

## PERCEIVED EASE OF USE AND CONSUMER SATISFACTION IN THE DANA DIGITAL PAYMENT APPLICATION

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### ABSTRACT

The development of financial technology has driven the increasing use of digital wallet applications, one of which is DANA. Ease of use is a crucial factor influencing consumer satisfaction. This study aims to examine the effect of Perceived Ease of Use on consumer satisfaction among DANA application users in Bengkulu City. A quantitative approach with a survey method was employed. The research involved 120 active DANA users selected through purposive sampling. Data were collected using a questionnaire and analyzed with simple linear regression. The results indicate that the Perceived Ease of Use variable has a positive and significant effect on consumer satisfaction, with a regression coefficient of 0.805 and a significance level of 0.000 ( $<0.05$ ). The coefficient of determination ( $R^2$ ) value of 0.578 suggests that Perceived Ease of Use explains 57.8% of the variance in consumer satisfaction, while other factors outside the model account for the remainder. This study concludes that the higher the perceived ease of use of the DANA application, the greater the level of satisfaction experienced by its users.

### INTRODUCTION

The development of digital technology in recent years has brought significant changes to various aspects of human life, including the financial sector and payment systems. One rapidly growing innovation is digital payments, or e-wallets, which enable people to conduct financial transactions quickly, efficiently, and securely without the need for cash. The East Ventures Digital Competitiveness Index 2023 report shows that e-wallets are the most popular payment method in Indonesia, with usage reaching 81% in 2022—far surpassing other methods such as virtual accounts (60%), bank transfers and cash on delivery (COD) (55%), and credit cards (9%) (Ekawatie, 2024).

One of the rapidly growing digital payment platforms in Indonesia is DANA, a Jakarta-based digital financial service founded in 2018. DANA is registered with Bank Indonesia and holds four licenses: e-money, digital wallet, money transfer, and digital financial liquidity. As one of the largest e-wallets in Indonesia, DANA's success depends not only on its user base but also on customer satisfaction. Satisfied consumers are more likely to continue using the service and recommend it to others (Ashfaq et al., 2019).

One key factor influencing consumer satisfaction is perceived ease of use. According to Davis Technology Acceptance Model (TAM), this perception is defined as the extent to which a person believes that using a technology is hassle-free. The easier an application is to use, the higher the level of user satisfaction (Thejakusuma et al., 2024). Several previous studies support this relationship, including Oktafiani et al. (2021), Wiwoho (2019), Syah et al. (2024), which found that perceived ease of use significantly influences user satisfaction and loyalty in the context of digital transactions.

Research by Kurnia et al. (2023), Saragih, and Rikumahu (2022) also found that ease of use, application navigation, and intuitive features contribute significantly to user satisfaction. However, although DANA is among the top three e-wallets in Indonesia (Statista, 2023), a number of user complaints persist, including account verification issues, technical glitches, security risks, and navigation difficulties for new users, these issues highlight that, while DANA is relatively easy to use, there is still room for improvement in the user experience.

According to a Bank Indonesia report (2023), digital payment transactions continue to experience significant annual growth. This underscores the importance of research into the factors influencing user satisfaction, particularly regarding the perceived ease of use of the DANA app. Therefore, this research is expected to contribute not only to app developers but also to strengthening the digital payment ecosystem in Indonesia, encouraging broader and more sustainable adoption of financial technology.

## LITERATURE REVIEW

### Consumer Satisfaction

Online consumer satisfaction is a crucial aspect of today's digital business world. Many experts in marketing and consumer behavior have provided in-depth insights into how consumer satisfaction can be achieved and measured in the context of online transactions (Ashfaq et al., 2019).

Salleh et al. (2024) state that consumer satisfaction is a consumer's subjective evaluation of their experience with a product or service, which can be influenced by their prior expectations and the reality they experience during the interaction. In an online context, it refers to the user's experience when interacting with a website or application offering a product or service. If the experience meets or exceeds their expectations, consumers will be satisfied. Conversely, if the experience does not meet their expectations, they will be disappointed. Therefore, consumers' expectations before the transaction and the actual performance they receive during the website or application are two key factors influencing satisfaction levels.

Meanwhile, according to Akshay et al. (2023), consumer satisfaction can be understood as the feelings or emotions that arise after someone purchases and uses a product or service. This satisfaction is influenced by various factors, including product

quality, price paid, and the service received during and after the purchase. In the online world, these factors also apply, but with additional dimensions such as website ease of use, product delivery speed, quality of customer service interactions, and transaction security. Akshay et al. emphasize that a positive experience throughout the online purchasing journey, from browsing to receiving the product, significantly determines overall consumer satisfaction.

According to Zhang et al. (2023), factors such as ease of use and reliability are highly influential in influencing online consumer satisfaction. Apps or websites that are easy to use, provide clear navigation, and provide a smooth transaction experience tend to increase satisfaction. Furthermore, consumers also value reliability in terms of timely delivery and products that match the description. When consumers perceive that they are receiving the value they expected, their satisfaction increases.

Ahmad in (Alawi, 2023) explains that the indicators that determine customer satisfaction include:

1. Satisfaction with the quality of service in the application.
2. Satisfaction with the ease, speed, and security of the application.
3. Recommending and encouraging others to use the application.
4. Saying positive things to others about the application to attract them to use it.
5. Providing positive feedback on the application.
6. Not easily complaining when having difficulty accessing the application.

### **Perceived Ease of Use**

Perceived Ease of Use (PEOU) is a key concept in the Technology Acceptance Model (TAM) introduced by Davis in 1989. This concept refers to the extent to which a person believes that using a system or technology will be free from significant effort. In this case, PEOU is the user's perception of the ease of operating an application or system without requiring significant effort or training (Soomro & Habeeb, 2024).

According to Anwar et al. (2024), PEOU is a factor that significantly influences a person's decision to accept or reject the use of new technology. Davis stated that the easier a person perceives a technology to be, the more likely they are to accept and use it. This relates to the concept that users are more likely to adopt technology they perceive as uncomplicated and easy to use, as they avoid feeling overwhelmed or burdened by complex processes.

Paradita and Ekawati (2024), in their research on TAM, also support this opinion. They explained that PEOU is closely related to perceived usefulness, or the perception of the usefulness of technology. They found that user-friendly technology tends to be more widely accepted by users because they feel they can use it efficiently without experiencing difficulties. In other words, ease of use influences not only technology adoption but also how users utilize it in their daily lives.

In today's technological world, ease of use is becoming increasingly important, as many users want systems that are easy to learn and use without having to spend time or effort understanding how they work. An application or platform with an intuitive, responsive, and unambiguous interface will increase PEOU and motivate users to continue using the technology.

Furthermore, according to Davis (Alawi, 2023), the ease of use variable is divided into six indicators:

1. Technology is easy to learn
2. Consumers can easily understand technology
3. Technology can help consumers
4. Technology is easy to understand
5. Can be used anytime, anywhere
6. Technology is easily accessible on all devices

### **The Influence of Perceived Ease of Use on Consumer Satisfaction**

Perceived ease of use (PEOU), or perceived ease of use, refers to the extent to which a person believes that using a technology will be free from significant effort. Davis first introduced this concept in the Technology Acceptance Model (TAM) in 1989. PEOU has been the focus of numerous studies examining how this perception influences consumer satisfaction in the context of using digital technology and services.

Research shows that PEOU has a significant influence on consumer satisfaction. A study conducted by Putra and Hayuningtias (2023), found that perceived ease of use has a positive impact on customer satisfaction. This suggests that when consumers perceive a system or application as easy to use, they are more satisfied with the experience. Empirical studies across various industries: the computer industry (Keni, 2020; Wilson et al., 2021), mobile applications (Faiza & Nursani, 2023), E-wallet (Pasha et al., 2023; Visakha & Keni, 2022), and marketplaces and e-commerce (Salim et al., 2024) have found that the easier a product or service is to use, the higher the level of consumer satisfaction. This indicates a strong consensus that perceived ease of use directly and significantly increases consumer satisfaction across various digital services.

**Hypothesis:** Perceived ease of use is suspected to influence consumer satisfaction with the digital payment application Dana.

### **RESEARCH METHOD**

The research method used is a quantitative causal associative approach, aimed at determining the causal relationship between the independent and dependent variables. The study population was 696 active students of the Management Study Program at Muhammadiyah University of Bengkulu, graduating in 2021-2024. From this population, a sample size of 120 respondents was determined, referring to Hair et al. (2017) recommendation that the sample size be determined by multiplying the number of indicators by ten. With 12 indicators, a minimum sample size of 120 student users of the DANA app was obtained.

Data collection used a questionnaire with a five-point Likert scale, ranging from “strongly agree” to “strongly disagree.” The data were analyzed using two approaches: descriptive analysis and inferential analysis. Descriptive analysis was used to describe the characteristics of respondents and their responses to each research variable. Meanwhile, inferential analysis used simple linear regression to examine the effect of perceived ease of use on customer satisfaction. The t-test is used to determine the significance of the influence of the independent variable on the dependent variable. In

contrast, the coefficient of determination ( $R^2$ ) is used to see how much the independent variable contributes to explaining variations in consumer satisfaction.

## RESEARCH RESULTS AND DISCUSSION

A total of 120 respondents were involved in providing their perceptions regarding the use of the DANA application. The questionnaire was distributed from May to June 2025 using Google Forms.

**Table 1. Respondent Description**

Characteristics	Frequency	Percentage (%)
<b>Gender</b>		
Male	63	52,5
Female	57	47,5
<b>Age</b>		
18-24 years	82	68,3
25-30 years	38	31,7
<b>Generation</b>		
2021	40	33,3
2022	56	46,7
2023	13	10,8
2024	11	9,2
<b>Frequency of Use</b>		
Several times a month	27	22,5
Several times a week	63	52,5
Rarely	22	18,3
Every day	8	6,7
Total	120	100

Source: Processed data, 2025

Table 1 shows that of the 120 respondents, the majority were male (52.5%), aged between 18 and 24 (68.3%), and from the class of 2022 (46.7%). The Dana application was used several times a week (52.5%).

**Table 2. Simple Linear Regression Results**

Model	Coefficient	Standard Error	T statistic	Significant
Constant	3,568	1,496	2,385	0,019
Perceived Ease of Use	0,805	0,063	12,723	0,000
R Square	0,578			

Source: Processed data, 2025

Table 2 yields a regression equation of  $Y = 3.568 + 0.805 X$ . This equation indicates that perceived ease of use has a positive influence on customer satisfaction. The regression coefficient of 0.805 indicates that every 1-unit increase in perceived ease of use will increase customer satisfaction by 0.805 units. This positive coefficient indicates that the easier an application is to use, the higher the level of satisfaction experienced by users.

The R-squared ( $R^2$ ) value was 0.578. This means that 57.8% of the variation in customer satisfaction can be explained by Perceived Ease of Use, while factors outside



the research model explain the remaining 42.2%. This relatively large  $R^2$  value indicates that the model used has good predictive ability. However, there is room for other variables (such as service quality, additional features, promotions, and so on) that also have the potential to influence customer satisfaction.

Hypothesis testing using the t-test shows that the calculated t-value for the Perceived Ease of Use variable, 12.723, is much greater than the t-table at a significance level of 5%. With a significance value of 0.000, the research hypothesis stating that there is a significant influence between ease of use and consumer satisfaction is accepted.

These findings align with the Technology Acceptance Model (TAM) framework developed by Davis, where perceived ease of use is a key determinant of user attitudes, acceptance, and satisfaction with new technology. In this study, the less effort required to access a feature, understand a menu, or complete a transaction, the more likely users are to be satisfied and loyal to the service.

This research also aligns with several studies by Oktafiani et al. (2021), who found that perceived ease of use has a positive and significant effect on e-wallet customer satisfaction in Indonesia. Similar results were found by Wiwoho (2019) in the context of the OVO app, where ease of use was shown to increase user satisfaction and repurchase intentions. Therefore, this study strengthens empirical evidence that ease of use is a fundamental factor in driving user satisfaction across various digital wallet platforms.

In addition to supporting previous theories and research, these findings offer an insightful overview of the profile of DANA app users, particularly among university students. The majority of respondents in the study, aged 18–24, belong to the digital native generation. This group grew up with technology and demonstrates a high level of adaptability to digital applications. They place great value on practicality, accessibility, and speed. Therefore, their perception of the DANA app's ease of use is crucial in shaping long-term satisfaction and loyalty.

The study also found that ease of menu navigation, flexibility of access across devices, and clarity of in-app instructions are factors that not only enhance immediate satisfaction but also build user confidence in continuing to use DANA for daily transactions. These factors have implications for increased user retention and the potential for positive word-of-mouth recommendations.

Perceived ease of use does not account for 42.2% of the variation in consumer satisfaction. This presents opportunities for further research to identify other influencing factors, such as transaction security, customer service quality, promotions, cashback incentives, and transaction processing speed. These factors likely impact the overall user experience with the DANA app..

## CONCLUSION

It can be concluded that perceived ease of use has a positive and significant effect on consumer satisfaction. This indicates that the greater the perceived ease of use of the DANA application, the higher the level of consumer satisfaction. Perceived ease of use alone accounts for 57.8% of the variation in consumer satisfaction. Therefore, further research is recommended to include additional variables such as perceived usefulness, perceived security, trust, and user experience to provide a more comprehensive understanding of the factors influencing DANA user satisfaction and loyalty.

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