

# PERCEIVED EASE OF USE, TRUST AND FEATURES ON INTEREST IN USING DIGITAL WALLET AMONG STUDENT ENTREPRENEURS AT PELITA BANGSA UNIVERSITY

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## Abstract

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*Currently, technological advances in Indonesia are developing so rapidly in human life that they cannot be separated from the use of technology amid global competitors. The increase in cashless e-wallet transactions for online payments has led to a dramatic rise in their application around the world. The use of e-wallets is getting higher from year to year, but the use of debit cards and credit cards from banks has decreased. The purpose of this study was to determine the effect of data convenience, service features, and trust on user interest in e-wallet funds. This research is a quantitative descriptive study, with a population of student entrepreneurs in Pelita Bangsa University. The sample in this study consisted of 61 respondents, and data collection was conducted using an online questionnaire. The data analysis method consists of instrument analysis, hypothesis testing with SPSS 26. The results showed that there was a positive influence on perceived ease of use, trust, and features in interest in using the DANA e-wallet among student entrepreneurs at Pelita Bangsa University. It is expected that e-wallet service providers will continue to make continuous improvements to build consumer confidence and develop meaningful features to increase e-wallet users*

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## 1. Introduction

The development of technology in this era has always progressed rapidly. Internet-based technology is always used by the community. The internet is a server that is often used and is the most efficient in using information systems. One of them is in Indonesia, where the internet is widely known and is always used by people from various circles. The progress of the internet in Indonesia always increases every year by a large amount. The high amount of internet usage is on smartphones using their Android and iOS systems. From information technology that causes internet-based applications. The Association of Indonesian Internet Service Providers (APJII) said that internet usage in 2024, with many users, reached 222 million people (Apjii, 2025).

One of them is a digital wallet, commonly referred to Electronic Wallet or known as an E-Wallet is an application that has developed in Indonesia. An e-wallet is an electronic wallet application or service that functions for transactions between users to make it more accessible to the public (Yahya et al., 2023). Transactions that can be done by E-Wallet, such as sending money to friends or people around, paying for goods and services, by the amount of money contained in the application (Saleh & Saharudin, 2021). Technology is increasingly sophisticated and increasingly accessible to the public for online and offline payment transactions (Tikaromah et al., 2025).

Currently, technological advances in Indonesia are developing so rapidly in human life that it cannot be separated from the use of technology amid global competitors. In the increase in cashless e-wallet transactions for online payments, its application has increased dramatically around the world.

The use of e-wallets is getting higher from year to year, but the use of debit cards and credit cards from banks has decreased (L. N. Nasution et al., 2024). This is due to the emergence of e-wallets that work with several e-commerce in making digital payment transactions. E-money issued by national banks can already be used for various transactions, but users of this digital wallet do not get a big advantage like when using e-wallets that bring convenience, and several benefits such as promotions and huge cashback (M. I. P. Nasution et al., 2020).

At this time, E-Wallet DANA is one of the newcomer digital wallets in Indonesia. Before E-Wallet DANA, there were other E-Wallets such as OVO, GoPay, LinkAja, and so on. The DANA application e-wallet was first launched on 5 December 2018 which was founded by Elang Sejahtera Mandiri including its subsidiary PT Elang Mahkota Teknologi Tbk (EMTEK) and a joint venture with Ant Financial. E-Wallet DANA application is designed to make non-cash and non-card transactions digital, fast, and practical (DANA, 2024).

One of the e-wallets present in Indonesia is DANA which comes from the company PT Espay Debit Indonesia. DANA introduces its users to payments through digital wallets and non-cash and non-card transactions, making it easier for users. DANA's digital wallet concept is different from other digital wallets that are already present in the Indonesian market, namely, with the open platform concept. The open platform concept created by DANA allows this digital wallet to be connected to various forms of payment instruments, such as online balances, debit cards, and credit cards (Izzan & Piandi, 2022).

According Abrilia & Sudarwanto (2022) convenience according to its use greatly influences the interest of digital wallet users, for various business transactions. The ease of using e-wallets has a good effect on online purchases (Rosita et al., 2024). Convenience research do not influence usage decisions, while service features and promotions each have a positive influence on usage decisions (Aprilia & Susanti, 2022).

According to Endriyanto & Indrarini (2022) Features are the determination of a company to achieve great benefits in developing the promoted application, which greatly affects the attractiveness of service promotions to interest in using e-wallets. A user-friendly, customizable dashboard is essential for enhancing usability and adoption (Chundau et al., 2023). Providers should continuously improve features and services to retain users and encourage ongoing use (Johan et al., 2022).

Jumaili (2005) in (Agustina et al., 2022), explains trust in the use of information systems in order to improve individual performance in the process of carrying out organisational and company activities. There is an influence of trust on interest in using e-wallets (Agustina et al., 2022; Rodiah & Melati, 2020).

According to Tjijtono (2015), in (Latief et al., 2022), interest in use states that providing promotions is part of the information to attract users back to remember using e-wallets. The purpose of this is to expand the range of users so that people understand the advantages of attracting e-wallets. With this attractive promotion, it will affect the increase in e-wallet user interest according to the needs of the community. According to (Prakosa & Wintaka, 2020), explaining that using an e-wallet is the stage of a user in using the service as a settlement. Interest in using digital wallets, users due to the needs of people who use e-wallets. The development of consumer behaviour theories in interest in using a technology, especially the factors that influence interest in using e-wallets (Suhendry, 2021).

Based on research inconsistencies, we intend to conduct research related to the use of e-wallets in students. The purpose of this study was to analyse the effect of data convenience, trust and service features on user interest in the DANA e-wallet application for student entrepreneurs at Pelita Bangsa University.

## **2. Literature review**

Indicators of measuring interest in using some of this research refer to the opinion of Pavlou (2012), and Walgito (2004), which includes (1) intending to use is intending to use a digital wallet application in the use of buying products or services on a digital wallet application. (2) Used for the future is an application used in the millennial era with technological advances in digital wallet applications. (3) interest in the object of interest is the interest in using a digital wallet application on the basis of one's own desire without the intervention of others. And (4) tend to always use are people who always use digital wallet applications to transact through the applications they use.

The technology acceptance model (TAM) highlights that perceived ease of use (PEOU) and perceived usefulness (PU) are critical in influencing users' attitudes towards e-wallets. Studies in rural India and among Student entrepreneurs in Jakarta show that PEOU has a stronger effect on attitude than PU (Rashid et al., 2025). Sun and Zhang (2015) in (Abrilia & Sudarwanto, 2022), explaining the perceived ease of use is easy to learn, easy to use, timely, clear and easy to understand, and become skilled.

The use of the application system is not difficult to understand, and makes it easier for users to use the system. Indicators of convenience according to Silaen and Prabawani (2019) include: (1) E-wallets are easy to learn, (2) E-wallets are easy to operate depending on user wishes, (3) E-wallets are easy to use by user skills, (4) E-wallets are easy to use (Kartika & Pamikatsih, 2023).

As stated by Jogiyanto (2019) in the cited (Surbakti et al., 2024) trust is the evaluation made by an individual following the acquisition, processing, and gathering of information, leading to various judgments and conclusions. Features are a means to differentiate from other products, while services are activities aimed at intangible properties and have no ownership of other competitors. Mayer et al. (1995) identified several indicators of the trust variable, including: (i) Convenience, which refers to the perception of minimal disruption or interference with the service related to the purchased product; (ii) Satisfaction, which is the feeling of pleasure or disappointment experienced by an individual after comparing the actual products or services with their expectations; and (iii) Responsibility, which denotes the obligation to take full accountability for the outcomes (Yunus et al., 2022).

Features are a product as a function with different characteristics. With the features of choosing a product to choose the product it want. and for a marketer, features are an important key for companies so that they can compare with other competing products (Polzehl et al., 2010). Service features are one of the factors from competitors that will prove a trust for consumers in making transactions either online or offline (Rithmaya, 2016). Features are product characteristics designed to provide uniqueness and attract consumer interest, while services are actions offered to consumers that do not result in ownership. Thus, service features can be defined as the unique characteristics of a product offered to consumers to attract them (Kotler & Keller, 2021).

It is necessary to have service features or types of good facilities for consumers to support business performance. Indicators of service features according to Ponn (2008), namely: 1. Easy access to information about products or services. 2. Diversity of transaction services. 3. Diversity of features. 4. Product innovation (Aprilia & Susanti, 2022). Reducing long-term printing costs by encouraging the use of nearby payment systems for free. The acceptance of non-cash electronic payment services by the public is a gift. One of them, DANA, is the latest development of e-wallet services in Indonesia. It is available as a fintech startup application for iOS and Android users in the Apple App Store (Panggabean et al., 2023).

### **3. Methodology**

This research method uses quantitative descriptive analysis. The research data is in the form of a questionnaire with a Guttman measurement scale with two answer choices. For interest variables given the choice of interested and not interested, ease to use given the choice of easy and difficult, trust given the choice of trust and not trust, features given the choice of interesting and not interesting, and user interest given the choice of interested and not interested. The population of this study were students at Pelita Bangsa University, with a sample size of 61, using an accidental sampling technique in the period February 2025.

The data analysis method begins with the validity and reliability of the research instrument. The analysis used is univariate analysis to describe, summarise, and find patterns in data related to these variables, without regard to other variables. This analysis is also known as descriptive analysis or descriptive statistics. Variable analysis is an analysis used for two variables that are suspected to be related or influential. This bivariate analysis is used to identify the influence or relationship between the independent and dependent variables. Bivariate testing with the cross tab method to find out the effect of independent variables, namely perceived ease of use (X1), trust (X2), and features (X3), on the dependent variable, user interest (Y).

#### 4. Results and discussion

The distribution of the questionnaire carried out has obtained a sample size of 61 respondents. Decision making is based on the value of rcount (corrected item-total correction) > rtable of 0.154, for  $df = 115 - 2 = 113$ ,  $\alpha = 0.05$ , then the item/question is valid and vice versa. Meanwhile, the reliability test of this questionnaire was also declared valid. Cronbach's alpha value is greater than 0.6.

**Table 1. Descriptive analysis**

No	Items	Total	Percentage
1	Gender		
	Male	36	59
	Femal	25	41
2	Age		
	<19 years	9	14.8
	19-23 years	30	50.8
	23-26 years	10	16.4
	26 - 28 years	11	18
3	Income (a month in rupiah)		
	<1.5 million	29	47.5
	1..5 – 2.5 million	10	16.4
	2..5 – 3.5 million	8	13.1
	>3.5 million	14	23

**Table 2. Bivariate analysis test results**

Variable	Interested	Not interested	Sig
Perceive ease of use			
Easy	45	4	0.000
Difficult	3	9	
Trust			
Trust	46	7	0.001
Not Trust	2	6	
Features			
Interesting	45	4	0.000
Not Interesting	3	9	

Based on table 2, it can be explained that the perceived ease of use variable for the DANA e wallet in terms of use is easier and is in demand as many as 45 respondents or 73.77%. Meanwhile, the trust variable is in demand as many as 46 respondents or 75.41%. Furthermore, the feature variable is in demand as many as 45 respondents or 73.77%.

The significance value of the test results shows a significant value of less than 0.05, so it can be concluded that perceived ease of use, trust, and features affect the interest of DANA e-wallet users in Student entrepreneurs students at Pelita Bangsa University.

##### 4.1. Discussion

Perceived ease of use affects the interest in using the DANA e-wallet among Student entrepreneurs students at Pelita Bangsa University. This shows that Student entrepreneurs is very adaptable to technological developments in terms of financial technology. Students are interested in using the DANA e-wallet because of its ease of use, data, and transactions. This is in line with research by (Abrilia & Sudarwanto, 2022; Rithmaya, 2016), which states that there is an effect of perceived ease of use on interest in use. Different things are expressed by Aprilia & Susanti, (2022), where convenience does not influence the decision to use the DANA e-wallet in East Java City.

The research results indicate that trust influences the interest in utilizing the DANA e-wallet among Student entrepreneurs students at Universitas Pelita Bangsa. This suggests that it boosts users' confidence in the service's security and reliability. When users view the e-wallet as trustworthy, they

are more inclined to use it for transactions, resulting in greater adoption and usage. These results are in line with (Kesuma & Nurbaiti, 2023; Rodiah & Melati, 2020), where trust has an influence on interest in using the DANA e-wallet. e-wallet users believe that digital payments using the DANA application are a decision in their daily transaction needs, such as the existence of guarantees from the DANA e-wallet service provider in accordance with various uses.

Features affect the interest in using the DANA e-wallet for student entrepreneurs students at Pelita Bangsa University. Students tend to be interested in the service features provided by the DANA e-wallet application. Some features that can be taken into consideration for users in influencing their interest in using the DANA e-wallet application, such as features to access product or service information. So it is known that the better the service features provided by e-wallet, the higher someone's interest in using the e-wallet. These findings are supported by research by (Aprilia & Susanti, 2022; Kesuma & Nurbaiti, 2023) where service features influence decisions to use the DANA e-wallet application. So in general, it is known that service features influence on a person's interest in using e-wallets.

## 5. Conclusion

This study reveals that perceived ease of use, trust, and features significantly drive Student entrepreneurs students' interest in using the DANA e-wallet at Pelita Bangsa University. Student entrepreneurs' high adaptability to financial technology is evident, as their interest is primarily fueled by the DANA application's user-friendliness, efficient data management, and seamless transactions. Trust is crucial, boosting user confidence in the service's security and reliability, leading to greater adoption. Similarly, appealing service features are a significant draw, with better features directly correlating with higher user interest. These findings underscore the importance of a user-centric design, robust security, and continuous feature innovation for e-wallet providers.

The implications of this research are substantial for DANA and the broader FinTech industry, guiding targeted marketing and product development strategies. Academically, it validates the Technology Acceptance Model (TAM) within the e-wallet. Future research should expand the sample size and demographics, explore additional influencing factors like perceived usefulness and social influence, and utilize qualitative methods for deeper insights. Longitudinal studies could track evolving user behavior, while comparative analyses with other e-wallets could identify competitive advantages. Further investigation into the impact of specific features and the transition from interest to sustained usage would also be beneficial.

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