THE INFLUENCE OF PERCEIVED BENEFITS AND TRUST ON INTEREST IN USING E-WALLET DANA IN KUPANG CITY

[1*]Juita L.D Bessie, **[2]Khalid K. Moenardy**, **[3]Marlin Benggu**

[1,2,3]Departement of Business Administration, Nusa Cendana University, Kupang – Indonesia

e-mail
[1*]juitabessie@staf.undana.ac.id *(corresponding author)*
[2*]moenardy@staf.undana.ac.id
[3*]benggumarlin@gmail.com

ABSTRACT

This research was conducted on DANA e-wallet users in Kupang City. This study aims to determine and analyze, both partially and simultaneously, the effect of perceived usefulness and trust on intention to use the e-wallet DANA in Kupang City. This study uses perceived usefulness and trust as independent variables and usage intention as the dependent variable. The number of samples was 100 respondents, with the sampling technique used being purposive sampling. Data collection was carried out using questionnaires, interviews, and literature studies. The data analysis technique used is quantitative descriptive analysis, multiple linear regression analysis, and hypothesis testing through the t-test, F-test, and analysis of the coefficient of determination (R^2) using the SPSS 23 application. The results of the descriptive analysis show that overall respondents gave a very good perception assessment of perceived usefulness and trust. The results of the t-test and F-test show that partially perceived usefulness and trust have a significant effect on intention to use. Based on the adjusted R^2 value, the contribution of the perceived usefulness and trust variables to intention to use is 68.5%. While the remaining 31.5% of the Usage Intention variable is influenced by other variables not discussed in this study, such as risk perception, service features, and level of understanding. For this reason, it is suggested that further researchers can further examine variables outside of this study that can influence intention to use, and not only on DANA e-wallet but also on other types of e-wallets, such as OVO, Gopay, and Shopee Pay.

Keywords: *Perceived Benefits; Trust; Intention to Use*

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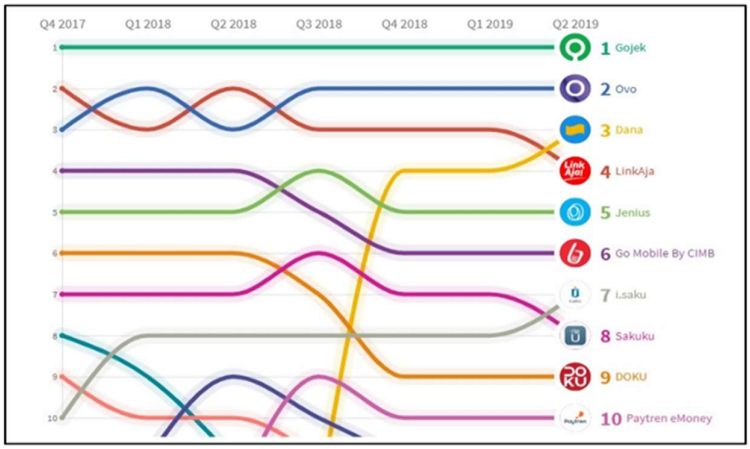
INTRODUCTION

Technological developments in the current era have given birth to an innovation in the financial sector known as financial technology (Fintech). Fintech is an innovation that combines financial services with technology that can ultimately change business models, such as initially cash (cash-based) was only used as a means of payment in transactional activities, now these activities can be carried out in a non-cash manner (non-cash) (Jange et al, 2024). The rapid development of financial technology should be directly proportional to the increasing popularity of electronic money. This is also supported by Bank Indonesia data which shows that the nominal value of electronic currency transactions in Indonesia has increased to reach 399.6 trillion rupiah in 2022, an increase of 30.84% from the previous year (Portal Informasi Indonesia, 2023).

The increasing trend of non-cash or cashless transactions encourages the development of online payment systems through mobile payment (m-payment) applications (Atriani et al, 2020). With m-payment, customers do not need to carry a lot of cash when making transactions, only by using the fund transfer method or scanning QR (quick response) codes at various shops or stores that cooperate with m-payment service providers. Digital wallets or e-wallets are currently one of the growing types of mobile payment applications (BI Institute, 2023).

An electronic wallet (E-wallet) is an application that connects to the Internet and stores nominal electronic currency (Bailey et al., 2017). No need for a card, just use the smartphone that people carry today, then e-wallets can be used for various transactions (Widiyanti, 2020). Compared to paying with cash or credit cards, e-wallets allow users to avoid errors in calculating change and take longer to complete transactions compared to payment tools such as ATMs, debit cards, and credit cards that require a PIN or signature authorization quickly (Yeo et al, 2022). In addition, e-wallets can also be accessed anytime and anywhere as long as they are connected to the internet.

The popularity of using e-wallet as a digital payment method continues to grow every year (BI Institute, 2023). E-wallet is still the most widely used payment method in Indonesia compared to other payment methods. This is supported by research conducted by InsightAsia (2020) which reveals that 74% of respondents actively use e-wallets for various financial transactions, outperforming bank transfers, QRIS, Paylater, debit cards, and virtual account (VA) transfers. This results in intense competition for fintech companies providing e-wallet services in Indonesia (BI Institute, 2023).

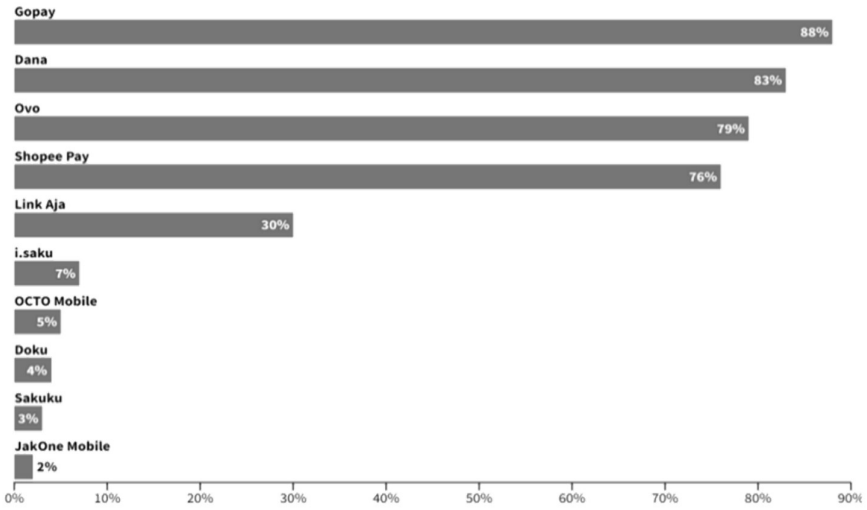


Source: selular.id, 2019

Figure 1
List of the biggest E-wallet Products in Indonesia 2017-2019

According to data reported by Bank Indonesia, there are 38 officially licensed e-wallets. The survey results conducted by iPrice Group (2019) in Figure 1 show that the e-wallets Gopay, Ovo, DANA, LinkAja and Jenius are the largest e-wallets in Indonesia based on the number of users, one of which is - Wallet applications continue to show an increasing trend from year to year It's DANA (Khoirunissa, 2019).

The Dompet Digital Indonesia (DANA) application is the latest e-wallet application that continues to experience significant improvements and occupies the third position in the second quarter (Q2) of 2019 beating LinkAja e-Wallet.



Source: goodstats.id, 2022

Figure 2
The Most Frequently Used E-Wallet Products In Indonesia 2022

The graphic shows the survey results conducted by goodstats.id (2022) show that DANA managed to be ranked second, defeating Ovo and becoming the most widely used e-wallet by Indonesians in 2022, with a usage rate of 83%, second only to the first ranked Gopay (usage rate 88%).

Under the auspices of PT Espay Debit Indonesia Koedan, which is directly supervised by Bank Indonesia (BI), DANA, which is based on Open-Platform, was launched in 2018 and can be accessed through various applications, conventional and online stores (Kawitan & Sulistyawati, 2021). By 2022, DANA conducts 16.4 million transactions per day and has more than 135 million users. DANA, a new e-wallet, is expected to compete with other e-wallets that have long dominated the non-cash payment service market (Kesuma & Nurbaiti, 2023).

One of DANA's advantages compared to other e-wallets is the many free bonuses offered to its users, ranging from top ups to sending money to bank accounts. This feature also allows users to easily transfer DANA between banks without administration fees. In addition, you can top up your DANA balance through nearby agents such as Alfamart, Post Office, or via bank transfer. DANA also offers various types of payments, such as bill payments, prepaid or postpaid token or credit top-ups, BPJS Health, telkom, cable TV, Lazada, digital vouchers, game vouchers, installments, insurance, and additional payments (Kawitan & Sulistyawati, 2021).

The people of Kupang are getting to know DANA e-wallet as a digital payment tool. After its first introduction in 2019, DANA began to be used by many large businesses and stores such as BPJS Kesehatan, Ramayana, KFC, and Alfamart, as well as more MSME business partners working with it. The many benefits offered by DANA make more businesses and stores work with it. According to Ramadhani and Siregar (2022), the existence of e-wallets can provide benefits and convenience in meeting daily needs.

Despite its popularity and the many benefits offered, the DANA e-wallet cannot be separated from user complaints about problems and disruptions that continue to occur in the application. Quoted from several application reviews on the Google Play Store and pre-surveys conducted on several DANA e-wallet users in Kupang City, there are still complaints stating that the DANA application often occurs system busy or system errors which result in users experiencing failures when making transactions, problems when logging in, pending transfers, failed top ups, as well as the length of response given by application developers to reported complaints, so this raises the fear of leakage of personal data and security of user balances. Certainly, this negative response will affect consumer interest in using DANA as their main e-wallet. When users experience interruptions during transactions, they will feel uncomfortable using DANA. This is certainly the responsibility of PT Espay Debit Indonesia Koe as the application developer.

The degree of a person's desire or impulse to engage in particular behaviors is known as their interest in using. Someone will become interested in something when they see it to be beneficial, and this will motivate them to use the product (Davis 1989). According to Jugiyanto (2007), there are three signs that someone is interested in using: wanting to use, always trying to use, and planning to use in the future. Additionally, the technology acceptance model put forward by Davis (1989) is used to gauge public interest in employing a technology. This model has two elements, one of which is perceived usefulness.

Perceived Usefulness is a belief in usefulness, namely the extent to which someone believes using a system will improve their performance (Venkatesh & Davis, 2000). The many benefits provided by e-wallets will affect a person's interest in using them, of course this can help and benefit the community. However, there are people who are still reluctant to use and do not know the benefits provided.

Public trust is also a major point in using digital technology, most people are still hesitant due to rampant cases of fraud through social media so that trust greatly affects people's interest in using a system (Jugiyanto, 2007). Trust is defined as a company's willingness to rely on business partners (Kumala et al, 2020). Depends on a number of interpersonal and interorganizational factors, such as the company's perceived competence, integrity, honesty, and kindness (Kotler & Keller, 2016). The greater the trust that a person feels in using the DANA application, the greater the interest in using the application, and vice versa, if the smaller the trust felt in using the DANA application, the smaller the interest in using the DANA application. Based on the tendencies, the authors feel interested in conducting research regarding the effect of perceived benefits and trust on interest in using e-7wallet DANA in Kupang City.

LITERATURE REVIEW, RESEARCH FRAMEWORK AND HYPOTHESIS

Perceived Usefulness

Perceived usefulness is the extent to which a person believes using a system will improve their performance (Venkatesh & Davis, 2000). Perceived usefulness is defined as the level of individual belief in the use of technology that can increase productivity, or more simply the perceived benefits of using this technology are beneficial (Fullah & Candra, 2011).

Perceived benefits of mobile payment are the extent to which consumers see they get benefits such as convenience and simplification of payments for making payments via mobile will be the same as other forms of payment (Bailey et al., 2017). For example, users believe that using this mobile payment service makes their tasks effective and efficient. They feel comfortable using this service without the need to carry cash to make payments. The indicators of perceived benefits according to Davis (1989) are:

1. Improves job performance, namely information systems can improve user job performance.
2. Accelerate work (Work more quickly), namely the information system makes the work done by users can be completed more quickly.
3. Increases productivity, namely information systems anywhere and anytime can increase user productivity.
4. Effectiveness, namely the use of information systems can increase effectiveness in work.
5. Make job easier, namely the information system provides convenience in work so that it is more efficient.
6. Useful, namely the information system can provide benefits that support work.

Trust

Trust is the company's willingness to rely on business partners. Depends on a number of interpersonal and interorganizational factors, such as the company's perceived competence, integrity, honesty, and kindness (Kotler & Keller, 2016). Trust means the assessment of one's relationship with others who will carry out certain transactions that are in accordance with expectations in an environment full of uncertainty (Pavlo in Priansa, 2017). Trust is also defined as the assessment of an individual after obtaining, processing, and collecting information which will then result in various assessments and assumptions (Jogiyanto, 2007). When consumers trust a company, they will be more likely to make repeat purchases and share valuable personal information with the company. Some indicators of trust to be able to measure consumer trust according to Kotler & Keller (2016) are as follows:

1. Benevolence, which is how much someone believes in the seller to behave well with consumers.
2. Ability, which is related to the ability of service providers to provide strong security guarantees, and provide satisfaction when transacting.
3. Integrity (integrity), which refers to the information and product quality provided to consumers whether it is true according to the facts or not.
4. Willingness to depend, is the willingness of consumers to depend on the seller in the form of accepting risks or negative consequences that may occur.

Intention to Use

Interest in use is defined as the level of how strong a person's desire or urge to perform certain behaviors (Davis, 1989). Interest in use is also said to be a condition when an individual allows an action based on himself in the form of thoughts or feelings (Chatzoglou et al., 2009). Interest in use is the level of a person's desire to use a technology (Teo, 2011). Interest is formed when someone receives stimulation from the product he sees and then an urge or desire to use it arises. Several indicators to measure interest in use according to Jugiyanto (2007), namely:

1. Desire to use, namely interest in information systems so that curiosity arises and a sense of wanting to use the system.

2. Always trying to use, namely the effort made to continue using a system.
3. Continuing in the future, namely a habit and comfort in using a system so that it feels like continuing to use it even longer.

Relationship Between Perceived Benefits and Interest in Use

The relationship between perceived benefits and usage interest according to Rahmida (2021) in the TAM (technology acceptance model) theory states that perceived benefits are one of the factors underlying a person's intention to use a new technology, where these variables mediate external factors on usage interest. A positive assessment of the perceived benefit factor is considered to drive user interest in using technology. The greater the benefits felt by users, the greater the interest in continuing to use (Kawitan & Sulistyawati, 2021).

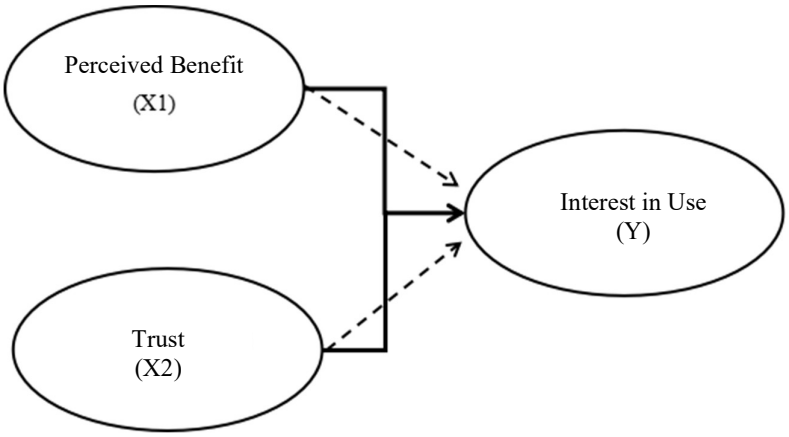
This is supported by the results of research conducted by Pratama, et al (2019), Kumala, et al (2020), and Rodiah & Melati (2020) which prove that perceived benefits have a significant effect on interest in use.

Relationship between Trust and Interest in Use

Trust is the main point in using a digital technology. Where the higher the degree of trust, the higher the interest in using a technology. Trust in a technology by its users is considered important to influence interest in using a financial technology. The higher the trust felt by users, the greater the interest in continuing to use (Jogiyanto, 2007).

This is supported by research by Melasari, et al (2018), Kurniawan, et al (2022), and Kesuma & Nurbaiti (2023), whose research results prove that trust has a significant direct effect on interest in use.

Based on the explanation, the framework that can be proposed is as follows: Perceived Benefits and Trust are used as independent variables (X) and Usage Interest as the dependent variable (Y).



Source: Model built for research, 2023

Description : → = Simultaneous
- - - - - → = Partial

Figure 4
Research Framework

The hypotheses from this study are as follows:

H_1: Perceived Benefits have a positive and significant effect on Interest in Use DANA e-wallet

H_2 : Trust has a positive and significant effect on Interest in Use DANA e-wallet.

H_3 : Perceived Benefits and Trust simultaneously have a positive and significant effect on Interest in Use DANA e-wallet.

METHOD

The type of research used is quantitative research with a descriptive approach. The population in this study were people who used the DANA e-wallet in Kupang City. With the determination of the number of samples referring to Roscoe's theory in Sugiyono (2011), that the appropriate sample size in research is at least 30 to 500 samples. And based on considerations to save time, energy, and costs and to facilitate the data analysis process, researchers took a sample of 100 respondents.

The sampling technique used is purposive sampling technique, which is a sampling technique based on certain considerations (Sugiyono, 2011). The criteria that can be sampled are:

1. Have used DANA e-wallet for transactions at least three times.
2. Minimum age of 17 years. data analysis techniques data analysis techniques

Primary data collection techniques in this study were carried out by distributing questionnaires directly to respondents found at Alfamart Amabi Tofa, KFC Flobamora, XXI Transmart Kupang cinema and Cinepolis Lippo Plaza Kupang cinema as merchants who accept payments with DANA. While secondary data collection is done through literature studies, internet browsing and other theoretical materials related to the issues discussed.

Assessment of the score that will be achieved by each variable or dimension will be classified based on the requirements for the use of minimum indicators according to the direction of the theory in measuring a variable (Ghozali, 2008).

Table 1
Score Interpretation Criteria

No	Score	Categories
1	1,00 – 1,80	Very low
2	1,81 – 2,60	Low
3	2,61 – 3,40	Medium
4	3,41 – 4,20	High
5	4,21 – 5,00	Very High

Source : Arikunto (1998) as cited in Moenardy (2016: 211)

Multiple linear regression analysis is used to examine the strength of the relationship between the independent variable and the dependent variable. Variable Contribution Test (t Test) this test is used to determine the effect of each independent variable on the dependent variable whether it is meaningful or not (Sugiyono,2011). Model Contribution Test (F Test), this test is used to determine whether all independent variables together have a meaningful influence on the dependent variable (Sugiyono, 2011).

RESULTS AND DISCUSSION

The data profile of respondents shows that based on gender, female respondents are the most respondents, totaling 57 people (57%), while male respondents are 43 people (43%). Based on the age of the respondents, 17-21 years old are the most respondents, totaling 52 people (52%). Based on the occupation, the most respondents are students, totaling 54 people (54%). Based on the frequency of use, the most respondents were respondents with the use of e-wallet DANA> 3 times as many as 95 people (95%).

Perceived Benefit Variable (X1)

This variable is measured by four indicators, namely: 1) e-wallet DANA makes the work done can be completed faster, 2) the DANA e-wallet work system anywhere and anytime can increase user productivity, 3) the use of e-wallet DANA can increase effectiveness in work, 4) the DANA e-wallet system can provide benefits that support work. The average score for this variable is 4.10 clarified as high.

Trust Variable (X2)

This variable is measured by three indicators, namely: 1) the extent to which the DANA e-wallet is able to convince users by providing strong security guarantees, and providing satisfaction when transacting, 2) how the integrity of the DANA e-wallet provider in providing services that are correct and in accordance with the facts, 3) the user's willingness to rely on the DANA e-wallet in carrying out transaction activities. The average score for this variable is 3.90 clarified as high.

Variable Interest in Use (Y)

The variable of interest in use (Y) is measured using 3 indicators, namely Willingness to depend, including 1) Interested in using the DANA e-wallet every day, 2) Deciding to reuse the DANA e-wallet rather than stop using it. Always trying to use includes 1) Actively trying to use DANA e-wallet for financial transactions, 2) Attempting to increase the frequency of using DANA e-wallet. Continuing in the future includes 1) Regularly use DANA e-wallet in the future 2) Recommend DANA e-wallet to others. Overall, the variable of interest in use (Y) is in the high category, namely 3.86.

Multiple Linear Regression Analysis

Multiple linear regression analysis is used to examine the strength of the relationship between the independent variables and the dependent variable (Sugiyono, 2011). The regression test results in this study are correct with the following regression equation:

$$Y = 6.071 + 0.180X1 + 0.982X2 + 1.703$$

The interpretation of the regression model above is as follows:

1. Based on the results of the linear regression test, the constant value is 6.071. This means that if the perceived benefit and trust are assumed to be zero (0), then the intention to use is 6.071.
2. The regression coefficient for the perceived benefit variable is 0.180. This means that if the perceived benefit variable increases by one unit, the intention to use the DANA e-wallet will increase by 0.180, assuming the trust factor (X2) remains constant.
3. The regression coefficient for the trust variable is 0.982. This means that if the trust variable increases by one unit, interest in using the DANA e-wallet will increase by 0.982, assuming the perceived usefulness factor (X1) remains constant.

Variable Contribution Test (t Test)

Based on the results of data analysis, it is known that the tcount is 2.817 and significant = 0.006. While the t table is known at alpha 0.05 of 1.986, the result of tcount> t table (2.817> 1.984). This means that partially perceived benefits have a significant effect on interest in using the DANA e-wallet in Kupang City.

For the Trust variable, it is known that the tcount is 13.290 and the significance = 0.000. While the t table is known at alpha 0.05 of 1.984, the result of tcount> t table (13.290> 1.984). Therefore, the decision means that partially Trust has a significant effect on interest in using the DANA e-wallet in Kupang City.

Table 2
t-Test Analysis Results

Model	Calculated t Test Value	Table t Test Value	Sig
Perceived Benefits	2,817	1,984	0,006
Trust	13,290	1,984	0,000

Source: Primary data management (SPSS V.23), 2024

Model Goodness Test (F test)

Based on the results of the calculation of the Fcount value of 108.451 and a significant (sig) of 0.000. This shows that there is a significant influence of the perceived benefits (X1) and trust (X2) variables simultaneously on the interest in using the DANA e-wallet in Kupang City.

Table 3
F Test Analysis Results

ANOVA[a]

	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	628.874	2	314.437	108.451	.000[b]
	Residual	281.236	97	2.899		
	Total	910.110	99			

a. Dependent Variable: Interest in Use
b. Predictors: (Constant) : Trust, Perceived Benefits
Source: Primary data management (SPSS V.23), 2024

Determination Coefficient Test (R^2)

Based on the results of the data in the table above, the Adjusted R Square coefficient value is 0.685 or 68.5% of the Interest in Using e-wallet DANA in Kupang City is influenced by the Perception of Benefits and Trust variables, while the remaining 31.5% is influenced by other variables that are beyond the scope of this study. Where based on the results of the researchers' freelance interviews with respondents when assisting in filling out the questionnaire, information was obtained that what made them interested in using the DANA e-wallet apart from the benefits and trust was because the features provided were complete, minimal risk when using, and a high level of understanding. With standard error or Standard Error of Estimate Se = 1.703.

Table 4
Model Contribution Test Results

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.831[a]	.691	.685	1.703

a. Predictors: (Constant), Trust, Perceived Benefits

Source: Primary data management (SPSS V.23), 2024

Effect of Perceived Benefits (X1) on Interest in Use (Y)

Based on the results of the t test, it is known that partially perceived benefits have a significant effect on interest in using the DANA e-wallet in Kupang City. So, the implication is that if the DANA e-wallet offers more benefits for its users, the greater their interest in using the e-wallet as a non-cash transaction medium. The perception of this benefit is because users feel that transactions using the DANA e-wallet will increase productivity, speed up work, increase effectiveness, and support payment transaction activities to make it easier. So this is what makes users have the intention to continue using the DANA e-wallet in carrying out their transaction activities. The results of this study are also reinforced by descriptive analysis which shows that the average score for respondents' answers to the perceived benefits variable is 4.10, which means that the average respondent gives a positive assessment and a high category for variable X1 as measured by four indicators.

This partially significant relationship is also relevant to the opinion of Davis (1989) in the TAM (technology acceptance model) theory which states that perceived benefits are one of the factors underlying a person's intention to use a new technology, where these variables mediate external factors on interest in use. The results of this study are in line with those conducted by Pratama, et al (2019), Kumala, et al (2020), Rodiah and Melati (2020), Asja, et al (2021), and Atriani, et al (2020), which show that the perceived benefit variable partially has a positive and significant effect on interest in use.

Effect of Trust (X2) on Interest in Use (Y)

Based on the results of the t test, partially Trust has a significant effect on interest in using the DANA e-wallet in Kupang City. So, the implication is that the more e-wallet DANA is able to provide confidence to users in making transactions, the higher their interest in using the e-wallet. Trust is needed by information technology users in dealing with unwanted possibilities, where the more trustworthy the service provider is, the user will feel calm in using it. The results of this study are also reinforced by descriptive analysis which shows that the average score for respondents' answers to the Trust variable is 3.90, which means that the average respondent gives a positive assessment and a high category for variable X2 as measured by three indicators.

This partially significant relationship is also relevant to the opinion of Jugiyanto (2007) which states that trust is the main point in using a digital technology. Where the higher the degree of trust, the higher the interest in using a technology. The results of this study are in line with those conducted by Melasari, et al (2018), Kesuma and Nurbaiti (2023), and Kurniawan, et al (2022), which show that the trust variable partially has a positive and significant effect on interest in use.

Effect of Perceived Benefits (X1) and Trust (X2) on Interest in Use (Y)

Based on the results of multiple linear tests, it shows that perceived benefits and trust simultaneously have a positive and significant effect on interest in using -e-wallet DANA in Kupang City is accepted. This is also supported by the Adjusted R Square value obtained of 0.685, which means that 68.5% of the variation that occurs in the high and low interest in using the DANA e-wallet in Kupang City is caused by the perceived benefit variable (X1) and the trust variable (X2), while the remaining 31.5% is explained by other variables that are not taken into account in this study such as risk perception, service features, level of understanding.

The results of this study are in line with those conducted by Kurniawan, et al (2022), Kumala, et al (2020), Rodiah and Melati (2020) and Pratama et al (2019) which show that perceived benefits and trust have a simultaneous or joint effect on usage interest.

CONCLUSION AND SUGGESTIONS

Based on the results of the descriptive table analysis of the variables, the majority of respondents gave a high categorized assessment of the three variables : Perception of Benefits, Trust and Interest in Use. Thus, consumer perceptions of benefits, trust and interest in use are very good and categorized as positive.

The perceived benefit has a significant effect on interest in using the DANA e-wallet in Kupang City. This implies that the greater the benefits offered by the DANA e-wallet, the more it encourages their interest in using the e-wallet as a non-cash transaction medium. The trust has a significant effect on interest in using the DANA e-wallet in Kupang City. This implies that the more e-wallet DANA is able to provide confidence to users in making transactions, the higher their interest in using the e-wallet.

Based on the results of the F test, the independent variables, namely perceived benefits and trust, simultaneously have a significant effect on interest in using the DANA e-wallet in Kupang City. The Adjusted R Square coefficient value is 0.685 or 68.5% of the Interest in Using e-wallet DANA in Kupang City is influenced by the Perception of Benefits and Trust variables, while the remaining 31.5% is influenced by other variables that are beyond the scope of this study

The results of this study indicate that the perceived usefulness variable has a partially significant effect on interest in use. For this reason, it is recommended to PT. Espay Debit Indonesia Koe as an application developer to continue to ensure that the DANA e-wallet application has features that are useful and make it easier for users, and also continue to maintain providing incentives such as discounts, cashback, or loyalty programs to users to actively attract interest in using the DANA e-wallet on an ongoing basis. Trust has a partially significant effect on interest in use. For this reason, it is recommended to PT. Espay Debit Indonesia Koe as an application developer to further increase trust in DANA e-wallet users through prioritizing user data security, providing clear information about privacy policies and managing user DANA, and listening to any user feedback to improve the application.

This research can also be used as a guideline in conducting further research on perceived benefits and trust, researchers suggest that future researchers can expand the range of research by adding other independent variables such as risk perception, service features, level of understanding, or other than the variables that have been studied in this study, because in this study there are 31.5% other factors that influence interest in use. In addition, it is recommended not only for DANA e-wallets but also for other types of e-wallets, such as OVO, Go-Pay, Shopee Pay and so on.

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