The Influence of Perceived Convenience and Service Features on Interest in Using the Dana Di Digital Wallet Application SETELUK DISTRICT KSB

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| Article Info	Abstract
	Many factors influence interest in using e-wallets on the DANA application, one of which is convenience and service features. The aim of this research is to determine the influence of perceived convenience and service features on interest in using the Dana Digital Wallet Application in Seteluk KSB District. The population in this research is the people of Seluk subdistrict, West Sumbawa regency. The data collection technique in this research uses a questionnaire. The data used is primary data and secondary data. In this research, the sample consisted of 100 respondents using a purposive sampling technique using the Slovin formula. The data analysis used in this research is quantitative using the multiple linear regression method. The data is processed using SPSS Statistics 25. The results show that simultaneously Perceived Convenience and Service Features have a significant effect on Interest in Using. Meanwhile, perceived ease of use partially has a significant positive effect on interest in using, while service features partially have a significant effect on interest in using. The large influence of perceived convenience and service features on interest in using is shown by the coefficient of determination of 703 (70.3%). These results show that the variables Perceived Ease (X1) and Service Features (X2) influence the variable Interest in Using (Y). Meanwhile, the remaining 29.7% was influenced by other factors not examined in this study.
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1. INTRODUCTION

In this era of rapid technological progress, there are always tough challenges. Internet-based technology is always used by the wider community. The most popular and efficient server for using information systems is the internet. One exception is in Indonesia, the general public from various backgrounds are familiar with the internet and often use it. Every year, the number of Indonesian people who use the internet increases significantly. The number of internet users on smartphones uses the Android and iOS operating systems respectively. Thanks to information technology, now there are many internet-based applications (Abrilia, ND and Tri, S. 2020).

Figure 1 Data on Internet Users in Indonesia

Source : https://technology.id/insight/terus- increasing-number-of-internet-usersin-indonesia-reaches-212-million-year-2023
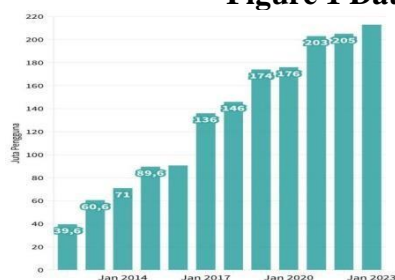
From Figure 1, research conducted by We Are Social explains that the number of internet users in Indonesia will reach 212.9 million in January 2023, which means around 77% of the country's population uses the internet. In January 2023, the number of users increased 3.85% compared to the previous year. In January 2022, the number of users in Indonesia will reach 205 million people. Interestingly, the number of users in Indonesia continues to increase every year. The average Indonesian uses the internet for seven minutes and forty-two seconds every day. Apart from that, 98.3% of internet users in Indonesia use mobile phones.

In the midst of rapid changes in the world today, technology is very important because it can improve human life standards. Technological advances in Indonesia are increasingly rapid, making human activities and work more efficient and effective. In line with the existence of e-commerce, online transportation, e-money, and payment systems via digital wallet or e-wallet applications.

A digital wallet (E-Wallet) is an electronic wallet application or service that functions to make transactions between users easier to access

by society. Transactions that can be carried out by E-Wallet include sending money to friends or people around you, paying for goods and services by limiting the amount of money in the application. Technology is increasingly sophisticated and increasingly accessible to the public for online and payment transactions.

In choosing a digital payment system, the general public also has several requirements that are considered important to consider before making a decision to use a particular digital payment system. Perception of convenience is something that must be taken very seriously by the general public when using digital payment systems. According to (Jogiyanto, 2019), perceived ease of use refers to the extent to which a person believes that by utilizing a particular technology, the technology can be used clearly and does not require much effort; instead, it should be easy to use and operate.

Apart from perceived convenience, service features are also an important factor that people pay attention to when using a digital payment system. According to Prasanti (2021), it is this service feature that motivates a business to gain significant profits in developing the applications it promotes; this, in turn, significantly influences the service's day-to-day promotion strategy with respect to the patience of e-wallet users. And one of the most important consumer services is the platform features, which are essential to foster user trust when doing business online or offline.

When a product can provide convenience to consumers and has service features that are very easy to understand, then it is likely that the product will be used by the wider community. Likewise, electronic money is felt to be very helpful for people's economic transactions, so people will be interested in using electronic money. Interest, according to Jogiyanto (2007: 29), is a person's desire to carry out a certain behavior. A person will carry out a behavior if there is a desire or interest to do it.

Seteluk District, West Sumbawa Regency provides many digital payment facilities. This region has a population of 16,847 people, which has high potential for using digital wallet (e-wallet) payment systems. Apart from that, there are many young people, both students and workers of productive age, who like to try innovative technological developments, especially in the financial sector, by making transactions using digital wallets (e-wallets). This has made the non-cash payment system a trend and a necessity at the moment and can also encourage innovation in the financial sector and maintain monetary stability and financial stability in an efficient, smooth, safe and reliable payment system.

Formulation of the problem

1. Does the perception of convenience partially influence interest in using digital wallets (DANA)?
2. Do service features partially influence interest in using digital wallets (DANA)?
3. Do perceived convenience and service features simultaneously influence interest in using digital wallets (DANA)?

Research purposes
1. To find out whether perceived convenience influences interest in using digital wallets (DANA).
2. To find out whether service features influence interest in using digital wallets (DANA).
3. To find out whether perceived convenience and service features influence interest in using digital wallets (DANA).

2. LITERATURE REVIEW
Perception of Ease

According to Venkatesh and David (2000), perceived ease of use is the extent to which a person believes that using a system is something that does not require much effort. Perceived ease of use also influences perceived usefulness, which can be interpreted as meaning that if someone feels that the system is easy to use then the system is useful for them. So, it can be concluded that the perception of user ease is the level where someone feels that using the system does not require much effort and is free from challenges in its use (Prayudi et all 2022:17).

The measurement indicators of perceived convenience according to Sun and Zang (2015) are:
1) *Easy to learn* or easy to learn,
2) *Easy to use* (easy to use),
3) *Timeliness*(fast)
4) *Clear and understandable* (clear and easy to understand)
5) *Become skillful* (skilled in using) (Abrilia and Tri, 2020).

Service Features

Schmitt (2010) features are a product with different functions and characteristics. Having features can make it easier to choose the desired product. For a marketer, features are the most important key for a company to be able to differentiate its products from competitors (Aprilia and Dewi, 2022).

The product features can be measured through three indicators, namely as follows:
1) Feature diversity,
2) Features according to needs,
3) features as expected,
4) Completeness of Features,
5) Features have advantages (Wicaksono and Sendhang, 2018)

Interest

According to Slameto (2010) interest is a feeling of liking and interest in something without anyone telling or forcing it. Interest can also be referred to as a persistent tendency for someone to feel interested in a field and feel like they want to follow everything related to that field. A person's interest can be appreciated through statements that show a person is more interested in another object and can also be seen through participation in the area of interest (Mardia et all, 2021:47). Referring to the opinions of Pavlou (2012) and Walgito (2004), the indicators of interest include:

1) Intent to use means the desire to use a digital wallet application to purchase the products or services provided.
2) Used for the future, such as in the millennial era with advances in digital wallet technology.
3) Interest in an object of interest is interest   to use a digital wallet of your own free will.
4) Feelings of pleasure in using an object.
5) Those who tend to always use are people who always use and transact via digital wallets (Abrilia and Tri, 2020).

Framework of Thought
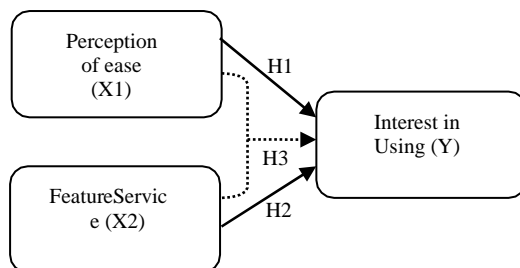
This research discusses the influence of perceived convenience and service features on interest in using the DANA digital wallet. And from the picture, the thinking framework explains that perceived convenience has an influence on interest and features have an influence on interest in using the DANA digital wallet.

Hypothesis

A hypothesis is a temporary answer to a research problem, until proven through collected data (Sugiyono, 2013: 96). A hypothesis will be proven if the data collected supports the statement:

H1 : It is suspected that the perception of convenience partially influences interest in using the Dana Digital Wallet.
H2 : It is suspected that the service features have a partial influence on interest in using the Dana Digital Wallet.
H3 : It is suspected that the perception of convenience and service features simultaneously influence interest in using the Dana Digital Wallet.

3. **RESEARCH METHOD**

This type of research is carried out by taking descriptive quantitative research. This research is a research method based on the philosophy of positivism, which aims to test the hypothesis that has been established and to examine the population or sample that will be used for research (Sugiono 2018:15). The population in this research is the people of Seteluk sub-district, West Sumbawa regency. This research consisted of 100 respondents using purposive sampling techniques and the Slovin formula. The data collection technique uses an online questionnaire which is distributed using Google Form to respondents who match the target population criteria, then data processing in this research uses the SPSS Statistical Program for Social Sciences25. Statistical Analysis of the data in this research, namely validity test, reliability test, coefficient of determination, multiple linear regression test t test and f test.

4. RESULTS AND DISCUSSION

Based on the results of research from 100 respondents through distributing questionnaires, data and descriptions of the characteristics of the respondents sampled in this study were obtained as follows:

Respondent Characteristics

- Age (dominating 17–25-year-olds at 87%)
- Gender (male predominates at 54%)
- Last education (which dominates vocational school graduates at 46%)

Validity test

The Validity Test aims to determine whether each statement item is valid (accurate). The following are the results of the variable validity test for each item, including perceptions of convenience and service features on interest in using them, as follows.

Table 7 Validity Test Results of Perceived Ease

Variable	Symbol	r-count	r-critical	Note.
Perception of Ease (X1)	X.1.1	0.841	0.30	Valid
	X1.2	0.880	0.30	Valid
	X1.3	0.892	0.30	Valid
	X1.4	0.888	0.30	Valid
	X1.5	0.802	0.30	Valid

Source: Data processed using SPSS (2024)

Based on Table 7 above, it shows that all statements of the perception of convenience variable (X1) have an r-calculation greater than the critical r- (0.30). Thus, the entire statement, the perceived ease of use variable can be used in subsequent tests.

Table 8 Service Feature Validity Test Results

Variable	Symbol	r-count	r-critical	Note.
Service Features (X2)	X2.1	0.875	0.30	Valid
	X2.2	0.889	0.30	Valid
	X2.3	0.896	0.30	Valid
	X2.4	0.904	0.30	Valid
	X2.5	0.866	0.30	Val

				id

Source: Data processed using SPSS (2024)

Based on Table 8 above, it shows that all service feature variable statements (X2) have a calculated r-r that is greater than r-critical (0.30). Thus, all service feature variable statements can be used in subsequent tests.

Table 9 Validity Test Results for Interest in Using

Variable	Symbol	r-count	r-critical	Note.
Interest(Y)	X.1.1	0.897	0.30	Valid
	X1.2	0.891	0.30	Valid
	X1.3	0.832	0.30	Valid
	X1.4	0.784	0.30	Valid
	X1.5	0.817	0.30	Valid

Source: Data processed using SPSS (2024)

Based on Table 9 above, it shows that all statements of the Interest variable (Y) have an r-count greater than the critical r-r (0.30). Thus, all statements of variables of interest can be used in subsequent tests.

Reliability Test

An instrument is declared reliable if the reliability coefficient is at least 0.60. Based on this opinion, it can be seen that an instrument is declared reliable if the Alpha value is ≥0.60. Meanwhile, an instrument is declared unreliable if the Alpha value is <0.60 (Sugiyono, 2017:136).

Table 10 Reliability Test Results Reliability Statistics

Cronbach's Alpha	N of Items
,957	15

Source: Data processed using SPSS (2024)

Based on Table 10 above, it shows that the Alpa value of 0.957 is greater than the Alpa value of 0.60, indicating that reliable symptoms occur, so it can be concluded that all indicators or statements used to measure these variables are declared reliable or consistent, because all variables This study obtained an alpha value greater than 0.60.

Determination Coefficient Test

Table 11 Determination Coefficient Test Results

Model Summary

Model	R	R Square	Adjusted RSquare	Std. Errorof the Estimate
1	.839a	,703	,697	2,150

a. Predictors: (Constant), service features, perceived convenience

Source: Data processed using SPSS (2024)

From the calculation results in table 11 above, it can be seen that the coefficient of determination value obtained is 703, so (70.3%) is influenced by the variable perception of ease and service features on interest in using. Meanwhile, the remaining 29.7% interest in using can be influenced by other variables not examined in this research.

Multiple Linear Regression
Partial Hypothesis Testing (T Test)

Table 12 Test Results (T Test)

Model	Unstandardized Coefficients		Standardized Coefficients	Q	Sig.
	B	Std. Error	Beta		
1 (Constant)	2,627	1,286		2,042	,044
Perception of ease	,166	,082	,176	2,025	,046
Service features	,705	,088	,695	8,004	,000

a. Dependent Variable: interest in using

Source: Data processed using SPSS (2024)

Based on the results of the multiple liner regression test in table 12, it is known that the value

1) The perceived convenience variable has a calculated t value of 2.025 which is greater than the t table of 1.985 and a significance level of 0.046. Where the significance level of 0.046 indicates a significant value smaller than the alpha value

(a = 0.05). This means that partially the perception of convenience has a significant positive effect towards interest in use.

2) The service feature variable has a calculated t value of 8.004 which is greater than the t table of 1.985 and a significance level of 0.000. Where a significance level of 0.000 indicates a significant value smaller than the alpha value (a = 0.05). This means that partially the service features have a positive and significant effect on interest in using it.

Simultaneous Hypothesis Testing (F Test)
Table 13 Test Results (F Test)
ANOVAb

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1062.744	2	531,372	114,986	,000b
	Residual	448,256	97	4,621		
	Total	1511,000	99			

a.   Dependent variable: interest in using
b.   predictors:(constant), service features, perceived convenience
   Source: Data processed using SPSS (2024)

Based on Table 13 above, it has a calculated f value of 114.986 which is greater than the f table of 3.090 and the significance value obtained is 0.000 smaller than the alpha value (a = 0.05) used. This means that together the variables of perceived convenience and service features have a positive and significant effect on interest in using.

5. CLOSING
Conclusion
   Based on the results of research conducted regarding the influence of perceived convenience and service features on interest in using the Dana digital wallet application in Seteluk sub-district, West Sumbawa regency. So, it can be concluded that the results of this research are as follows:

1. Perception of ease (X1) partially has a significant positive effect on interest in using the digital wallet application for funds in Seteluk sub-district, West Sumbawa regency. This means that the greater or lesser convenience provided by the Dana digital wallet application can influence each individual in using the Dana digital wallet application.

2. Service features (X2) partially has a significant positive effect on using the digital wallet application for funds in Seteluk sub-district, West Sumbawa regency. This is because the diversity of features it has is able to make people interested in using the

DANA application.

3. The results of the determination test on the magnitude of the influence of the variable perception of convenience and service features on the interest of the people in Seteluk sub-district, West Sumbawa regency in using the DANA digital wallet application was 70.3%, while 27.9% was influenced by external variables that were not used in this research.

4. From the results of the F valueThe calculated value of 114.966 is greater than Ftable 3.090 with a significant value of 0.000 < 0.05, so simultaneously the perception of ease and service features on interest in using significant positive effect. The results of the partial test (t test) of the two independent variables, namely perceived ease of use, are 0.046 <0.05, so perceived ease of use has a significant positive effect on interest in using. Meanwhile, service features are 0.000 < 0.05, so the service feature variable has a significant positive effect on interest in using.

6. SUGGESTION

1. This research could only reach 100 respondents. So, it is hoped that future research can add more respondents to provide even better results.
2. Increase the perception of convenience by providing features that can make the user's work easier.
3. People don't need to hesitate to use the DANA digital wallet application because the DANA company will always provide the best service for users of their products.

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