

The Effect of Benefits, Service Quality, Ease of Use on the Attractiveness and Satisfaction of Dana's E-Wallet Consumers

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ABSTRACT

This study has a purpose, namely to determine the effect of variable benefits, service quality, and ease of use on the attractiveness and satisfaction of DANA E-Wallet consumers. This research is a quantitative research conducted at the e-wallet company PT Elang Sejahtera Mandiri, namely DANA. The population of this study was conducted on DANA e-wallet users in Indonesia using sampling data. The sample used in this study was as many as 100 respondents. analysis of data used to study the hypothesis that the Structural Equation Model (SEM). In this study using as many as 20 indicators. This research is included in cross sectional research, namely research that is used to determine the comparative relationship of several subjects who want to be studied with a sample of respondents through one data collection. The results of the study of the effect of the variables of benefit, service quality, and ease of use on the attractiveness and satisfaction of DANA E-Wallet consumers showed that the benefits and service quality had a positive effect on the attractiveness of using DANA e-wallet. Meanwhile, user convenience cannot be proven in this study because the convenience variable is excluded from the research model.

Keywords: Attractiveness, benefits, customers satisfaction, ease of use, service quality..

1. Introduction

During the COVID-19 pandemic, all community activities that should be carried out directly (offline) become activities in the network (online) including transaction activities. This change in the pattern of online transactions is transformed into an e-wallet. Based on Bank Indonesia Regulation No. 26/6/PBI / 2018 on e-wallets contained in Article 1, explains that the value of money is stored electronically based on a server known as an e-wallet or digital wallet (Shaury, 2019).

According to Cindy (2021), in the article data.boks.katadata.co.id, Bank Indonesia (BI) noted, the value of transactions with e-wallets reached Rp 25.4 trillion in July 2021. That number increased 5% from the previous month which amounted to Rp 24.1 trillion. This figure is at the same time a record high in the past year. E-wallet transactions in July 2021 were also 57.7% higher than the same month last year of Rp 16 trillion in line with the implementation of community activity

restrictions (PPKM). The phenomenon of increasing use of non-cash transactions is followed by competition among e-wallet application providers that are increasingly competitive.

Based on the results of the 2021 survey published in katadata, OVO occupies the first position with more than 58.9% of users. Then in the second place, Gopay was 58.4%. Then ranked third, shopeepay as much as 56.4%, and Dana ranked fourth as much as 55.7%. From the survey results showed that e-wallet funds are still below other competitors such as ShopeePay, Gopay, and OVO so that alternative strategies are needed to improve this.

Based on reviews from Dana users, it shows that DANA's e-wallet is still lacking in service quality and ease of use. The response from the e-wallet DANA (Customer Service) which gives hope to users who are not sure to meet the wishes of users, causing disappointment for e-wallet

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DANA users. With the confirmation or notification after making a transaction is very important, users consider that the confirmation in the transaction is quite disappointing because there are still confirmations or notifications that have not been delivered to users of DANA e-wallet after making transactions in DANA e-wallet. In addition, users also find it difficult to take vouchers or promos that are provided with DANA e-wallets. Based on this statement, researchers are interested to know how much influence the benefits, service quality, and ease of use variables on the attractiveness and satisfaction of e-wallet DANA consumers.

Perceived usefulness is defined here as "the degree to which a person believes that using a particular system would enhance his or her job performance", according to Davis in (Silaen and Prabawani, 2019). The perception of expediency is the degree to which a person believes that using a technology will improve its performance. According to Jogiyanto dalam (Ernawati and Noersanti, 2020) the benefit is the extent to which a person believes that using a certain technology will improve 16 job performance. Dalcher and Shine dalam (Pratama and Saputra, 2019) define the perception of benefits as a construct of a person's belief that the use of a particular technology will be able to improve their performance.

While the quality of service according to Parasuraman in (Afthanorhan et al., 2019) is defined as a global evaluation or overall service excellence attitude. According to Goel and the deep (Asnawi et al., 2019) service quality is defined as a function of the difference between the expected service and the customer's perception of the service actually delivered. The development of the company creates fierce competition. Various ways are done in order to gain customers and retain them. One of the strategies used by companies to be able to win the competition is with good quality service. Customers are interested in buying a product or service because of the good quality of Service.

Then the ease of user Enurut Jogiyanto dalam (Widiyanti, 2020) is defined as the extent to which a person believes that using a technology will be free from effort. Ease of use is easy to learn, easy to understand, simple and easy to operate. One's perception of the ease of using a system is the degree to which one believes that using the system will be free of error and effort. The easier a system is in use, the less effort that must be done by a person so as to improve one's performance when using the technology. Because ease of use is a business that is not burdensome or does not require high capabilities when someone uses a system (Ernawati and Noersanti, 2020). According to Davis dalam (Dewi, 2021) ease is the level where one believes that the use of a system is not difficult to understand and does not require heavy effort from the wearer to be able to use it. So that ease can be interpreted that a system is made not to complicate its use, but a system created with the aim to provide convenience for its users. Therefore, someone who uses a certain system will work more easily when compared to someone who works manually. Ease of explaining that if a tech-

nology is easy to use, then users will tend to use the technology. According to Jogiyanto dalam (Ernawati and Noersanti, 2020) the perception of ease of use is a measure by which one believes that in using a technology can be clearly used and does not require much effort but must be easy to use and easy to operate. Meanwhile, according to Davis dalam (Ernawati and Noersanti, 2020) ease of use is the level of user expectations of the effort that must be spent to use a system. It can be interpreted that ease of use is the extent to which a person believes that in using technology will be free of effort.

These three things are one of the factors in the attractiveness and satisfaction of consumers. Fandy Tjiptono dalam (Safitri et al., 2021) explains attractiveness is everything that a seller can offer to be noticed, requested, sought, bought, in the market consumption to meet a need. Mason in (Archa, 2017) emphasizes on the characteristics on the emergence of product categories that will result in the evaluation of potential customers on the category. Budiyo dalam (Sulaiman, 2019) specifically uses the appeal to product categories as an explanation for customer purchases. Meanwhile, Kotler dalam (Gofur, 2019) said that consumer satisfaction is the level of a person's feelings after comparing the performance of the product he feels with his expectations. Kotler and Armstrong in (Saidani et al., 2019) defines consumer satisfaction is the level at which the perceived performance of the product meets the expectations of the buyer. Increasingly fierce competition, where more and more manufacturers are involved in meeting the needs and desires of consumers, causing each company must place an orientation on customer satisfaction as one of the main objectives, (Tjiptono, 2014). Customer satisfaction measures the performance of an organization according to their needs. It further provides a measurement of service quality.

From the above explanation, this study has the purpose to determine the influence of variable benefits, quality of Service, and ease of use on the attractiveness and satisfaction of consumers of E-Wallet DANA. The current research is different from the previous research done by Davis et al. (2019); Suhardi (2021); and Rachim (2020). The existing novelty lies in the focus of research, where this study focuses only on the application of funds. With this research is expected to help the company in increasing the growth of users of its products by maintaining and improving other features

2. Research Methods

This study is a quantitative research conducted on e-wallet company PT. Elang Sejahtera Mandiri, namely DANA. The focus of this study is aimed at users of DANA applications. The following variables used in this study:

a. Independent Variable with indicators from (Rodiah & Melati, 2020)

- 1) benefits with indicators simplify and speed up payment transactions, provide additional benefits when completing transac-

- tions, and provide a sense of security when making payment transactions.
 - 2) the quality of Service with the application indicator is very innovative, the location of outlets that are easy to reach, funds can be used throughout the merchant both online and offline, many promos and cashback, the availability of responsive customer service and provide notifications after making transactions.
 - 3) ease of use with indicators easy to learn, controllable, flexible, easy to use, clear and understandable.
- b. Dependent Variables with indicators from (Rachim, 2020)
- 1) fascination with price, advantage and availability indicators.
 - 2) customer satisfaction with satisfaction indicators using e-wallet funds, purchase process, and service.

The population of this study was conducted on DANA e-wallet users in Indonesia using sampling data. In this study used as many as 20 indicators. According to Waluyo (2011) mentioned that the minimum sample scale is 5-10 times the number of estimated parameters. Based on the statement when using a scale of 5 x n (the amount of observation data) then obtained the number of samples as much as 115 obtained from 5 x 20 = 1 while when using 10 x n (the amount of observation data) or equal to 10 x 20 = 200. Walyo and Rachman (2020) stated that in ML technique the assumption of SEM sample size that must be met is at least 100 samples. The samples used in this study were as many as 100 samples, this means the assumption of SEM using the maximum likelihood (ML) technique with the number of sample sizes ranging from 100-200. This research is included in cross sectional research, which is a study used to determine the comparative relationship of several subjects who want to be studied with a sample of respondents through one data retrieval (Malhotra, 2010). Sampling using non-probability sampling based on the consideration of relatively faster time and cheaper cost and using purposive sampling method.

Then the step in solving the problem begins with the collection of questionnaire data by checking the completeness of the answer, choosing input matrices and estimation techniques, because the researcher wants to test the causality relationship then the covariance matrices are used as input because the results are not biased and for the estimation technique is chosen Generalized Least Square expected data is normal but if not normal is not a problem. Then continued measurement model with measurement based on 3 tests, namely goodness of fit, validity, and significance. The structural equation model is then modified. As well as the latter, hypothesis testing and simultaneous equations of the created models and conclusions are carried out.

3. Result and Discussion

After the dissemination of questionnaires and subsequent data collection dlakukan data processing using Structural Equation modeling

(SEM). The error rate used in this study is 5%. SEM modeling begins with testing data assumptions and reviewing the validity and reliability values and variables of SEM models. Then the conversion path diagram with the basic categories of equations are measurement model, structural model and modification model.

In the equation measurement model is done through the study of various criteria Goodness of Fit and cut off value, the existing model shows that the model still does not reflect the latent variables analyzed fit index (fit index) will calculate the weighted proportion of the variance in the sample covariance matrix described by the estimated population covariance matrix. Testing is carried out using parameters at critical values. From the preliminary calculation results obtained that the results of the model test compared with the critical value there are two criteria are not good, two good criteria, and 4 marginal criteria. The following picture model:

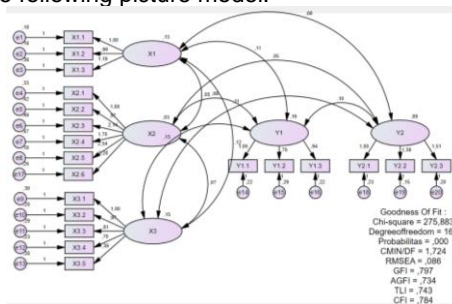


Figure 1. Measurement Model (Source: Proccsed data, 2022)

Furthermore, the validity test of the measurement model is carried out. When each indicator has a C.R > 2.SE then the indicator can be said to be valid. From the existing calculations obtained that it is valid and significant.

Then a significance test is performed. Stages of Factor weight Analysis (Regression Weight) is used to confirm a variable in the form of latent variables along with other variables. The strength of these dimensions in forming the latent variable is analyzed using T-test of regression weight. The results show that the Critical ratio or C.R is identical to t_{hitung} in regression analysis should be compared with t_{tabel} . In the distribution table t with $\alpha = 0.05$ and $df = 20$ (the sum of all indicators) t_{table} value of 1.725 is obtained. So that when viewed all indicators are said to be significant except for the X2.2 indicator.

Next, reliability tests are carried out. Models that have been tested for fit, then reliability tests should be carried out to show that in a model, the indicators used have a good degree of fit. Constructs are considered reliable if the reliability value of the construct in each variable is >0.70 (Waluyo and Rachman, 2020). Nunally and Bernstein (1994) stated that in exploratory research, reliability between 0.5 – 0.6 is acceptable. From the calculation shows that all variables are declared reliable.

After that, a correlation test was performed. Correlation test aims to test the presence or absence of correlation between two variables. The correlation matrix has a common and certain

so that the attractiveness and satisfaction of consumers of DANA users can increase and can even shift OVO which occupies the current position. Indicators that have influence must be maintained and also improved by PT. Elang Sejahtera Mandiri. The influential indicator is the indicator that has the highest regression value. The indicator on the benefit variable that has a great influence is to facilitate and speed up transactions. Indicators on the variable quality of service that has a great influence is to provide notification after making a transaction. An indicator of the variable attraction that has a major influence is availability. Indicators on consumer satisfaction variables that have a great influence is the purchase process. research in accordance with the results of research found by Davis et al. ((2019); Suhardi (2021); and Rachim (2020) that benefits, service quality, and ease of use on the attractiveness and customer satisfaction of e-Wallet DANA.

4. Conclusion

The results of the study of the influence of variable benefits, service quality, and ease of use on the attractiveness and customer satisfaction of e-Wallet DANA showed that the benefits and quality of Service has a positive effect on the attractiveness of using e-wallet DANA. While the ease of user can not be proven in this study because the ease variable is excluded from the research model. Then the attraction has a positive and significant influence on consumer satisfaction e-wallet funds. Ease of use could not be proven in this study because the ease of use variable (X3) was excluded from the research model.

The results of the research that has been obtained, the advice that can be given is the PT. Elang Sejahtera Mandiri must maintain and improve again in terms of the usefulness and quality of service of its e-wallet products so that the attractiveness and customer satisfaction of using DANA e-wallets can increase. The results of this study can be used by the PT. Elang Sejahtera Mandiri as input to what is felt by the user to create a better competitive strategy in the future so that it can surpass or shift OVO which occupies the first position. Researchers who want to conduct research with the same theme are expected to further develop variables such as security or other relevant perceived by e-wallet users. Researchers who want to conduct research with the same theme are expected to add education to the stratification of respondents so that researchers can find out the education of the respondent and it is felt that with a minimum of certain education can answer answer the questionnaire statement more convincing

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