

The Influence of Perceived Easy of use and Perceived Usefulness on Dana user Loyalty on Surabaya with Satisfaction as a Mediating Variable



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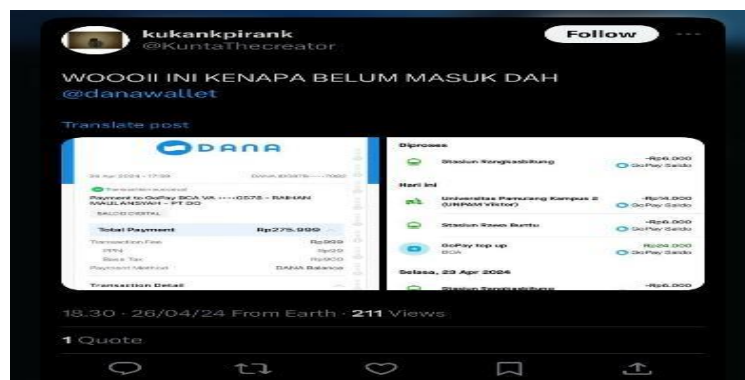
ABSTRACT: This research aims to determine the influence of perceived ease of use and perceived usefulness on DANA user loyalty in Surabaya, with satisfaction as a mediating variable. Quantitative research methods were used in this research. The sample selection technique used is convenience sampling. Data collection was carried out by giving questionnaires to 105 students using DANA in Surabaya. The data obtained was then analyzed using variance-based Structural Equation Modeling (SEM) approach, also known as an alternative SEM method using Partial Least Square (PLS SEM) software. The findings of this research show that perceptions of convenience and benefits have a positive and significant effect on the loyalty of DANA users in Surabaya. Perceived convenience and perceived benefits mediated by satisfaction have a positive and significant effect on loyalty among DANA users in Surabaya.

KEYWORDS: DANA, E-wallet, Loyalty, Perceived easy to use, perceived usefulness

I. INTRODUCTION

Technological advances in the digital economy have also changed people's payment habits. People who previously used cash payment methods now understand more about payment options *non-cash* Payment system *non-cash* is an innovative payment system made possible by today's technology. These payment technologies include ATMs, credit cards, *e-banking*, and electronic money (Priambodo, 2016 in Himawati *et al.*, 2021). A *digital wallet* or *electronic wallet (e-wallet)* or *mobile wallet* is a medium that allows users to carry cash in digital form (Bezhovski, 2016 in Dirnaeni *et al.*, 2021).

DANA is a company *start-up* in Indonesia that operates in the financial technology sector. Providing the infrastructure that enables Indonesian people to make digital payments and transactions with *non-cash* and *non-cards online* and *offline*, quickly, practically, and safely. DANA digital wallet is designed with the idea of an open platform, meaning it can be entered and used in a variety of ways *platform*, *Good offline* nor *online*, but still integrated. (Ainun Nadhifah, 2018 in Sutanto *et al.*, 2020).



Source: X

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Problem *e-wallet* DANA with complaints like the picture above can make DANA users switch *e-wallet* others because they feel that there are no benefits or convenience because of the problems that occur. If user complaints are not handled immediately it can also result in user dissatisfaction.

According to Petrick & Backman (2002) in Putra 2021, if customers feel that service delivery meets their expectations it will result in satisfaction, and higher satisfaction can contribute to loyalty. As a result, their commitment to developing relationships with the company will increase. So, it can be concluded that the more satisfied a customer is with a service or product, the more loyal he will be to that product or service. Loyalty is a firmly held commitment to repurchase a preferred product/service consistently in the future, resulting in purchasing the same brand or the same product repeatedly, despite situational impacts and advertising efforts potentially causing a shift in behavior (Rachmawati, 2017 in Putra 2021).

To solve the research problem above, the author chose a theoretical approach *Technology Acceptance Model* (TAM) which was initiated by Davis *et al.*, (1989). The objects of this research are students in the city of Surabaya. With the number of students in the city of Surabaya, of course, there is great potential for DANA digital wallet users, considering the element of technological progress, where technology has changed quite a bit from cash payments to digital payments, and students are no strangers to digital wallets. Based on the background and phenomena above, researchers are interested in researching "The Influence of Perceptions of Convenience and Benefits on Loyalty with Satisfaction as a Mediating Variable "For DANA Users in Surabaya."

II. LITERATURE REVIEW

***Technology Acceptance Model* (TAM)**

The approach to TAM theory was initiated by Davis *et al.*, (1989) because in its use, *the Technology Acceptance Model* (TAM) shows that ease of use and perceived benefits will determine user acceptance of the information technology used. TAM is a theory that investigates information technology user behavior which is influenced by perceptions of usefulness and ease of use. A person's willingness to accept a particular technological system is determined by his impression of the technology. Through TAM, a relationship will be found between users' beliefs regarding the usefulness of a technology and attitudes and intentions to use the technology which will lead to loyalty to use. TAM states that a technology that is easy to use and if it also provides benefits for its users will increase consumers' desire to use the technology (George & Kumar, 2013 in Risd *et al.*, 2023).

Perceived Ease of Use

Perceived ease of use is described as the degree or scenario in which a person perceives that the use of a particular system requires no effort (*effort-free*), or in other words, the technology can be easily understood by users (Davis, 1989). According to Jogiyanto 2007 in Sulmi *et al.*, (2021) defines convenience as a person's belief that using technology will relieve him of the work he should be doing. So, when someone feels that technology is easy to use, they will tend to use it, and vice versa. According to the definition above, perceived ease of use is an attitude in which a person believes that the use of technology can be easily understood, learned, and applied.

Facilitation indicators according to Davis, 1989 in Faizah *et al.*, (2022): are easy to learn, understandable, flexible, and easy to use.

Perceived of Usefulness

According to Davis (1989), perceived usefulness is a person's belief that using a particular system will improve their work performance. According to this definition, the benefits of using information technology can improve performance and work performance for those who use it. According to Davis (1989), consumers' perceived benefits or benefits are used to determine whether a new technology that will be embraced, approved, and implemented will increase the effectiveness and performance of the activities they undertake.

Indicators of *perceived usefulness* according to Davis (1989) in Faizah *et al.*, (2022) among others *job performance, working more quickly, effectiveness, increased productivity, makes the job easier, and more useful.*

Satisfaction

Consumer satisfaction is someone who feels satisfied or disappointed after comparing the product's performance with their expectations (Suwarsito & Aliya, 2020 in Rochmah & Purwanto). Consumer satisfaction is very important to build user loyalty. Consumer satisfaction has a significant role in growing consumer loyalty. Ease of use can increase user satisfaction in online transactions. There are four ways to measure customer satisfaction: complaint and suggestion systems, consumer satisfaction surveys, customer reviews, and analysis of former customers. (Nguyen, 2020 in Men, 2021).

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Indicators of satisfaction according to Fornell (1987) in Rosyidah (2021): suitability of expectations, interest in reuse, and availability to recommend.

Loyalty

Anikawati & Hariyana (2024), Consumer loyalty is the main marketing source and the real goal of marketers. Loyalty can predict whether a customer will switch to another product. User loyalty refers to a person's behavior when making repeat purchases and creating user loyalty towards a product or service offered by a business entity within a certain period through a repeat purchase process according to Rivai and Wahyudi, 2017 in Rachman, 2021.

Loyalty indicators according to Griffin (2002) include repeat purchases, habit of consuming the brand, always liking the brand, and recommending them to others.

Relationship between Variables

The Influence of Perceived Easy of Use on User Loyalty

Nguyen-Phuoc *et al.*, (2020) in Putra (2021) found that the perceived benefits of ordering applications, such as ease of use, flexibility, comfort, and efficiency, have a direct impact on user loyalty. Ease of use is an important factor in determining loyalty intentions towards the brand being marketed. Wang Research *et al.*, (2017) dan Guo *et al.*, (2018) in Putra (2021) found a positive relationship between ordering application user satisfaction and their intention to continue using the application.

The Influence of Perceived Usefulness on User Loyalty

Perceived usefulness can be interpreted as an attitude in which consumers will carry out an online transaction if the consumer feels that the transaction is something useful for themselves (Bhattacharjee, 2001 in Putri 2020). Consumers who carry out transactions online report having gained useful things such as increased convenience in transactions, time savings, and increased product variety to choose from the many products offered when compared to traditional or offline shopping. Perceived usefulness has a positive influence on online repurchase intention. This perception of usefulness is a person's attitude that arises when an individual feels that something they do is useful and can improve their transaction performance so that an individual will be more likely to make continued purchases. So if the usefulness obtained increases, it will increase someone's interest in making repeat purchases online. These results are consistent with research conducted by Bhattacharjee (2001), Chiu et al. (2008), Aren et al. (2013), and Mohamed et al. (2014) in Women 2020.

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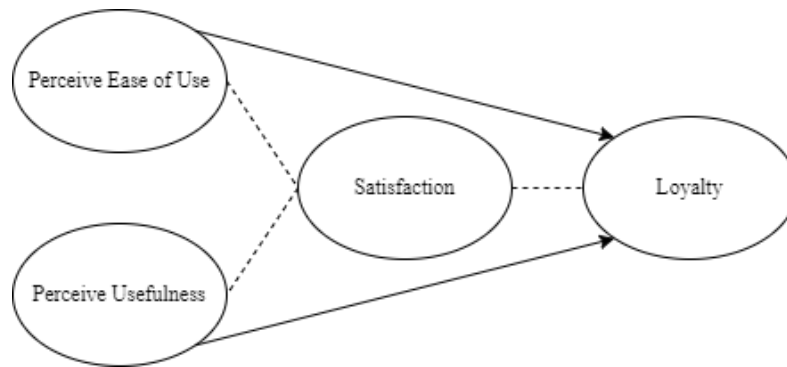
Dirnaeni *et al.*, (2021) research results show that perceived convenience has a direct influence on customer loyalty through customer satisfaction. Daughter *et al.*, (2018) in Ismi (2023) found that there is a positive and significant relationship between perceived ease of use and perceived usefulness on customer satisfaction. Research by Pambudi (2020) in Ismi (2023) found that there is a relationship between perceived ease of use and perceived usefulness on customer satisfaction. Based on research results from Ismi (2023), it can be concluded that ease of use has a positive or significant effect on consumer loyalty which is mediated by consumer satisfaction of FEB students at Dharma Andalas University, Shopee consumers. Research results from Ismi (2023) show that consumer satisfaction partially mediates the effect of ease of use on consumer loyalty.

The Influence of Perceived Usefulness Mediated by Satisfaction on User Loyalty

Perception of usefulness has a positive and significant effect on customer loyalty. The higher the perceived usefulness, the greater the benefit, the more customers become loyal. These results support previous research conducted by Hamid et al (2016) in Maryanto (2021) which showed similar findings. Then, it also strengthens the theory put forward by Davis (1989). Perceived usefulness does not only influence interest in using technology. However, the perceived benefits can influence loyalty to using technology. Maryanto's (2021) research results show that perceived benefits mediated by customer satisfaction have a significant positive effect on customer loyalty. Perceived usefulness has a significant influence on customer satisfaction. This means that if the Grab Application is considered to bring benefits, user satisfaction will increase. Then customer satisfaction has a significant effect on customer loyalty. If Grab users are satisfied, they will become loyal to using the application. Perceived benefits have a significant influence on customer loyalty. If the Grab application is deemed to bring benefits to its users, they will be more loyal. In his research, the Grab application was considered to bring benefits to its users. The perceived usefulness of the Grab application can influence satisfaction, and it is also considered easy to use. Research shows that if the perceived benefits are supported by perceived ease of use, customer satisfaction will increase. This supports Davis's (1989) theory.

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Conceptual framework



Based on the conceptual framework above, there is a hypothesis:

- H1: It is suspected that perceived ease of use has a positive effect on the loyalty of DANA users in Surabaya
- H2: It is suspected that perceived usefulness has a positive effect on the loyalty of DANA users in Surabaya
- H3: It is suspected that perceived usefulness is mediated by satisfaction and has a positive effect on user loyalty DANA in Surabaya
- H4: It is suspected that perceived ease of use is mediated by satisfaction and has a positive effect on user loyalty DANA in Surabaya

III. RESEARCH METHODS

This research uses a quantitative approach where the data obtained is generated from questionnaires. The sample selection technique used is *convenience sampling* namely taking respondents as samples based on chance, anyone who meets by chance can be used as a sample with the main factor being students who live in the city of Surabaya who use the DANA digital wallet application. The questionnaires were distributed directly to 105 DANA user respondents in Surabaya, who had student status. Analysis tools use techniques of *Structural Equation Modeling* (SEM) based on variance, which is also known as an alternative method SEM with *Partial Least Square* (NO PLS).

IV. RESULT AND DISCUSSION

Model evaluation in PLS is carried out by conducting evaluations on *the outer model* and *inner model*. *The outer model* was evaluated using several tests viz *convergent validity*, *discriminant validity*, and *Average Variance Extracted* (AVE) as well as *composite reliability*. *The inner model* was tested using *R-Square*, significance test (hypothesis testing), and *effect size*.

Test outer model:

Validity Test, see *output* value table *Average Variance Extracted* (AVE), a good mode when the AVE value of each construct is greater than 0.5.

	<i>Average Variance Extracted</i> (AVE)
Satisfaction (Z)	0,826
Loyalty (Y)	0,782
Perceived Ease of Use (X1)	0,740
Perceived Usefulness (X2)	0,772

Source: data processing, output *SmartPLS*

Reliability Test, see *output* mark *Composite reliability*, a construct is reliable if the value is above 0.70 then the indicator is said to be consistent in measuring the latent variable.

	<i>Composite Reliability</i>
Satisfaction (Z)	0,934
Loyalty (Y)	0,935
Perceived Ease of Use (X1)	0,919
Perceived Usefulness (X2)	0,931

Source: data processing, output *SmartPLS*

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The relationship between variables has a maximum correlation value of 1, the closer the value is to 1, the better the correlation. The highest correlation value is between the Perceived Ease of Use (X1) and Loyalty (Y) variables of 0.683. So the relationship between variables X1 and Y shows a stronger relationship than the relationship between other variables.

	Satisfaction (Z)	Loyalty (Y)	Perceived Ease of Use (X1)	Perceived Usefulness (X2)
Satisfaction (Z)	1,000	0,657	0,581	0,537
Loyalty (Y)	0,657	1,000	0,683	0,582
Perceived Ease of Use (X1)	0,581	0,683	1,000	0,476
Perceived Usefulness (X2)	0,537	0,582	0,476	1,000

Source: data processing, output *SmartPLS*

Inner model R-square

Testing by looking at the R-valueSquare which is a test *goodness-fit model*. In this research model, there are 2 R-Square. Nilai R-Square Satisfaction (Z) is 0.426. This is interpreted to mean that the model can explain 42.6% of the phenomenon while the remaining 57.4% is explained by other variables outside this research. Then next is the R-valueSquare Loyalty (Y) is 0.604. This is interpreted to mean that the model can explain the phenomenon with a variance of 60.4% while the remaining 39.6% is explained by other variables outside this research.

	R-Square
Satisfaction (Z)	0,426
Loyalty (Y)	0,604

Source: data processing, output *SmartPLS*

Contents of Discussion Results

1. The influence of Perceived Ease of Use on loyalty

Based on the results of the SEM-PLS analysis that has been carried out, perceived ease of use has a positive relationship with user loyalty. *Path coefficients* of 0.398 and the T-value *statistic* amounted to 6.259 > 1.96 P-values is 0.000 (smaller than 0.05), then it has a significant effect. As a result, the first hypothesis (H1) states that perceived ease of use has a positive relationship with user loyalty. *Factor loading* The highest perceived ease of loyalty variable is found in the indicator *easy to understand*. Facilities or *features* The DANA digital wallet application is complete enough to meet user needs, so this will be an important factor in determining loyalty intentions towards the brand being marketed. (Nguyen-Phuoc *et al.*, (2020) in Men (2021)).

With these results, the higher the perceived ease of use, the higher the user's loyalty to DANA. Likewise, if the perceived convenience is lower, the loyalty of DANA users will be lower. So it can be concluded that the better the ease of use provided by the DANA application, the greater the user's loyalty to the DANA application.

According to Rona Veonnita's research, this is inversely proportional. According to research findings, convenience has little influence on loyalty (Veonnita & Rojuaniah, 2022). However, this is in line with and supported by previous research conducted by Desti Dirnaeni *et al.*, (2021) who stated that perceived convenience has an impact on loyalty both directly and indirectly.

2. The influence of perceived usefulness on loyalty

Based on the results of the SEM-PLS analysis that has been carried out, the results show that perceived usefulness has a positive effect on user loyalty. With *path coefficients* of 0.230 and the T-value *statistic* amounting to 4.456 > 1.96, the P-value is 0.000 (smaller than 0.05), then it has a significant effect. As a result, the second hypothesis (H2) states that perceived usefulness has a positive relationship with user loyalty. *Factor loading* The highest perceived benefit variable for loyalty is found in the indicator *work more quickly*. The DANA digital wallet application helps users process shopping transaction activities by completing one job quickly and precisely. Apart from that, the features in the DANA application also help users access the DANA digital wallet quickly. Here users can feel the benefits of using the DANA application in carrying out their transactions, which will motivate users to use the DANA application again. So it can be concluded that when the DANA application provides good and positive benefits to its users, these users will tend to reuse the DANA application and become more loyal. This can be interpreted as saying that the perceived benefits of DANA are a consideration for user loyalty.

The results of this research show that there is a positive relationship between perceived usefulness and loyalty of DANA users, where if the perceived usefulness is greater, the loyalty of DANA users will increase. Vice versa, the smaller the perceived usefulness felt by DANA users, the level of user loyalty will decrease. Perceived usefulness has a positive influence on loyalty

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because this perceived usefulness is a person's attitude that appears when an individual feels that something they do is useful and can improve their transaction performance so that an individual will be more likely to make continued purchases.

The results of this research are in line with previous research by Rilde Kahti Ramadhia and Kurniawati (2023) which concluded that perceived usefulness has a positive and significant effect on user loyalty.

3. The effect of perceived ease of use is mediated by satisfaction on loyalty

Based on the results of the SEM-PLS analysis for testing the third hypothesis, it states that the positive relationship between the Perceived Easy of Use variable is mediated by Satisfaction with the Loyalty of DANA users in Surabaya. This means that perceived ease of use mediated by satisfaction has a positive influence on loyalty. With *path coefficients* of 0.127 and the T-value *statistic* amounting to $3.319 > 1.96$, the P-value is 0.001 (smaller than 0.05), then it has a significant effect.

As a result, the third hypothesis (H3) shows that satisfaction can mediate the influence of perceived convenience on DANA user loyalty in Surabaya. The perceived ease of use variable has a positive and significant influence on loyalty through satisfaction as a mediating variable. It can be interpreted that the perception of ease mediated by satisfaction with DANA is a consideration for user loyalty. This can be interpreted to mean that satisfaction (Z) is proven to be a variable *intervening* or a mediating variable between perceived ease of use (X1) and loyalty (Y). Based on *cross-loading loading* The satisfaction that mediates the perception of convenience towards loyalty is found in the indicator of interest in reuse. Users who are interested in using it again because of the value and benefits they get after using the application *e-wallet* DANA can make it easier for users to use.

So it can be interpreted that when the DANA application is easy for users to operate, DANA application users tend to feel happy and satisfied when using the application. A factor that can be considered in developing an application is ease of use because in this research it has been proven that ease of use can increase user satisfaction and loyalty. This is because satisfaction from the ease of the DANA application can increase loyalty among DANA users.

The results of this research are in line with previous research by Ismi (2023), concluding that ease of use has a positive and significant effect on consumer loyalty which is mediated by consumer satisfaction.

4. The influence of perceived usefulness is mediated by satisfaction on loyalty

Based on the results of the SEM-PLS analysis that has been carried out, the results obtained show that perceived usefulness mediated by satisfaction has a positive effect on DANA user loyalty. This can be interpreted that perceived benefits are mediated by satisfaction with DANA which is a consideration for user loyalty. With *path coefficients* of 0.102 and the T-value *statistic* amounting to $3,248 > 1.96$, the P-value is 0.001 (smaller than 0.05), then it has a significant effect.

As a result, the fourth hypothesis (H4) shows that satisfaction can mediate the influence of perceived usefulness on DANA user loyalty in Surabaya. The perceived usefulness variable has a positive and significant influence on loyalty through satisfaction as a mediating variable. It can be interpreted that perceived usefulness is mediated by satisfaction with DANA which is a consideration for user loyalty. This can be interpreted to mean that satisfaction (Z) is proven to be a variable *intervening* or a mediating variable between perceived usefulness (X2) and loyalty (Y). Based on *cross loading* The satisfaction that mediates the perceived usefulness of loyalty is found in the availability of recommend indicators. Users who are willing to recommend friends or relatives to use the application *e-wallet* DANA for giving a satisfactory impression.

Perceived usefulness does not only influence interest in using technology. However, the perceived usefulness can influence loyalty to using technology. Then, consumer satisfaction has a significant effect on consumer loyalty. If DANA users are satisfied, they will become loyal to using the application. In research, the usability of the DANA application can influence satisfaction and is also considered easy to use. In this research, users feel satisfied with responsive services to help meet user needs and expectations, so this makes users loyal and makes them *e-wallet* DANA as an option for carrying out digital transactions. The benefits a user perceives of technology-based services will influence satisfaction which will lead to loyalty in use as proven in the results of this research. So it can be interpreted that when the DANA application provides good or positive benefits to its users, the users will be more satisfied with the DANA application.

The results of this research are in line with previous research by Maryanto (2021) showing that perceived benefits mediated by customer satisfaction have a significant positive effect on customer loyalty.

CONCLUSION

Based on research that has been conducted regarding the influence of perceived ease of use and perceived usefulness on loyalty with satisfaction as a mediating variable among DANA users in Surabaya, it can be concluded as follows: first, perceived ease of use has a positive and significant influence on loyalty among DANA users in Surabaya. Second, perceived usefulness has a positive

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and significant influence on loyalty among DANA users in Surabaya. Third, perceived ease of use mediated by satisfaction has a positive and significant effect on loyalty among DANA users in Surabaya. Fourth, perceived usefulness mediated by satisfaction has a positive and significant effect on loyalty among DANA users in Surabaya.

Perceived ease of use and perceived usefulness are involved in loyalty. It is hoped that it can be maintained and further increase the perception of ease as well as the perception of benefits in using the application with a display that is simpler and easier to understand, also useful effective, and efficient in increasing productivity. Companies must continue to evaluate user needs and behavior so that they can always provide optimal service and maintain user loyalty to *e-wallet* DANA. Satisfaction mediates perceived ease of use and perceived usefulness towards loyalty. Steps that can be taken are to improve and maintain good relationships with consumers so that users become more loyal to the *e-wallet* DANA

It is recommended that future researchers develop research by adding other variables such as risk perception, company image, service quality, advertising attractiveness, service features, and so on that have not been researched so that they are expected to influence loyalty using *e-wallet* DANA. Further research can also increase the number of research samples or expand the research area so that the results can be seen from different points of view.

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