI Jakarta area, with user satisfaction playing a mediating role. The study involved active DANA users for transactions, with a purposive sample of 100 respondents who participated in a questionnaire. The analysis was conducted using SmartPLS software. The results indicated significant positive correlations: perceived usefulness positively impacted user satisfaction, perceived ease of use had a positive effect on user satisfaction, and perceived security also positively influenced user satisfaction. Additionally, user satisfaction had a significant effect on the intention to continue using the platform. Furthermore, perceived usefulness, perceived ease of use, and perceived security showed significant positive effects on the intention to continue using DANA, all mediated by user satisfaction.

Keyword: *Perceived Usefulness, Perceived Ease of Use, Perceived Security, User Satisfaction, Continuance Intention to Use*

1. Introduction

The rapid development of internet technology in Indonesia has become one of the main drivers of significant changes in people's transaction behavior. Initially, transactions in Indonesia were dominated by conventional methods, such as cash transactions and face-to-face meetings. However, with the increase in internet penetration across the country, people and businesses are increasingly relying on the internet to conduct transactions.

Increased internet access across Indonesia, especially through mobile devices, has changed the way people shop, pay bills or conduct business online. Fast-growing e-commerce platforms have enabled consumers to shop online, changing the traditional way of shopping at physical stores. In addition, digital payment services have also changed people's behavior where they can easily pay bills, make in-store purchases, or even make donations through their mobile phones, which has reduced dependence on cash and provided more efficient options for transactions. Advancements in information technology have sparked significant changes within the financial services value chain. These changes have been driven by the emergence of a novel business model known as financial technology (FinTech). Fintech is an innovation in the technology-linked financial sector where advances in fintech have led to various innovations in financial tools and applications, such as payment applications. Currently, fintech has obtained a legal framework through the issuance of the Financial Services Authority Regulation on digital financial innovation in the financial sector (Hikmah et al.2023).

One category of the fintech industry is digital payments, which focuses on financial transactions such as the use of digital wallets that are popular among people today. Digital wallet applications are present as a solution for people to overcome the waste of time that occurs when having to carry out payment procedures such as taking cash from an ATM machine or breaking the nominal amount of money. The efficiency and effectiveness of using this application is very attractive to users.

According to a research report from Populix titled "Consumer Preferences for Banking and E-Wallet Applications," it is stated that most users come from Jakarta, reaching 43%. While other cities in Indonesia accounted for about 27% of users.

Along with the development of technology, there are currently many digital payment applications in Indonesia. One of these digital payment applications is DANA. DANA application is one of the digital wallet applications from Indonesia, which was established in 2018 and focuses on financial technology. DANA has been designed to enable every transaction without using cash or cards digitally, both in online and offline environments, where users will be able to quickly and practically use it.

Before deciding to choose a digital wallet application as an application for transactions, users certainly have several factors that will be taken into consideration. One of the factors is the perception of perceived benefits or usefulness. Perceived benefit is the extent to which a user believes that technology or system will improve their performance. In this sense, perceived usefulness refers to the level of individual belief that a particular information system will improve their performance. When users experience benefits that match the promises made by an application, this creates a sense of satisfaction in them. This refers to how users perceive the extent to which the app will provide benefits or help in meeting their needs and goals in

their daily lives. Users will be more likely to accept a digital wallet app if they feel that using the app will help them in a tangible way, such as in transaction efficiency or simplifying the payment process. When users feel that the use of a product or service provides significant and relevant benefits to them, this tends to result in increased user satisfaction in using digital payment applications.

Apart from perceived benefits, users also consider the perceived ease of use factor before choosing a digital payment application. According to Davis in (Samara & Susanti, 2023) perceived ease of use is defined as the level of user expectations of the effort that must be spent to use a system.

Perceived security is also an important consideration for users before they decide to use a service or product. Security systems in digital payment applications aim to prevent, overcome, and protect information systems from potential unauthorized or illegal actions. One of the security features provided by DANA digital payment application is DANA Protection, which offers 100% guarantee to maintain comfort and safety during the transaction process.

User Satisfaction is a key factor in business strategy and is the main goal in business operations, where the level of satisfaction is the main determinant of whether users will return to use the service in the future. User Satisfaction generally satisfaction is the result of a person's feelings arising from comparing the actual performance of a product or service with his expectations, which can be a feeling of pleasure or disappointment (Kotler and Armstrong, 2017). In this context, user satisfaction refers to the extent to which users are satisfied with their experience in using DANA, which includes various aspects of service quality. When users are satisfied with the service, they are more likely to have the intention to continue using the application for a longer period of time.

In this context, the use of DANA by Generation Z, which is known for its deep understanding of technology and tendency to adopt digital innovations, is very interesting to study. This study aims to investigate the factors that influence DKI Jakarta's Generation Z users' intention to use DANA sustainably. These factors include the benefits obtained from DANA, the ease of use of the application, and the security aspects of its use. In addition, this study also involves a mediating variable, namely user satisfaction, which is expected to be the link between these factors and the intention of continued use. By understanding these dynamics, this research will provide valuable insights into the use of digital payment applications among Generation Z, which can be used to improve services and user satisfaction and support the growth of the digital financial ecosystem.

2. Literature Review

2.1 Perceived of Usefulness

Perceived usefulness is a person's view of the usefulness that can be obtained by using a technology. According to Davis in (Joan & Sitinjak, 2019) as an individual's personal perspective on the likelihood that utilizing a system will enhance their performance. When a person's belief in the ability of technology to increase their productivity is stronger, the individual's interest in adopting technology will also be greater.

2.2 Perceived Ease of Use

According to Davis in (Samara & Susanti, 2023) perceived ease of use is defined as the extent of user expectations of the effort that must be spent to use a system. If a person's belief about the ease or lack of effort required to use technology is getting stronger, the individual's interest in adopting technology will also increase significantly.

2.3 Perceived of Security

Perceived security is a very important element in influencing the acceptance and level of use of digital payment applications. According to Rahmawati & Yuliana (2020), security can be used to evaluate the level of security and barriers in banking services. In the context of digital payments, security can reduce the risk of being lower than using cash in transactions. The security system in digital payment applications aims to prevent, overcome, and protect information systems from potential unauthorized or illegal actions.

2.4 User Satisfaction

Apart from seeking profit, the main goal of a digital payment application is to provide satisfaction to users. Satisfaction is a description of the overall feeling felt by a person after acquiring a service or product. Satisfied consumers tend to share their experiences with others, both users and non-users, thus having an impact on the company's reputation (Li et al. 2020).

2.5 Continuance intention to Use

According to Davis (in Harisma & Padmalia, 2023) intention to continue refers to an individual's interest or desire to continue using the system with the same level of intensity. Continued use intention is when information system users are satisfied with their experience in using the information system, so they have the intention to continue using the system in the future (Harisma & Padmalia, 2023).

3. Material and Method

3.1 Design Study

This research uses quantitative methodology. According to Sugiyono (2019), quantitative methods examine populations or samples through random sampling, collect data using instruments, and analyze it statistically. The instrument used to collect data is the organization of a questionnaire through Google Form given to research participants with a 5-point Likert scale. With the data collection time starting from September and ending in October 2023 through an online platform. The data analysis technique used is PLS software using Smart-PLS 4 software which tests 5 variables, namely perceived of usefulness, perceived ease of use, perceived security, user satisfaction, and continuance intention of use.

People residing in DKI Jakarta, a region known for its large population and high level of digital banking usage, constitute the representative population group for this study. To select the sample for this study, a non-probability sampling method was used, with particular emphasis on purposive sampling. The criteria applied to the research participants were as follows:

1. generation z (born in 1997 - 2012)
2. residing in DKI Jakarta

3. active user of DANA digital wallet

3.2 Data Analysis

The data analysis in this study used SmartPLS 4. This model involves several variables: Perceived of Usefulness (X1), perceived Ease of Use (X2), and perceived Security (X3) as exogenous factors, while continuance intention of use (Z) and user satisfaction (Y) are endogenous factors. User satisfaction (Y) acts as a mediating variable that connects X1, X2, and X3 with Z. To evaluate the outer and inner models, two evaluations were conducted :

1. Outer Model
   a. Convergent Validity (Outer Loading)
   b. Construct Reliability and Validity
   c. Discriminant Validity
   d. Composite Reliability
   e. Croinbach's Alpha
2. Inner Model
   a. R-square
   b. Path Coefficient

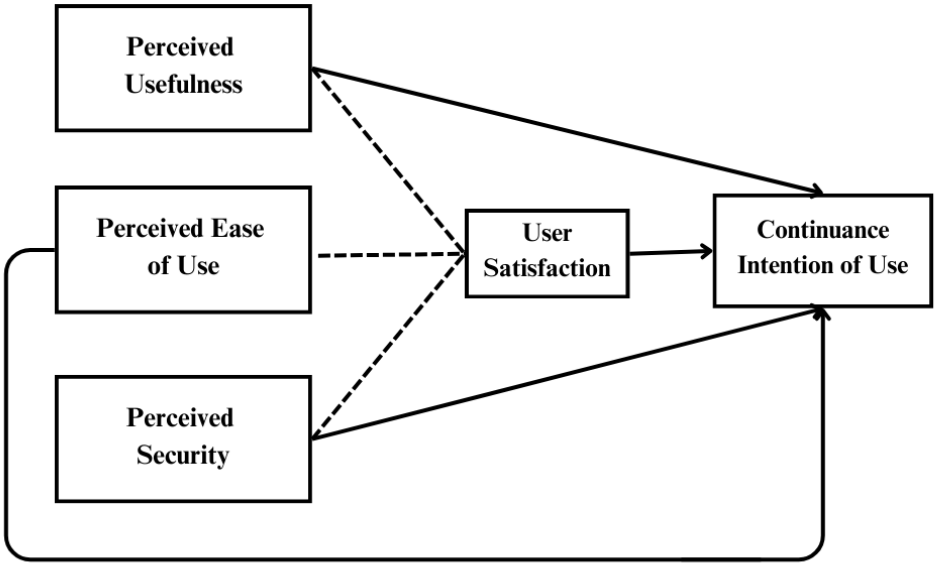

Figure 1. Research Model

In this model, the independent variables are perceived usefulness (X1), perceived ease of use (X2), and perceived security (X3), while the dependent variables include user satisfaction (Y) and usage intention (Z).

4. Result

4.1 Respondent Characteristics

Table 1. Respondent Characteristics

Respondent Characteristics		**Frequency**	**Percentage**
Gender	**Female**	**74**	**74%**
	Male	**26**	**26%**
Status	**Student**	**84**	**84%**
	Private Sector Employee	**12**	**12%**
	Government Employee	**0**	**0%**
	Entrepreneur	**4**	**4%**
Monthly Income	**IDR < 1.000.000**	**64**	**64%**
	IDR 1.000.000 - 5.000.000	**32**	**32%**
	IDR 5.000.000 - 10.000.000	**2**	**2%**
	IDR > 10.000.000	**2**	**2%**

Based on Table 1, it is known that the frequency distribution of female gender is higher, namely 74 individuals (74%), while the number of male respondents is lower, totaling 26 individuals (26%). Most respondents are students, totaling 84 individuals (84%), followed by private sector employees, totaling 12 individuals (12%), and entrepreneurs totaling 4 individuals (4%). The frequency distribution of total income below IDR 1,000,000 is 64 individuals (64%), income between IDR 1,000,000 - 5,000,000 is 32 individuals (32%), income of IDR 5,000,000 is 2 individuals (2%), and 2 individuals (2%) with income exceeding 10,000,000.

4.2 Outer Loading

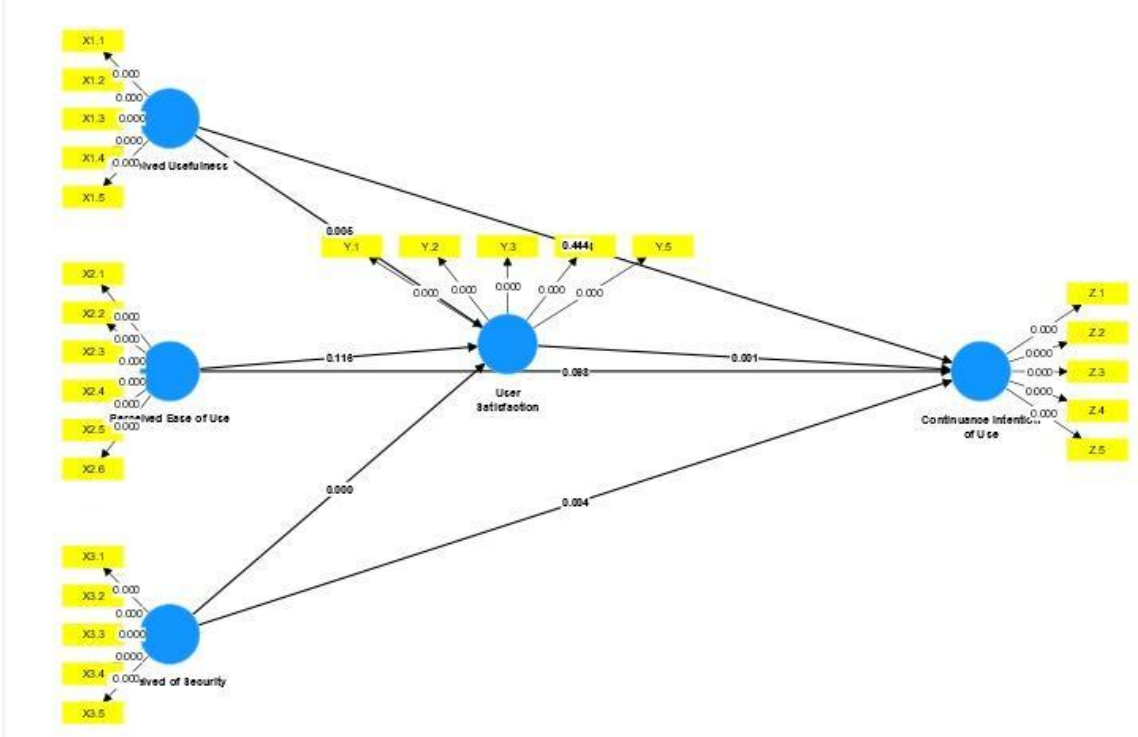

Figure 2. Outer Loading

Table 2. Outer Loading

Variabel	Item	Loading Factor	Status
Perceived Usefulness	**PU1**	0.737	Valid
	PU2	0.841	Valid
	PU3	0.776	Valid
	PU4	0.777	Valid
	PU5	0.747	Valid
Perceived Ease of Use	**PEU1**	0.838	Valid
	PEU2	0.870	Valid
	PEU3	0.889	Valid
	PEU4	0.776	Valid
	PEU5	0.715	Valid
	PEU6	0.706	Valid
Perceived Security	**PS1**	0.874	Valid
	PS2	0.905	Valid
	PS3	0.906	Valid
	PS4	0.825	Valid
	PS5	0.822	Valid
User Satisfaction	**US1**	0.821	Valid
	US2	0.842	Valid
	US3	0.754	Valid

	US4	0.899	Valid
	US5	0.878	Valid
Continuance Intention of Use	**CIU1**	0.860	Valid
	CIU2	0.847	Valid
	CIU3	0.834	Valid
	CIU4	0.707	Valid
	CIU5	0.865	Valid

Based on the validity test results outlined in Table 2, which encompasses 26 indicators, it is asserted that each indicator associated with the studied variables can be deemed acceptable and valid if its outer loading value exceeds 0.7.

4.3 Reliability and Validity Test

To measure the validity of a variable, we must consider the average value of the variance extracted (AVE).

Table 3. Construct Reliability and Validity

	Cronbach's alpha	**Composite reliability (rho_a)**	**Composite reliability (rho_c)**	**Average variance extracted (AVE)**
Perceived Usefulness (X1)	**0.835**	**0.838**	**0.883**	**0.603**
Perceived Ease of Use (X2)	**0.887**	**0.902**	**0.915**	**0.643**
Perceived of Security (X3)	**0.917**	**0.918**	**0.938**	**0.752**
User Satisfaction (Y)	**0.896**	**0.918**	**0.923**	**0.706**
Continuance Intention of Use (Z)	**0.883**	**0.908**	**0.914**	**0.680**

Based on the results listed in Table 3. about the reliability and validity of the structure reflects data with good reliability and validity values. This is based on the overall results of the data showing good results for each variable. The requirement for a variable to be declared a reliable variable is to have a Cronbach's alpha value greater than 0.7, and a composite reliability greater than 0.7, as well as the overall data showing a value greater than 0.70. To test its

validity, it requires an Average Variance Extracted (AVE) value greater than 0.5. The data also showed good results when all variables had AVE values greater than 0.5.

4.4 Determine Discriminant Validity

Table 4. Fornell-Larcker Criterion

	Perceived of Usefulness	**Perceived Ease of Use**	**Perceived of Security**	**User Satisfaction**	**Continuance Intention of Use**
Perceived Usefulness	**0.776**				
Perceived Ease of Use	0.660	**0.802**			
Perceived of Security	0.764	0.677	**0.867**		
User Satisfaction	0.734	0.629	0.783	**0.840**	
Continuance Intention of Use	0.642	0.477	0.734	0.755	**0.825**

Based on Table 4, it is known that the square root value of all variables has a value greater than the correlation. Therefore, all variables in this study are considered good and can be analyzed further.

The R-Square value represents the diversity of endogenous variable constructs that can explain exogenous variables. This means that this test is carried out to determine the extent to which the ability of endogenous variables (perceived of usefulness, perceived ease of use, and perceived security) in explaining exogenous variables (satisfaction with use and intention of sustainable use). The results of this test can be seen in Table 4.

Table 5. R Square

	R Square	**R Square Adjusted**
User Satisfaction	0.666	0.656
Continuance Intention of Use	0.633	0.618

Based on table 5, which shows data related to the r-square value in a study. The first variable, namely user satisfaction, has a value of 0.666, which means that this variable is influenced by 66.6% by the continuance intention of use variable and the remaining 33.4% is influenced by other variables. Furthermore, the continuance intention of use has a value of 0.633, which means that this variable is influenced by 63.3% by the user satisfaction variable and the remaining 36.7% is influenced by other variables.

5. Discussion

5.1 Direct Effect Analysis

Table 6. Path Coefficient

	Original sample (O)	**Sample mean (M)**	**Standard deviation (STDEV)**	**T statistics (|O/STDEV|)**	**P values**	**Result**
Perceived Usefulness -> User Satisfaction	0.284	0.286	0.101	2.822	0.005	**Accepted**
Perceived Usefulness -> Continuance Intention of Use	0.228	0.232	0.141	1.621	0.105	**Declined**
Perceived Ease of Use -> User Satisfaction	0.112	0.113	0.071	1.570	0.116	**Declined**
Perceived Ease of Use -> Continuance Intention of Use	-0.086	-0.082	0.089	0.966	0.334	**Declined**
Perceived of Security -> User Satisfaction	0.494	0.492	0.100	4.918	0.000	**Accepted**
Perceived of Security ->	0.619	0.620	0.116	5.344	0.000	**Accepted**

Continuance Intention of Use						
User Satisfaction -> Continuance Intention of Use	0.466	0.452	0.143	3.253	0.001	**Accepted**

The initial analysis of the path coefficients reveals various impacts within the hypotheses tested. Firstly, in support of the first hypothesis, there exists a substantial and favorable correlation between perceived benefits and user satisfaction, evident from a p-value of 0.005 and a t-statistic of 2.822. Consequently, the first hypothesis can be affirmed, indicating a significant and positive association between perceived benefits and user satisfaction.

Moving to the second hypothesis concerning the influence of perceived benefits on continuance intention of use, the findings do not yield a significant effect, denoted by a p-value of 0.105 and a t-statistic of 1.621. Therefore, a clear conclusion cannot be drawn for this hypothesis - it neither confirms nor rejects the relationship.

Similar inconclusive results are seen in the third hypothesis involving perceived ease of use and user satisfaction, as well as the fourth hypothesis concerning perceived ease of use and continuance intention of use. In both cases, the observed p-values (0.116 and 0.334) and t-statistics (1.570 and 0.966) do not meet the criteria for significance, leading to an inability to accept or refute these hypotheses.

However, the fifth hypothesis focusing on perceived security and user satisfaction exhibits a noteworthy and affirmative impact. The p-value of 0.000 and a t-statistic of 4.918 strongly support a significant and positive relationship between perceived security and user satisfaction.

Similarly, the sixth hypothesis concerning perceived security and continuance intention of use showcases a substantial and positive correlation, supported by a p-value of 0.000 and a t-statistic of 5.344. Hence, this hypothesis can be validated, indicating a significant and positive influence between perceived security and the intention to continue usage.

Lastly, the seventh hypothesis exploring the effect of user satisfaction on continuance intention of use presents a substantial and favorable connection. The p-value of 0.001 and a t-statistic of 3.253 indicate a significant and positive impact of user satisfaction on the intention to continue usage, thereby confirming this hypothesis.

In summary, while some hypotheses lacked significant findings to draw conclusive outcomes, others evidenced substantial relationships, specifically between perceived benefits and user satisfaction, perceived security and both user satisfaction and continuance intention of use, as well as user satisfaction and continuance intention of use.

5.2 Indirect Effect Analysis

Table 7. Specific Indirect Effects

	Original sample (O)	**Sample mean (M)**	**Standard deviation (STDEV)**	**T statistics (|O/STDEV|)**	**P values**	**Result**
Perceived Ease of Use -> User Satisfaction -> Continuance Intention of Use	0.052	0.050	0.037	1.395	0.163	**Declined**
Perceived of Security -> User Satisfaction -> Continuance Intention of	0.230	0.224	0.089	2.591	0.010	**Accepted**
Use Perceived Usefulness -> User Satisfaction -> Continuance Intention of Use	0.132	0.127	0.058	2.295	0.020	**Accepted**

The outcomes derived from the computation of first significant indirect effect show the results of the first hypothesis, namely the effect of perceived ease of use on continuance intention of use through user satisfaction. Based on table 7, it can be identified that the relationship between the two has no significant effect and in a positive direction. This is based on the p-value of 0,163> 0.05 and on the t statistic of 1,395 < 1,96. However, the original

sample shows a positive result which states the direction of the relationship between the two variables, which is 0,052. Therefore, the first hypothesis is not accepted or rejected.

Next, the second hypothesis is the effect of perceived security on continuance intention of use through user satisfaction. Based on table 7, it can be identified that the relationship between the two has a significant influence and with a positive direction. This is based on the p-value of 0,01 < 0,05 and the t statistic of 2,591> 1,96. Then the original sample shows a positive result which states the direction of the relationship between the two variables, which is 0,230. Therefore, the second hypothesis can be accepted and it can be concluded that there is a significant and positive influence between perceived security and intention of continuous use through user satisfaction in this study.

The third hypothesis is the effect of perceived benefits on continuance intention of use through user satisfaction. Based on table 7, it can be identified that the relationship between the two has a significant influence and in a positive direction. This is based on a p-value of 0,022<0,05 and t statistic of 2,295>1,96. Additionally, the original sample manifests a positive relationship of 0,132 between these variables. Consequently, the third hypothesis stands validated, indicating a substantial and positive influence of perceived benefits on the intention for sustained use through user satisfaction in this study.

6. Conclusion, Implication, Recommendation, and Limitation

6.1 Conclusion

At present, the swift progress in information technology has significantly transformed the way transactions are conducted. This shift has notably altered transactional behaviors, prompting many individuals to adopt digital payment methods for both online and offline transactions. In Indonesia's array of digital payment applications, DANA stands as one of the choices. This research seeks to evaluate how perceived usefulness, ease of use, and security perceptions influence the continuity of using the DANA digital payment application via user satisfaction. After analyzing data obtained from 100 participants, the results indicate that perceived benefits and security perceptions positively affect user satisfaction. However, the perceived ease of use doesn't demonstrate a substantial impact on user satisfaction. Moreover, it's evident that perceived security and user satisfaction play crucial roles in influencing the decision to continue using the application, while perceived usefulness and ease of use don't significantly affect the intention to continue using DANA.

6.2 Implication and Recommendation

This study holds significant implications within the realm of digital payment applications, specifically concerning the DANA app. Primarily, the findings underscore that factors like perceived usefulness, perceived ease of use, and perceived security positively impact both user satisfaction and the inclination for sustained use. Consequently, companies operating DANA and similar platforms should persist in enhancing service quality, upholding stringent security measures, and actively communicating the advantages of using their applications to their users.

Emphasizing security aspects is crucial in the evolution of digital payment applications. Perceived security emerges as a pivotal factor influencing user satisfaction and the intention to continue using these platforms. Upholding user trust demands that companies prioritize ensuring users feel secure while utilizing their applications.

In instances where perceived ease of use doesn't distinctly affect user satisfaction, companies might consider investing in user education programs to familiarize users with optimal app usage. This approach could effectively address perceived ease of use challenges and subsequently enhance the overall user experience.

Moreover, to augment the likelihood of sustained usage, companies should channel efforts into heightening user satisfaction and continuously enhancing the perceived benefits of their applications. By doing so, users are more inclined to prolong their usage and engagement with the app.

6.3 Limitation

Certainly, focusing solely on the Generation Z user population in DKI Jakarta creates limitations regarding the generalizability of the study's findings to other user demographics or diverse geographical regions. The behaviors, perceptions, and preferences of users from different age groups or regions might vary significantly, impacting the applicability of these findings to a broader context.

To mitigate this limitation, meticulous attention was given to the analysis and interpretation of the results. By rigorously analyzing the data and drawing cautious conclusions, efforts were made to ensure that the insights obtained could offer valuable indications or insights into digital payment behaviors and perceptions, albeit within the specific context of Generation Z users in DKI Jakarta. Additionally, highlighting this limitation underscores the need for future research to explore other user groups or geographical areas to obtain a more comprehensive understanding of the broader implications of digital payment application usage and user satisfaction.

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