THE EFFECT OF PERCEIVED USEFULNESS AND TRUST ON DECISIONS TO USE E-WALLET DANA IN MEDAN SELAYANG DISTRICT

Syamaya Magvira Tanjung[1], Hesti Sabrina[2], Adelina Lubis[3]
[123]Management Studi Program, Faculty of Economics and Business, Medan Area University, Indonesia
e-mail: [1]syamayamagvira10@gmail.com, [2]athayazhafira123@gmail.com, [3]adelina@staff.uma.ac.id

ABSTRACT

This study aims to determine The Effect of Perceived Usefulness and Trust on Decisions to Use E-Wallet Dana in Medan Selayang District. This study uses a quantitative method with an associative approach. The population in this study were residents of Medan Selayang District aged between 17 and 50 years totaling 59.117 people. With a research sample using the slovin formula totaling 100 respondents. The data analysis technique used multiple linear regression with the SPSS 25 program. With the results of the study. (1) Perceived Usefulness, has a positive and significant effect on Usage Decisions. This can be seen from the significant value (0.000) <0.05 and t-count (5.013)> compared to t-table (1.984). (2) Trust, has a positive and significant effect on Usage Decisions. This can be seen from the significant value (0.000) < from 0.05 and t-count (4.550) > compared to t-table (1.984). (3) that (Perceived Usefulness and Trust) simultaneously have a positive and significant effect on Usage Decisions can be seen from the F-count> F-table and the significance level (0.000) <0.05.

Keywords: Perceived Usefulness, Trust, Usage Decision

I.   INTRODUCTION

In this modern era, rapid technological advancements have affected many aspects of life, including people's needs for payment systems. Now, people want a payment system that is not only fast and easy, but also safe to use in various daily transactions. One of the phenomena occurring in Indonesia in this digital economy era is that people have started to implement payment systems using electronic money.

Usage decisions are ways in which individuals, groups, or organizations choose, buy, and use goods or services to meet their needs and wants (Piercy et al., 2016). Meanwhile, according to Kotler & Armstrong (2016) also added that usage decisions are a complex process that consumers go through before finally deciding to use a product or service. this decision is influenced by external factors such as friends' opinions, advertisements, and previous experiences, all of which contribute to consumers' understanding of the value and benefits offered by the product or service they are considering. Perceived usefulness of consumers of products or services can be taken into consideration in making usage decisions.

Perceived is the process by which we choose, organize, and translate data in order to form a meaningful picture of the world (Hurriyati, 2019). According to Jogiyanto (2019) perceived usefulness is the degree to which an individual thinks that utilizing a particular technology will enhance their performance at work. If technology can benefit someone, then that person will use it.

User trust is also very influential in making decisions consistently. According to Sugara (2017) Trust is a form of support that consumers have to get something they need. Meanwhile, according to Nurrachmi & Setiawan (2020) also added that trust is the conviction that enables people to willingly choose to use a service provider after taking into account the features of that service provider. When a product can provide trust to its consumers, it can have a strong enough influence on potential customers before deciding to use a product or service.

One form of implementation in electronic payment transactions is the establishment of startups engaged in financial technology. Digital wallet or known as E-wallet is one form of the application of Fintech (financial technology) (Mawardi & Prabowo, 2023).

According to Nismara (2024) E-wallet is one of the payment methods that has developed in Indonesia. This payment can be made through Near Field Communication (NFC) technology, barcode technology, and One Time Password (OTP) technology.

Based on the East Ventures (EV) report titled Digital Competitiveness Index 2023: Equitable Digital Nation, E-wallet is the most widely used payment method in Indonesia with a percentage of 81% in 2023.

Metode pembayaran yang paling banyak digunakan di Indonesia Tahun 2023

Sumber: East Ventures (EV)

This is followed by virtual accounts with 60%. In addition, there are also bank transfer and cash/COD (cash on delivery) methods with a percentage of 55% each. Then, followed by paylater and QR/QRIS (Quick Response Code Indonesian Standard) methods with proportions of 32% and 31% respectively in 2023. Based on Figure 1, this proves that non-cash payment methods through electronic wallets or e-wallets are increasingly popular.

Dompet Digital yang Paling Sering Digunakan (2023)
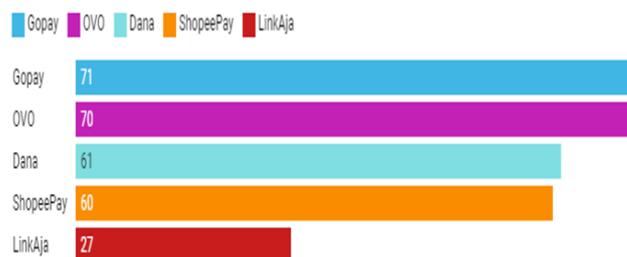
Based on Figure 2, Databoks surveyed 1,300 people in Medan City regarding e-wallet usage services. Databooks took five samples of e-wallet types that are often used, namely: Go-pay, OVO, DANA, Shopee Pay, and LinkAja. In a survey conducted by Databoks, it was found that Gopay was ranked first as an e-wallet that is often used in Medan City by 71%. In second place is OVO with 70%, in third place DANA has a percentage of 61%, in fourth place Shopee Pay has percentage of 60%, and finally in fifth place Link Aja has a percentage of 27%.

Based on data from Databoks, researchers found a problem, namely the Dana e-wallet has not been able to occupy position 1 (one) or has not become the most popular e-wallet. Where position 1 (one) is occupied by the Go-Pay e-wallet, which is

a company that already exists first than the Dana e-wallet, therefore researchers suspect that consumers tend to be more accustomed to e-wallets that exist first.

Reporting from katadata.co.id DANA is a digital wallet application that allows users to make various financial transactions quickly and safely. This application allows users to pay bills, transfer money between users, and make purchases at various merchants that work with this platform. PT Espay Debit Indonesia Koe (EDIK) launched this application on November 5, 2018, a company dedicated to providing innovative and profitable digital financial products (Yesidora, 2022).

Users in Medan Selayang district have different factors that can influence usage decisions in making transactions in the Dana E-wallet application, because basically consumers will make usage decisions if the Dana E-wallet application has perceived usefulness and trust in using the service according to their wishes. But on the other hand, when they consider these factors are not appropriate, they will not use the Dana e-wallet.

E-wallet Dana provides various advantages including promoting speed, convenience and efficiency compared to other non-cash payment instruments, this proves that e-wallet funds have provided many benefits and convenience and trust for users. However, as a method of payment and transaction, Dana e-wallet has not been widely used in Medan Selayang District, this is due to a lack of public understanding of perceived usefulness and trust to transact using Dana e-wallet.

Based on the description above, this study focuses on "The Effect of Perceived Usefulness and Trust on Decisions to Use E-Wallet Dana in Medan Selayang District".

II.   LITERATURE REVIEW

Definition of Decisions To Use

Kotler & Armstrong (2016) explain the theory of decisions to use is a complex and dynamic process in which a person, group of people, or an organization chooses, buys, and uses various types of goods, services, ideas, or experiences. This process not only includes practical steps to determine the goods to be purchased, but also thoroughly considers how various types of needs and desires can be met by these choices. This

suggests that decisions to use are critical to customer behavior, as every action is taken to achieve customer satisfaction and improve their overall quality of life.

According to Muharam & Soliha (2017) a usage decision is the process of choosing between two or more options for using a product or service. This means that several options must be available for consideration in order for someone to make a wise and appropriate decision. Kuheba et al., (2020) state that decisions to use are a complex integration process in which individuals or groups combine the various knowledge they have to assess the various behavioral alternatives available. This process not only collects relevant information, but also thoroughly analyzes each available alternative, which allows decision makers to consider various factors that influence their decisions.

Definition of Perceived Usefulness

According to Hurriyati (2019) perceived is the method by which we choose, arrange, and interpret data to produce a meaningful image of the world. According to Purba et al., (2020) perceived usefulness is the level to which a user thinks will help him perform better at work through technology or a system. The user feels that by using this technology, he can get the job done more efficiently, faster, or with better results, thus providing benefits both personally and for the organization where he works.

According to Rahmawati (2023) perceived usefulness is the view or belief of a user of a particular program or technology, where the user believes that by utilizing the program, the process of completing the tasks he faces will run faster, more efficiently, and effectively than in conventional ways or without using technology at all. Users feel that the technology is able to make a significant contribution both in physical aspects, such as work speed and efficiency, and in non-physical aspects, such as job satisfaction or more satisfying results. Thus, the use of technology is seen as an important factor that facilitates and accelerates the achievement of optimal work goals.

Definition of Trust

According to Sugara (2017) trust is a form of belief that consumers have in certain products, services or brands, where this belief makes consumers feel confident that they will get the expected benefits or results from what they use or buy. This trust is very important because it is the basis for consumers in making decisions, be it in choosing a product or service, or in taking further actions such as purchasing, repeated use, or even recommending to others.

According to Jogiyanto (2019) trust is an individual evaluation following the acquisition, processing, and gathering of data, which leads to a variety of conclusions and assessments. Meanwhile, Priansa (2017) states that trust in relationships built on transactions are predicated on the conviction that the trusted good or service meets expectations. Customers judge product quality based on what they see, understand or feel. Therefore, building customer trust in the goods or services it offers is very important for businesses to increase customer trust in the company and achieve customer satisfaction.

III.   METHODS

Quantitative techniques with an associative approach are used in this kind of study.In this study, the associative research strategy was used to determine the extent of the influence of variable X (independent variable) consisting of Perceived Usefulness (X1) and Trust (X2) on variable Y (dependent variable), namely decisions to use, both individually and simultaneously. The place of this research was conducted in Medan Selayang District. The population in this study involved all residents of Medan Selayang Subdistrict aged between 17 and 50 years as many as 59,117 people. in addition, the Slovin formula above shows that the number of research samples is 100 respondents. For data analysis in this study, SPSS was utilized to do multiple linear regression analysis.
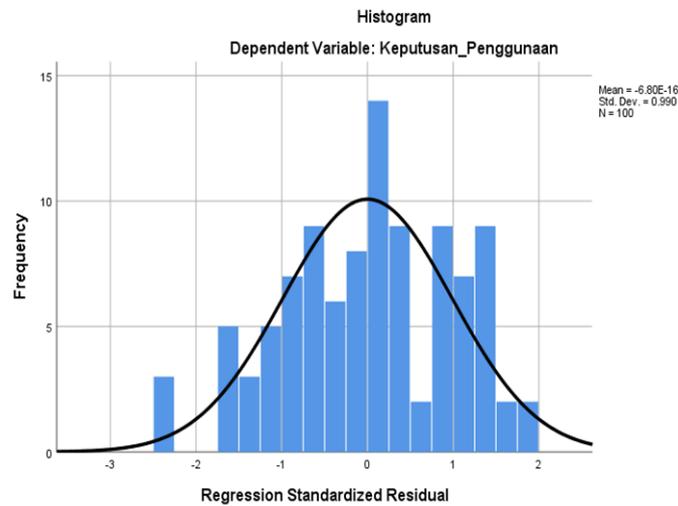
IV.   RESULTS
Classical Assumptions

1.   Normality Test

a. Histogram Approach

Histogram
Dependent Variable: Keputusan_Penggunaan

Mean = -6.80E-16
Std. Dev. = 0.990
N = 100

Based on Figure 3, the bell-shaped distribution of the data shows that the variables are normally distributed, meaning they do not vary to the left or right.

b. Normal P-P Plot Graph Approach

Normal P-P Plot of Regression Standardized Residual
Dependent Variable: Keputusan_Penggunaan
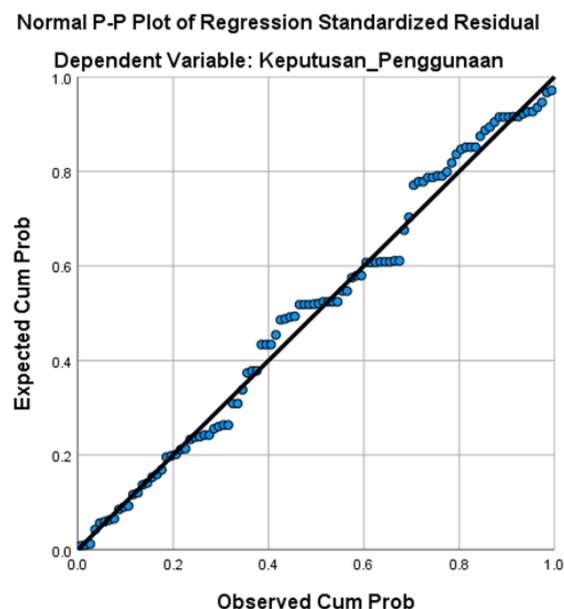
In Figure 4, It demonstrates how the image displays spots along the diagonal line that correspond to the data. This indicates that the researcher's residuals are

normal. However, to further ensure that along the diagonal line is normally distributed, the Kolmogorov-Smirnov test is carried out.

c. Kolmogorov-Smirnov Approach

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.58570276
Most Extreme Differences	Absolute	.073
	Positive	.068
	Negative	-.073
Test Statistic		.073
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

In Table 1, demonstrates that the normalcy assumption is satisfied since the value of Asymp. Sig. (2-tailed) is 0.200 and higher than the significance threshold, which is 0.05 (0.200>0.05). Therefore, it is possible to conclude that the data is normally distributed based on the test requirements.

2. Multicollinearity Test

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	1.638	1.038		1.579	.118		
	Persepsi_Manfaat	.399	.080	.501	5.013	.000	.118	8.451
	Kepercayaan	.414	.091	.455	4.550	.000	.118	8.451

a. Dependent Variable: Keputusan_Penggunaan

In Table 2, All of the independent variables' tolerance values are known to be higher than 0.1 and their VIF values to be lower than 10. Therefore, the data in this study is said not to experience multicollinearity problems.

3. Heteroscedasticity Test

Scatterplot
Dependent Variable: Keputusan_Penggunaan
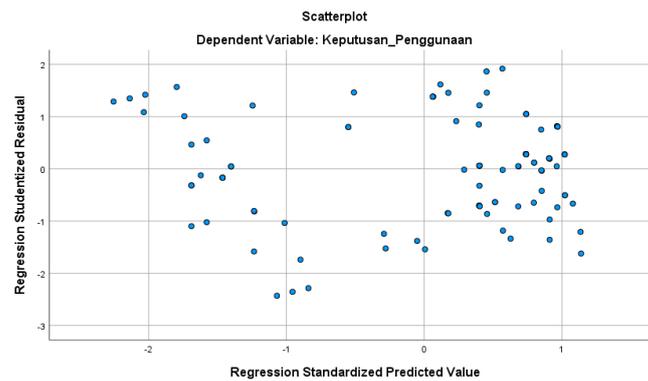
Based on Figure 5, According to the graphical method, the regression model is not worth employing because the dots are scattered above and below the number 0 on the Y axis, and there is no obvious pattern.

Hypothesis Test Result

Test t (Partial Test)

The t-test is conducted to partially test whether Perceived Usefulness and Trust partially or each have an effect on Decisions To Use. To test this hypothesis, it is done by comparing tcount with ttable with the following conditions:

H0 is accepted, if tcount ≤ ttable or sig t ≥ α (0.05)

H1 is accepted, if tcount> ttable or sig t < α (0.05)

It is known, to find the t table as follows:

df = $n - k - 1$

df = 100 - 2 - 1

df = 97

ttabel = probability X df

ttabel = 0.05 X 97

So, we get ttabel = 1.984

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.638	1.038		1.579	.118
	Persepsi_Manfaat	.399	.080	.501	5.013	.000
	Kepercayaan	.414	.091	.455	4.550	.000

a. Dependent Variable: Keputusan_Penggunaan

1. The perceived usefulness variable has a significant effect on decisions to use. This can be seen from the significant value (0.000) <0.05 and t-count (5.013)> compared to t-table (1.984).

2. Trust variables have a significant effect on decisions to use. This can be seen from the significant value (0.000) <0.05 and t-count (4,550) > compared to t-table (1,984).

F test (simultaneous)

This test is carried out to see together or simultaneously the effect of the independent variables of perceived benefits and trust on the dependent variable of use decisions.

It is known, to find the F table as follows:

Probability = 5% or (0.05)

df 1 = k

df 2 = $n - k - 1$

Ftable = probability X (df 1) X (df 2)

Ftable = 0.05 X 2 X 97

So, we get Ftable = 3.09

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5113.940	2	2556.970	374.718	.000^b
	Residual	661.900	97	6.824		
	Total	5775.840	99			

a. Dependent Variable: Keputusan_Penggunaan

b. Predictors: (Constant), Kepercayaan, Persepsi_Manfaat

Table 4, shows that, at a significance level of 0.000, the F-count value is 374.718. At the 95% confidence level (α = 0.05), however, the F-table is 3.09. As a result, both computations demonstrate that the simultaneous influence of independent variables (perceived advantages and trust) on decisions to use is substantial, with F-count> F-table and the significance level (0.000) <0.05.

Test Coefficient of Determination (R2)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.941[a]	.885	.883	2.612

a. Predictors: (Constant), Kepercayaan, Persepsi_Manfaat

b. Dependent Variable: Keputusan_Penggunaan

Table 5, shows that the Adjusted R Square value of 0.883 indicates that 88% of decisions to use can be explained by perceived usefulness and trust. However, other factors not included in this study can account for the remaining 12%.

A. The Effect of Perceived Usefulness on Decisions To Use

Based on the t test, the perceived usefulness variable has a positive and significant effect on Decisions To Use. This can be seen from the significant value (0.000) <0.05 and t-count (5.013) > compared to t-table (1.984), which means H0 is rejected and H1 is accepted. This shows that Perceived Usefulness affects the decision to use e-wallet Dana in Medan Selayang District.

This research is in line with research conducted by research Ambarwati (2019) which states that perceived usefulness has a positive and significant influence on decisions to use e-wallets. This is also reinforced by research Savitri & Purwanti (2022) that perceived usefulness has a positive and significant effect on decisions to use e-wallets. Because users will be more likely to choose to use a product or service that they consider to have the highest benefits for themselves.

B. The Effect of Trust on Decisions To Use

Based on the t test, the Trust variable has a positive and significant effect on decisions to use. This can be seen from the significant value (0.000) <0.05 and t-count (4.550)> compared to t-table (1.984), meaning that H0 is rejected and H1 is accepted. This shows that Trust affects the decision to use e-wallet Dana in Medan Selayang District.

This research is in line with research conducted by Research Alfiana et al., (2022) states that trust has a positive and significant influence on decisions to use e-wallets.

This is also reinforced by research Tonio & Imam (2021) that trust has a positive and significant effect on decisions to use e-wallets. Because in matters that are closely related to transactions, It is crucial to foster a sense of trust in users to use e-wallets so that they can use them without any doubts and fear of experiencing bad things or losses.

C. The Effect of Perceived Usefulness and Trust on Decisions To Use

Based on the f test, the f-count value is 374.718 with a significance level of 0.000. While the F-table at the 95% confidence level (α = 0.05) is 3.09. Therefore, in both calculations, namely F-count> F-table and the significance level (0.000) <0.05, it shows that the effect of independent variables (Perceived Usefulness and Trust) simultaneously is significant on Decisions To Use.

Simultaneously (Perceived Usefulness and Trust) simultaneously is significant to Decisions To Use. Adjusted R Square 0.883 means 88% of Decisions To Use can be explained by perceived usefulness and trust. However, other factors not included in this study can account for the remaining 12%. This research is in line with research conducted by research Mawardi & Prabowo (2023) which states that the combination of these two factors positively and significantly affects decisions to use e-wallets. Because perceived usefulness and trust interact with each other in influencing decisions to use e-wallets.

V.   CONCLUSION AND SUGGESTION

Based on the results of the analysis and discussion that has been carried out in this study, the researcher draws the following conclusions:

1. Based on the partial test Perceived Usefulness has a positive and significant effect on the Decision to Use E-Wallet Dana in Medan Selayang District, the first hypothesis is accepted.

2. Based on partial tests, Trust has a positive and significant effect on the Decision to Use E-Wallet Dana in Medan Selayang District, the second hypothesis is accepted.

3. Based on the simultaneous test Perceived Usefulness and Trust simultaneously have a positive and significant effect on the Decision to Use E-Wallet Dana in Medan Selayang District, the third hypothesis is accepted.

VI.　BIBLIOGRAPHY

Alfiana, C., Harmanto, S., & Anggrainie, N. (2022). Pengaruh Kepercayaan, Persepsi Manfaat, Promosi, Fitur, Hedonic Motivation, Dan Gaya Hidup Terhadap Keputusan Penggunaan Shopeepay. *YUME: Journal of Management*, *5*(3), 238–253.

Ambarwati, D. (2019). Pengaruh Persepsi Manfaat, Persepsi Kemudahan Dan Persepsi Kepercayaan Terhadap Keputusan Penggunaan Go-Pay Pada Mahasiswa Stie Aub Surakarta. *Kelola*, *6*(2), 88–103.

Hurriyati, R. (2019). Bauran pemasaran dan loyalitas konsumen. *Bandung: Alfabeta*, *129*, 29.

Jogiyanto Hartono, M. (2019). *Strategi Penelitian Bisnis*. Penerbit Andi.

Kotler, P., & Armstrong, G. (2016). *Prinsip-prinsip pemasaran* (Vol. 1, Issue 2). Jilid.

Kuheba, M. R., Manoppo, W. S., & Tumbel, T. M. (2020). Pengaruh Brand Image Terhadap Keputusan Menggunakan Aplikasi Go-Jek pada Mahasiswa Fispol Unsrat Manado. *Productivity*, *1*(2), 120–127.

Mawardi, T. F. R., & Prabowo, B. (2023). Pengaruh Persepsi Manfaat, Persepsi Kemudahan, dan Kepercayaan terhadap Keputusan Penggunaan Aplikasi E-Wallet DANA (Studi Pada Mahasiswa FISIP UPN "Veteran" Jawa Timur). *Management Studies and Entrepreneurship Journal (MSEJ)*, 4(4), 3733–3741.

Muharam, W., & Soliha, E. (2017). *Kualitas produk, citra merek, persepsi harga dan keputusan pembelian konsumen honda mobilio*.

Nismara, S. N. (2024). Analisis Media Monitoring Aplikasi E-Wallet DANA Pada Bulan Maret 2024. *Jurnal Ilmu Komunikasi Dan Media Sosial (JKOMDIS)*, 4(2), 361–369.

Nurrachmi, I., & Setiawan, S. (2020). Pengaruh religiusitas, kepercayaan, dan kepuasan terhadap keputusan pembelian ulang produk halal. *IQTISHADIA Jurnal Ekonomi & Perbankan Syariah*, *7*(2), 126–137.

Piercy, N., Harris, L. C., Kotler, P., & Armstrong, G. (2016). *Principles of Marketing 7th edn PDF eBook*. Pearson Higher Ed.

Priansa, D. J. (2017). *Perilaku konsumen dalam persaingan bisnis kontemporer*.

Purba, M., Samsir, S., & Arifin, K. (2020). Pengaruh Persepsi Kemudahan Penggunaan, Persepsi Manfaat dan Kepercayaan Terhadap Kepuasan dan Niat Menggunakan Kembali Aplikasi OVO Pada Mahasiswa Pascasarjana Universitas Riau. *Jurnal Tepak Manajemen Bisnis*, *12*(1), 151–170.

Rahmawati, A. (2023). Pengaruh persepsi manfaat dan persepsi kemudahan penggunaan uang elektronik (QRIS) pada mahasiswa akuntansi. *Jurnal Ekonomi Trisakti*, *3*(1), 1247–1256.

Savitri, A., & Purwanti, I. (2022). Pengaruh Kepercayaan, Manfaat dan Risiko Terhadap Keputusan Mahasiswa Dalam Memilih E-Wallet (Studi Kasus Pada Mahasiswa FEBI IAIN Pekalongan). *Sahmiyya: Jurnal Ekonomi Dan Bisnis*, 194–201.

Sugara, A. (2017). ANALISIS KEPERCAYAAN DAN KEPUASAN TERHADAP PENGGUNAAN SISTEM TRANSAKSI JUAL BELI ONLINE (Studi Pada Konsumen "Z"). *Jurnal Administrasi Bisnis (JAB)*, *52*. administrasibisnis.studentjournal.ub.ac.id

Tonio, A. M. P., & Imam, A. (2021). Analisis Pengaruh Promosi Penjualan, Kepercayaan, Dan Kemudahan Penggunaan Terhadap Keputusan Penggunaan Aplikasi Dana. *Academia. Edu*, 1–22.

Yesidora, A. (2022). *Profil DANA, Dompet Digital Bagian Grup Emtek dan Sinarmas*. Katadata.Co.Id. https://katadata.co.id/ekonopedia/profil/623835fd7de77/profil-dana-dompet-digital-bagian-grup-emtek-dan-sinarmas