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The Influence of Perceived Usefulness, Perceived Ease of Use, Social Influence, Facilities Conditions, Lifestyle Compatibility, and Perceived Trust on Intention to Use E-wallet Dana

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Abstract:

Indonesia is currently facing a national disaster in the form of the COVID-19 pandemic. During the COVID-19 pandemic and the existence of Lockdown and Physical Distancing rules, many people have changed their habits, especially in transacting using an E-wallet. The use of an E-wallet greatly facilitates the public in transacting, especially to reduce physical contact, which is expected to reduce the spread of the COVID-19 virus such as the DANA Application. Using an E-wallet can be done easily anywhere and anytime. The DANA application also makes it easy for users to make transactions, namely buying, scanning QR Codes, and receiving goods. This study aims to explain the effect of perceived usefulness, perceived ease of use, social influence, facilities conditions, lifestyle compatibility, and perceived trust on intentions to use E-Wallet in the DANA application. This study uses quantitative methods with data collection using questionnaires and processed using PLS-SEM through SmartPLS 3.0 software. The number of respondents in this study was 332 respondents. Based on the descriptive analysis in this study, the effect of Perceived Usefulness, Perceived Ease of Use, Social Influence, Facilitating Conditional, Lifestyle Compatibility, and Perceived Trust on Intention to Use were found. The results of the analysis from SEM-PLS show that Perceived Usefulness, Perceived Ease of Use, and Perceived Trust have a significant positive effect on Intention to Use.

Meanwhile, Social Influence, Facilitating Conditions, and Lifestyle Compatibility have no significant effect on Intention to Use. Therefore, the suggestion is that the e-wallet of DANA should increase the perceived ease of use, perceived trust, and facilitating conditions. The DANA E-Wallet has provided many benefits to its users. However, it would be better if it was developed again with a clearer and easier-to-understand interface, further increasing the level of security so that customers can be more comfortable using this DANA application and provide more useful guidance. In addition, it can help customers when they have difficulty using the DANA application.

Keywords: *E-wallet, DANA application, perceived usefulness, perceived ease of use, social influence, facilitating conditional, lifestyle compatibility, dan perceived trust, intention to use*

1. Introduction

Indonesia is currently facing a national disaster in the form of the COVID-19 pandemic. During the COVID-19 pandemic and the existence of Lockdown and Physical Distancing rules, many people have changed their habits, especially in transacting using an E-wallet. The use of an E-wallet greatly facilitates the public in transacting, especially to reduce physical contact, which is expected to reduce the spread of the COVID-19 virus such as the DANA Application. Using an E-wallet can be done easily anywhere and anytime. The DANA application also makes it easy for users to make transactions, namely buying, scanning QR Codes, and receiving goods. Technology advancements have changed many things in human life, especially transaction habits. While shopping, people are now more interested in faster, safer, and more convenient payment methods. As cash transactions gradually failed, people started turning to cashless transactions. A lot of money while traveling can be at risk of being stolen. With this digital wallet application, you can make it easier for users to carry their money.

In this digital wallet application, users can also view the history of transactions made and control their money use.

DANA (or Indonesian Digital Wallet) is one of the e-wallet service providers that were introduced to the wider community on March 21, 2018. DANA adopts an open platform concept that is expected to serve cashless digital transactions that can be done offline or online. DANA, or Dompot Digital Indonesia, is led by Vincent Henry Iswaratioso and the investors of DANA are companies from Indonesia, namely the EMTEK group (TECHINASIA, 2018).

The researcher is interested in conducting research material to find the influence of perceived usefulness, perceived ease of use, social influence, facilitation conditions, lifestyle compatibility, and perceived trust on intention to

use E-Wallet DANA. One of the e-wallets presented in Indonesia is FUND from the company PT Espay Debit Indonesia. DANA introduced payments through digital wallets as well as non-cash and non-card transactions. The concept of the DANA digital wallet is different from other digital wallets that are already present in the Indonesian market, namely the open platform concept. DANA has also developed payment facilities and features by creating a new method, namely a QR Scan Code scanner.

2. Research Method

This study uses quantitative methods with descriptive-casual purposes, where the data collection using questionnaires and processed using PLS-SEM through SmartPLS 3.0 software application. The number of respondents in this study was 332 respondents.

2.1. Structural Equation Model

The structural Equation Modeling (SEM) approach was used in this study. Covariance-based metric structural equation modeling (CB-SEM) and variance-based metric structural equation modeling (VBM-SEM) are two types of structural equation modeling (Indrawati, 2015). The purpose of CB-SEM is to explain the relationship between items in variables and to confirm the model (Indrawati, 2015). According to Hair in Indrawati (2015), VB-SEM is used to predict results based on the relationship between the independent and dependent constructs or variables in a model. Partial Least Squares (PLS) analysis is one of the statistical analyzes included in VB-SEM (Indrawati, 2015). The statistical technique used in this research is VB-SEM with PLS.

2.2. Partial Least Square

In this study, the partial least square (PLS) was calculated using the SmartPLS 3 software and the various stages are detailed in Indrawati (2017). PLS is widely used in marketing research, with PLS used in more than 30 articles on the subject of international marketing (Indrawati, 2017). However, PLS is mainly used to make predictions and can handle data at various scales, including nominal, ordinal, interval, and ratio scales (Indrawati, 2017).

The assessment of the measurement model (outer model testing), the assessment of the structural model (inner model testing), and the assessment of the influence of the moderator variables are the processes in PLS data processing (Indrawati, 2017).

2.3. Descriptive Analysis

According to Riduwan (2012), data are transformed into fundamental features like central tendency, distribution, and variability using descriptive analysis. The descriptive analysis in this study aims to investigate how perceived usefulness, perceived ease of use, social influence, facilities conditions, lifestyle compatibility, and perceived trust affect intention to use the e-wallet, DANA.

2.4. Goodness-of-Fit Test

According to Zikmund (2013), the term 'goodness-of-fit' refers to how well a computed table or matrix of values matches a population or predefined table or matrix of the same size. The equation of GoF is as follows:

$$GoF = \sqrt{AVE \text{ vó } R^2}$$

Where:

\overline{AVE} = Average Communalities Index

$\overline{R^2}$ = The R^2 Model

The GoF lies on the interval of 0-1, with 0.1 indicating a small GoF, 0.25 indicating a moderate GoF, and 0.36 indicating a large GoF.

2.5. Hypotheses Testing

This study calculates the significance with a one-tailed test and a confidence level of 5%. The following is the study's hypothesis:

- t value < t table, then H0 is accepted dan H1 is rejected.
- t value > t table, then H0 is rejected, and H1 is accepted.

2.5.1. Hypothesis Testing 1

- H0 = Perceived Usefulness does not have a significant positive effect on Intention to Use.
- H1 = Perceived Usefulness has a significant positive effect on Intention to Use.

2.5.2. Hypothesis Testing 2

- H0 = Perceived ease of use does not have a significant positive effect on Intention to Use.
- H1 = Perceived ease of use has a significant positive effect on Intention to Use.

2.5.3. Hypothesis Testing 3

- H0 = Social influence does not have a significant positive effect on Intention to Use.
- H1 = Social influence has a significant positive effect on Intention to Use.

2.5.4. Hypothesis Testing 4

- H0 = Facilitating conditions do not have a significant positive effect on Intention to Use.
- H1 = Facilitating conditions have a significant positive effect on Intention to Use.

2.5.5. Hypothesis Testing 5

- H0 = Lifestyle compatibility does not have a significant positive effect on Intention to Use.
- H1 = Lifestyle compatibility have a significant positive effect on Intention to Use.

2.5.6. Hypothesis Testing 6

- H0 = Perceived trust does not have a significant positive effect on Intention to Use.
- H1 = Perceived trust has a significant positive effect on Intention to Use.

3. Result and Discussion

3.1. Descriptive Analysis Result

3.1.1. Perceived Usefulness

Item		SD	D	N	A	SA	TOTAL	TOTAL SCORE	IDEAL SCORE	CATEGORY
		1	2	3	4	5				
X11	P	6	4	46	148	128	332	1384	1660	Good
	%	1.81	1.20	13.86	44.58	38.55	100.00	83.37		
X12	P	5	10	48	148	121	332	1366	1660	Good
	%	1.51	3.01	14.46	44.58	36.45	100.00	82.29		
X13	P	5	4	34	161	128	332	1399	1660	Very Good
	%	1.51	1.20	10.24	48.49	38.55	100.00	84.28		
Total Average Score									4149	Good
Total Average Percentage									83.31	
Overall Total Score									4980	

Table 1: Analysis of the Variable Perceived Usefulness
Source: Researcher Processed Data (2022)

The perceived usefulness variable has three dimensions that are included in the very good category. This is explained by the responses given by respondents with a value of 83.31%, which means that the perceived usefulness is considered very easy to use in the DANA application.

3.1.2. Perceived Ease of Use

Item		SD	D	N	A	SA	TOTAL	TOTAL SCORE	IDEAL SCORE	CATEGORY
		1	2	3	4	5				
X21	P	6	4	26	174	122	332	1398	1660	Very Good
	%	1.81	1.20	7.83	52.41	36.75	100.00	84.22		
X22	P	5	3	39	164	121	332	1389	1660	Good
	%	1.51	0.90	11.75	49.40	36.45	100.00	83.67		
X23	P	6	4	26	167	129	332	1405	1660	Very Good
	%	1,81	1,20	7,83	50,30	38,86	100,00	84,64		
Total Average Score									4192	Very Good
Total Average Percentage									84,18	
Overall Total Score									4980	

Table 2: Analysis of Variables Perceived Ease of Use
Source: Researcher Processed Data (2022)

The perceived ease to use variable has three distinct dimensions, which are included in the very good category. This is explained from the responses given by respondents with a value of 84.18%, which means that the perceived ease to use is considered very easy in using the DANA application.

3.1.3. Social Influence

Item		SD	D	N	A	SA	TOTAL	TOTAL SCORE	IDEAL SCORE	CATEGORY
	P	1	2	3	4	5				
X31	P	5	14	78	159	76	332	1283	1660	Good
	%	1.51	4.22	23.49	47.89	22.89	100.00	77.29		
X32	P	7	21	90	141	73	332	1248	1660	Good
	%	2.11	6.33	27.11	42.47	21.99	100.00	75.18		
X33	P	5	14	68	163	82	332	1299	1660	Good
	%	1.51	4.22	20.48	49.10	24.70	100.00	78.25		
X34	P	5	12	69	166	80	332	1300	1660	Good
	%	1.51	3.61	20.78	50.00	24.10	100.00	78.31		
X35	P	3	10	74	164	81	332	1306	1660	Good
	%	0.90	3.01	22.29	49.40	24.40	100.00	78.67		
X36	P	5	17	77	163	70	332	1272	1660	Good
	%	1.51	5.12	23.19	49.10	21.08	100.00	76.63		
X37	P	4	13	75	164	76	332	1291	1660	Good
	%	1.20	3.92	22.59	49.40	22.89	100.00	77.77		
X38	P	5	11	62	178	76	332	1305	1660	Good
	%	1.51	3.31	18.67	53.61	22.89	100.00	78.61		
Total Average Score									10304	Good
Total Average Percentage									77.59	
Overall Total Score									13280	

Table 3: Analysis of Social Influence
Source: Researcher Processed Data (2022)

The social influence variables have eight dimensions that are included in the category good. This is explained from the responses given by respondents with a value of 77.59%, which means that social influence is considered very easy to use in the DANA application.

3.1.4. Facilities Conditions

Item		SD	D	N	A	SA	TOTAL	TOTAL SCORE	IDEAL SCORE	CATEGORY
	P	1	2	3	4	5				
X41	P	2	7	46	175	102	332	1364	1660	Good
	%	0.60	2.11	13.86	52.71	30.72	100.00	82.17		
X42	P	3	3	45	181	100	332	1368	1660	Good
	%	0.90	0.90	13.55	54.52	30.12	100.00	82.41		
X43	P	5	15	67	173	72	332	1288	1660	Good
	%	1.51	4.52	20.18	52.11	21.69	100.00	77.59		
Total Average Score									4020	Good
Total Average Percentage									80.72	
Overall Total Score									4980	

Table 4: Analysis of Facilities Conditions
Source: Researcher Processed Data (2022)

The facilities conditions variable has eight dimensions that are included in the category good. This is explained by the responses given by respondents with a value of 80.72%. This means that the facilities' conditions are considered very easy to use in the DANA application.

3.1.5. Lifestyle Compatibility

Item		SD	D	N	A	SA	TOTAL	TOTAL SCORE	IDEAL SCORE	CATEGORY
		1	2	3	4	5				
X51	P	5	11	61	172	83	332	1313	1660	Good
	%	1.51	3.31	18.37	51.81	25.00	100.00	79.10		
X52	P	3	7	40	182	100	332	1365	1660	Very Good
	%	0.90	2.11	12.05	54.82	30.12	100.00	82.23		
X53	P	4	4	30	176	118	332	1396	1660	Very Good
	%	1.20	1.20	9.04	53.01	35.54	100.00	84.10		
Total Average Score									4074	Very Good
Total Average Percentage									81.81	
Overall Total Score									4980	

Table 5: Analysis of Lifestyle Compatibility
Source: Researcher Processed Data (2022)

The lifestyle Compatibility variable has eight dimensions that are included in the good category. This is explained from the responses given by respondents with a score of 81.81%, which means that Lifestyle Compatibility is considered very easy to use in the DANA application.

3.1.6. Perceived Trust

Item		SD	D	N	A	SA	TOTAL	TOTAL SCORE	IDEAL SCORE	CATEGORY
		1	2	3	4	5				
X61	P	2	6	26	149	149	332	1433	1660	Very Good
	%	0.60	1.81	7.83	44.88	44.88	100.00	86.33		
X62	P	4	8	30	146	144	332	1414	1660	Very Good
	%	1.20	2.41	9.04	43.98	43.37	100.00	85.18		
X63	P	2	6	30	151	143	332	1423	1660	Very Good
	%	0.60	1.81	9.04	45.48	85.72	100.00	83.07		
Total Average Score									4270	Very Good
Total Average Percentage									85.74	
Overall Total Score									4980	

Table 6: Analysis of Variables Perceived Trust
Source: Researcher Processed Data (2022)

The perceived trust variable has eight dimensions that are included in the good category. This is explained from the responses given by respondents with a value of 85.74%, which means perceived trust is considered very easy to use in the DANA application.

3.1.7. Intention to Use

Item		SD	D	N	A	SA	TOTAL	TOTAL SCORE	IDEAL SCORE	CATEGORY
		1	2	3	4	5				
IU 1	P	5	3	23	139	162	332	1446	1660	Very Good
	%	1.51	0.90	6.93	41.87	48.80	100.00	87.11		
IU 2	P	6	5	22	133	166	332	1444	1660	Very Good
	%	1.81	1.51	6.63	40.06	50.00	100.00	86.99		
IU 3	P	8	12	62	132	118	332	1336	1660	Very Good
	%	2.41	3.61	18.67	100.0	39.76	80.48	Total		
Average Score									4226	Very Good
Total Average Percentage									84.86	
Overall Total Score									4980	

Table 7: Analysis of Variables Intention to Use
Source: Researcher Processed Data (2022)

The intention to use variable has eight dimensions that are included in the good category. This is explained from the responses given by respondents with a value of 84.86%, which means that the intention to use is considered very easy to use in the DANA application.

3.2. Outer Model Result

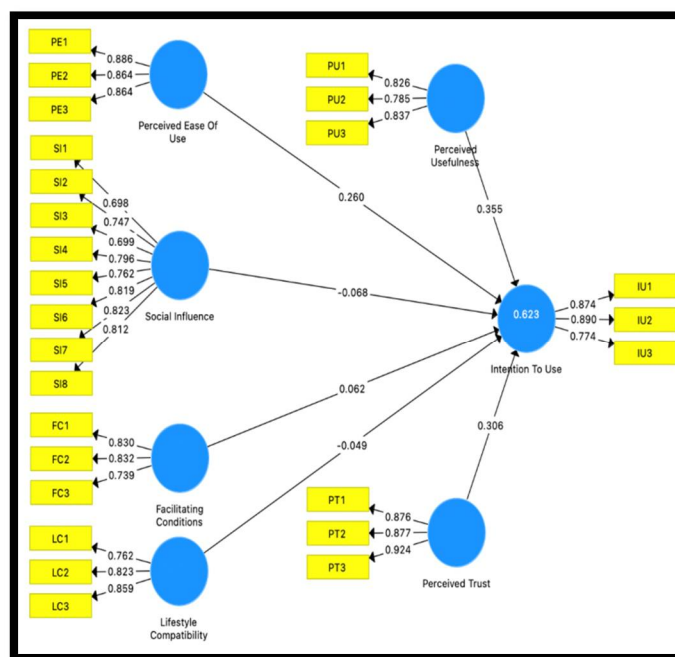


Figure 1: Outer Model
Source: Smart PLS Data Processing Results (2022)

3.2.1. Convergent Validity Test

According to Indrawati (2017), Convergent validity is used to assess the amount of precision of an item or set of items in a variable against what you want to measure. In testing convergent validity, it can be used from two indicators, namely:

- Factor loading (LF) and
- Average Variant Extracted (AVE)

Indrawati (2017) stated that the factor loading (FL) value is used to determine validity. The measured item is considered valid if the FL value is more than 0.7. For the exploratory study, a number less than 0.7, in this example, 0.5-0.6, is acceptable.

Latent Variable	Indicator	Loading Factor	Conclusion
Intention To Use	IU1	0.874	Valid
	IU2	0.890	Valid
	IU3	0.774	Valid
Perceived Ease of Use	PE1	0.886	Valid
	PE2	0.864	Valid
	PE3	0.864	Valid
Social Influence	SI1	0.698	Valid
	SI2	0.747	Valid
	SI3	0.699	Valid
	SI4	0.796	Valid
	SI5	0.762	Valid
	SI6	0.819	Valid
	SI7	0.823	Valid
	SI8	0.812	Valid
Facilitating Conditions	FC1	0.830	Valid
	FC2	0.832	Valid
	FC3	0.739	Valid
Lifestyle Compatibility	LC1	0.762	Valid
	LC2	0.823	Valid
	LC3	0.859	Valid
Perceived Trust	PT1	0.876	Valid
	PT2	0.877	Valid
	PT3	0.924	Valid
Perceived Usefulness	PU1	0.826	Valid
	PU2	0.785	Valid
	PU3	0.837	Valid

Table 8: Convergent Validity Test
Source: SmartPLS Data Processing Results (2022)

Based on table 8, we can conclude that all the items used in this study are valid.

3.2.2. Discriminant Validity

Indrawati (2017) explains that discriminant validity is used to measure the number of indicator items in a variable compared to other variable indicator items. The measurement of discriminant validity is carried out by looking at the output value of the cross loading with the provisions: 'the variable will be said to be valid if the correlation value of the indicator is greater than the correlation value of the other variable indicators.' The results of discriminant validity can be seen in the following table.

Variable	Intention to Use	Perceived Usefulness	Perceived Ease of Use	Social Influence	Facilitating Conditions	Lifestyle Compatibility	Perceived Trust
IU1	0.874	0.443	0.571	0.330	0.449	0.377	0.567
IU2	0.890	0.540	0.634	0.376	0.492	0.453	0.613
IU3	0.774	0.563	0.597	0.422	0.463	0.392	0.483
PU1	0.609	0.826	0.635	0.467	0.470	0.435	0.460
PU2	0.530	0.785	0.607	0.427	0.516	0.453	0.505
PU3	0.622	0.837	0.719	0.462	0.521	0.474	0.515
PE1	0.650	0.541	0.886	0.485	0.548	0.480	0.543
PE2	0.629	0.582	0.864	0.489	0.542	0.479	0.540
PE3	0.573	0.536	0.864	0.481	0.545	0.501	0.552
SI1	0.262	0.267	0.361	0.698	0.402	0.344	0.350
SI2	0.228	0.314	0.359	0.747	0.451	0.393	0.311
SI3	0.204	0.274	0.323	0.699	0.454	0.286	0.267
SI4	0.352	0.372	0.423	0.796	0.507	0.444	0.444
SI5	0.339	0.328	0.444	0.762	0.551	0.477	0.400
SI6	0.326	0.318	0.416	0.819	0.508	0.444	0.369
SI7	0.425	0.478	0.467	0.823	0.580	0.462	0.451
SI8	0.457	0.434	0.545	0.812	0.598	0.478	0.453
FC1	0.459	0.421	0.510	0.493	0.830	0.491	0.451
FC2	0.483	0.343	0.537	0.471	0.832	0.521	0.532
FC3	0.381	0.370	0.451	0.677	0.739	0.533	0.492
LC1	0.333	0.324	0.416	0.519	0.563	0.762	0.466
LC2	0.372	0.347	0.437	0.446	0.504	0.823	0.491
LC3	0.459	0.387	0.503	0.408	0.511	0.859	0.534
PT1	0.600	0.440	0.572	0.458	0.582	0.580	0.876
PT2	0.551	0.381	0.550	0.467	0.510	0.543	0.877
PT3	0.604	0.410	0.551	0.437	0.545	0.512	0.924

Table 9: Cross Loading Value
Source: Smart PLS Data Processing Results (2022)

Based on table 9, it can be seen that the value of Cross loading on each indicator has a higher score than different variables. Thus, it can be concluded that each indicator meets the criteria for discriminant validity testing.

3.2.3. Reliability Test

The amount of confidence, dependability, consistency, or stability of a measurement's results is referred to as its reliability. The indicator variable's reliability is used to calculate how much the latent variable grows as the indicator variable grows (Indrawati, 2017). According to Indrawati (2017), Cronbach's Alpha (CA) and Composite Reliability (CR) were used to assess reliability, with research criteria CA and CR having values more than or equal to 0.7. Table 10 shows the value of CA and CR of each variable.

	Cronbach's Alpha	Composite Reliability
Perceived Usefulness	0.750	0.857
Perceived Ease of Use	0.842	0.904
Social Influence	0.904	0.921
Facilitating Conditions	0.722	0.843
Lifestyle Compatibility	0.750	0.856
Perceived Trust	0.872	0.921
Intention To Use	0.802	0.884

Table 10: Cronbach's Alpha and Composite Reliability
Source: SmartPLS Data Processing Results (2022)

Cronbach's Alpha (CA) and Composite Reliability (CR) have this greater research value. As a result, the questionnaire can be concluded to fulfill the composite reliability characteristics. As a result, the measurement model testing result in this study indicates good research measuring instrument > 0,07.

3.3. Inner Model Result

According to Indrawati (2017), the second test is to assess the structural model, often known as the inner model. The purpose of measuring this structural model is to see how one latent variable interacts with other latent variables (Indrawati, 2017). Figure 2 below presents a data processed result of Inner model testing in this research using Smart PLS software.

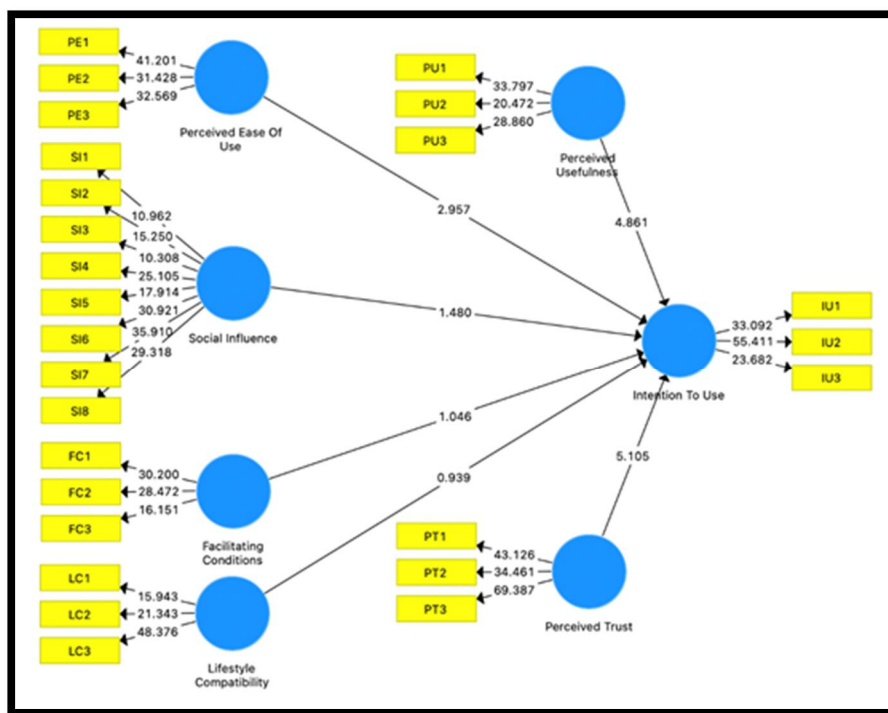


Figure 2: Outer Model

Source: Smart PLS Data Processing Results (2022)

The test is carried out by examining the path value to see if the influence is significant or not, as determined by the path values. In addition, t-values in the study were calculated using PLS bootstrapping. Table 11 illustrates the calculation results of the path coefficient, t-value, p-value, and conclusion.

NO	PATH DIAGRAM	PATH COEFFICIENT	T-VALUES	P-VALUES	CONCLUSION
1.	PU -> IU	0.355	4.861	0.000	H1 Accepted
2.	PE -> IU	0.260	2.957	0.003	H2 Accepted
3.	SI -> IU	-0.068	1.480	0.139	H3 Accepted
4.	FC -> IU	0.062	1.046	0.296	H4 Accepted
5.	LC -> IU	-0.049	0.939	0.348	H5 Accepted
6.	PT -> IU	0.306	5.105	0.000	H6 Accepted

Table 11: Path Coefficient and T-Value

Source: SmartPLS Data Processing Results (2022)

This study used a 5% significance level, meaning that if the t-value > 0.67572 and p-value < 0.05, there is a significant relationship between independent and dependent variables. The following are the results of hypothesis testing:

- Perceived usefulness has a significant positive effect on the intention to use the DANA application among adults.
- Perceived ease of use has a significant positive effect on the intention to use the DANA application among adults.
- Social influence has no significant and negative effect on the intention to use the DANA application among adults.
- Facilitating conditions have no significant and positive effect on the intention to use the DANA application among adults.
- Lifestyle compatibility has no significant and negative effect on the intention to use the DANA application among adults.
- Perceived trust has a significant positive effect on the intention to use the DANA application among adults.

Variable	R ²
RI	0.623

Table 12: Result of R²

Source: SmartPLS Data Processing Results (2022)

Based on the results of data processing, it is known that the R² value is 0.623. It means the ability of the independent variables, which include perceived usefulness (X1), perceived ease (X2), social influence (X3), facilitating conditional (X4), lifestyle compatibility (X5), and perceived trust (X6), to explain the dependent variable, which includes intention to use, is 6.23%. In other words, the model formed is a strong model.

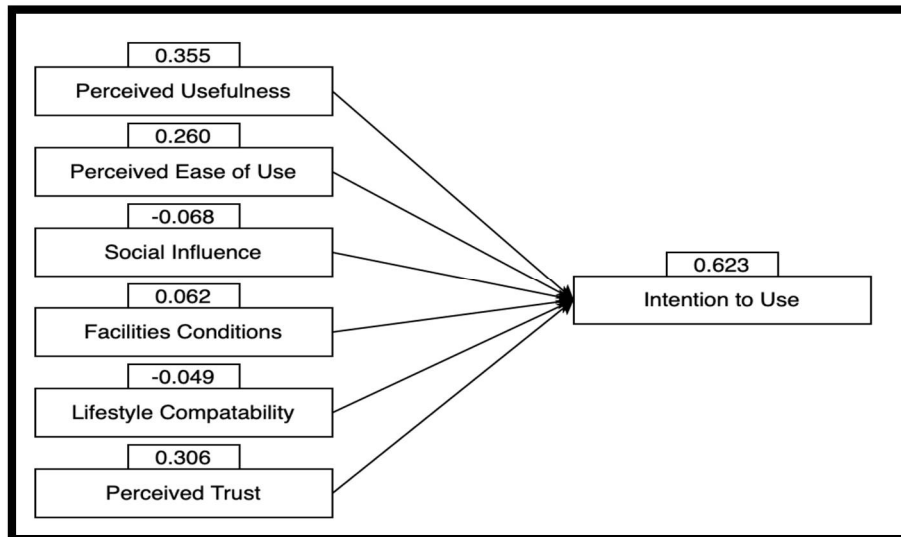


Figure 3: Theoretical Framework with the Result

Source: Data Processing Results (2022)

3.4. Goodness of Fit Testing

According to Zikmund (2013), the term 'goodness-of-fit' refers to how well a computed table or matrix of values matches a population or predefined table or matrix of the same size. The equation of GoF is as follows:

$$GoF = \sqrt{AVE \text{ vó } R^2}$$

$$GoF = \sqrt{0,6916 \times 0,623}$$

$$GoF = 0,656$$

The GoF ranges from 0-1, with 0.1 indicating a small GoF, 0.25 indicating a moderate GoF, and 0.36 indicating a large GoF. Based on the GoF calculation above, the result of GoF is 0.656. Therefore, the GoF in this research is included in the large GoF category.

4. Conclusion

Based on the result and analysis of this research and the previous discussion, several conclusions could be made to answer the research questions as the following statements:

4.1. Perceived Usefulness on Intention to Use

Based on the results of this study, Perceived Usefulness has a significant effect on Intention to Use because it has a t-value of 4.861, where the value is greater than 0.67, and a p-value of 0.000 is smaller than 0.05. This shows that DANA e-wallet users believe that using DANA will be very useful for making payments. So, it can be concluded that perceived usefulness has a significant positive effect on the intention to use the DANA application. It means that the more DANA users get useful benefits while using it, the higher will be the user's interest in being able to use the e-wallet DANA.

In addition, based on the results of the descriptive analysis of Perceived Usefulness, the highest percentage of PU3 items was 84.28% which stated that 'using the DANA application makes mobile payment services easy to use'. This shows that using DANA as a means of payment can speed up the transaction process. It will not take much time, and I also believe that using a particular system will help improve the individual's performance.

4.2. Perceived Ease of Use on Intention to Use

Based on the results of this study, Perceived Ease of Use has a significant effect on Intention to Use because it has a t-value of 2,957, where the value is greater than 0.67, and a p-value of 0.003 is smaller than 0.05. This shows that DANA e-wallet users believe that using DANA will make payments easier.

This can happen because DANA provides easy ways and steps for users to understand when making payments. This statement is supported by respondents' answers in a descriptive analysis of item PE3, which states that 'using the DANA application makes mobile payment services easy to use.' It means DANA users believe that using a certain system

can reduce a person's effort in doing something. So, it can be concluded that Perceived Ease of Use has a significant effect on Intention to Use.

4.3. Social Influence on Intention to Use

Based on the results of this study, Social Influence has no significant and negative effect on the intention to use the DANA application because it has a t-value of 1.480, where the value is greater than 0.67, and a p-value of 0.139 is bigger than 0.05.

4.4. Facilities Condition on Intention to Use

Based on the results in this study, Facilities Condition has no significant and positive effect on the intention to use the DANA application because it has a t-value of 1.046, where the value is greater than 0.67, and a p-value of 0.296 is bigger than 0.05.

4.5. Lifestyle Compatibility on Intention to Use

Based on the results of this study, Lifestyle Compatibility has no significant and negative effect on the intention to use the DANA application because it has a t-value of 0.939, where the value is greater than 0.67, and a p-value of 0.348 is bigger than 0.05.

4.6. Perceived Trust on Intention to Use

Based on the results of this study, Perceived Trust has a significant positive effect on the intention to use the DANA application because it has a t-value of 5.105, where the value is greater than 0.67, and a p-value of 0.000 is smaller than 0.05. This shows that DANA e-wallet users have high trust in the DANA application as a means of payment.

In the descriptive analysis of the items on Perceived Trust, the highest percentage is PT1 which states that 'I believe the DANA application is reliable'. This indicates that DANA customers have high trust while using DANA as a means of payment. DANA has also succeeded in providing reliable customer service when problems occur in the payment process.

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