

**THE EFFECT OF PERCEIVED EASE, TRUST, AND RISK PERCEPTION ON  
INTEREST IN USING THE DANA APPLICATION  
(Study On The Community Of Singkil District, Aceh Singkil Regency)**

**Winda<sup>1</sup>, Halida Bahri<sup>2</sup>, Muchsin<sup>3</sup>, T. Edyansyah<sup>4</sup>**

<sup>1,2,3,4</sup>Faculty of Economics and Business, Universitas Malikussaleh, Indonesia

Corresponding E-mail: [halida.bahri@unimal.ac.id](mailto:halida.bahri@unimal.ac.id)

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**Abstract**

*This study aims to determine how the influence of the perception of convenience, trust, and risk perception on the interest in using the DANA Application in the community of Singkil District, Aceh Singkil Regency. The ease perception indicators used in this study consist of easy to use, easy to control, easy to understand, and flexible. Then the trust indicator consists of openness, fulfillment, loyalty, honesty, and trustworthiness. Meanwhile, the risk perception indicators used consist of financial risk, social risk, performance risk, time and convenience risk, physical risk, and psychological risk. As well as usage interest indicators consist of transactional interest, referential interest, preferential interest, and exploratory interest. The data used in this study was primary data obtained by distributing questionnaires to 115 people in Singkil District, Aceh Singkil Regency who used the DANA Application. The data analysis technique used in this study is multiple linear regression analysis using the help of SPSS software version 26. The results showed that the perception of ease and trust had a positive and significant effect on interest in use. Meanwhile, risk perception has a negative and significant effect on interest in using the DANA Application in the people of Singkil District, Aceh Singkil Regency.*

**Keywords: Perceived Ease, Trust, Risk Perception, And Interest In Use**

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## **1. INTRODUCTION**

The technological advancements have undergone significant changes over the years. Entering the digital era, Indonesia has experienced substantial technological developments in various sectors including economy, education, social, and cultural domains. A testament to the ongoing technological progression is the emergence of financial technology, an innovative development in the financial sector. According to Desita and Dewi (2022), financial technology represents a new business model that caters to the societal needs by enabling transactions without requiring a bank account. Although financial technology isn't a financial institution per se, it remains regulated and directly overseen by Bank Indonesia to ensure consumer protection. Financial technology is governed by Bank Indonesia Regulation No. 19/12/PBI/2018. As per this regulation, the payment system encompasses a set of regulations, institutions, and mechanisms used to fulfill obligations arising from economic activities. The payment system is divided into two categories: cash and non-cash transactions.

According to a YouGov survey, the DANA application has experienced rapid growth as a digital wallet, with a 4% increase in user numbers in the third quarter of 2022. The number of DANA application users in 2022 reached 135 million, a significant rise from 93 million users in 2021. This growth is notably seen among individuals aged 25-34 (comprising 32% of the user base) and those above 35 years old, accounting for 34% of the total user base of the DANA application. DANA has emerged as the most preferred digital wallet for money transfers. Besides money transfers, the increase in the user base of this digital wallet is also supported by the heightened utilization of features compared to the second quarter of 2021. Notably, 26% for mobile

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phone credit top-ups, 17% for online commerce payments, and a substantial usage of donation features (Damar, 2023).

The high number of DANA application users is closely linked to the significant interest among the public in utilizing the application. User interest represents an individual's desire to use a system or application to fulfill their needs and desires. According to Utami (2020), user interest arises after receiving stimuli from a product observed, generating an inclination to use it. User interest naturally emerges when consumers feel attracted or positively respond to what the seller offers.

One of the factors that can influence user interest is the perception of ease felt by consumers. This perceived ease greatly affects user interest because consumers have a perception or feeling that using the system does not require significant effort on their part. The perception of ease itself is characterized by the system's ease of use, comprehension, and adoption by consumers. According to Darista and Mujilan (2021), perceived ease of use is the extent to which an individual believes that using a particular system or technology will relieve them from effort. In a previous study conducted by Sulfina et al. (2021), it was found that perceived ease has a positive and significant impact on user interest. However, contrasting results were obtained by Ramadhan and Tamba (2022), who discovered in their research that perceived ease has a positive but not significant impact on user interest.

Another factor that can influence user interest is the trust held by consumers. Trust itself tends to lead consumers to have a high interest in using a system for various transactions, such as making purchases or paying bills online. Trust significantly impacts a company's ability to enhance user interest in using a system. According to Tian et al. (2023), trust is understood as a positive expectation where an individual has confidence in the words, actions, and decisions of others. Trust itself represents the user's intention towards expected outcomes. In a prior study conducted by Agustina et al. (2021), it was found that trust has a positive and significant impact on user interest. However, differing results were obtained by Pringgadi and Basiya (2022), who found that trust has a positive but not significant impact on user interest.

Perceived risk is also a factor that can influence consumer interest in a system or application. The greater the perceived risk a user has regarding a system, the lower the perceived user interest. This is because consumers tend to avoid significant risks associated with using a system or application that may result in future losses. According to Joo et al. (2021), perceived risk refers to an individual's awareness and assessment of uncertainty and potential negative outcomes arising from their decision-making. In a previous study conducted by Aisyah and Ardiningsih (2022), it was found that perceived risk has a negative and significant impact on user interest. However, contrasting results were obtained by Pebriantje and Sulaeman (2023), who found that perceived risk has a positive and significant impact on user interest.

Based on the preliminary survey conducted among 20 students from Malikussaleh University originating from Singkil District in Aceh Singkil Regency, the author found that 13 students from Singkil District were users of the Dana application. Meanwhile, the other 7 students used different applications, such as 4 using OVO, 1 using LinkAja, and 2 using other applications.

The author conducted interviews with four students from Malikussaleh University who originate from Singkil District. From these interviews, it was found that the low interest in using the Dana application was due to several reasons. These students perceived the Dana application as a challenging e-wallet platform, difficult to control, and complex to understand during transactions. Numerous transaction errors further diminished their trust in using the Dana application, especially

due to the lack of transparency in the information provided by the Dana application when errors occurred, leading to unmet user needs and preferences. Another issue highlighted was the substantial risk associated with using the Dana application for daily activities. Instances where users' funds were suddenly deducted by the Dana application for administrative fees and the application's slow performance during use added to their reluctance. As a result, students from Singkil District refrained from reusing the Dana application and opted for alternative e-wallet applications instead. (Interview, June 20, 2023).

Based on the background and the observed phenomenon, it's evident that the lack of interest in using the Dana application among the community of Singkil District, Aceh Singkil Regency, stems from the difficulty in accessing the application and its tendency to frequently encounter transaction errors. These issues have led to a significant decline in user trust and an increased perception of risk associated with using the Dana application. Consequently, the residents of Singkil District, Aceh Singkil Regency, exhibit less enthusiasm for utilizing the Dana application. Furthermore, the encountered constraints or errors have caused considerable frustration among Dana application users. Therefore, the author intends to conduct a research titled "The Influence of Perceived Ease, Trust, and Perceived Risk on the Interest in Using the Dana Application (A Study among the Community of Singkil District, Aceh Singkil Regency)."

## 2. IMPLEMENTATION METHOD

This research is conducted in Singkil District, Aceh Singkil Regency. The subjects involved in this study are the community or users utilizing the Dana application. The research aims to understand the influence of perceived ease, trust, and perceived risk on the community's interest in using the Dana application in Singkil District, Aceh Singkil Regency.

The population is the entirety of every element to be studied that shares similar characteristics, which can include individuals from a group, events, or subjects under investigation (Handayani, 2020). In this research, the population under consideration comprises the entire community of Singkil District, Aceh Singkil Regency, who use the Dana application. To determine the sample size for this research, the author employed the Hair formula due to the unknown precise population size in this study. According to Hair et al. (2014), if the sample size is excessively large, such as 400 respondents, the method becomes overly sensitive, making it challenging to achieve a good fit size for goodness of fit. Hence, it is suggested that the minimum sample size should be 5-10 observations for each estimated parameter. A sample size that is too large can complicate obtaining a suitable model fit, thus recommending a sample size ranging from 100 to 200 respondents. In this study, a sample of 115 respondents was obtained.

The technique employed in this research is multiple linear regression analysis. The aim is to determine the influence of independent variables—comprising perceived ease, trust, and perceived risk—on the dependent variable, which is the interest in using the Dana application among the community of Singkil District, Aceh Singkil Regency. This analysis was conducted using SPSS version 26. Multiple linear regression aims to understand how the independent variables collectively impact the dependent variable. The multiple regression equation in this study is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

### 3. RESULTS AND DISCUSSION

#### 3.1 Results

Partial regression analysis is utilized to assess the individual influence of independent variables used in the study in explaining the dependent variable partially. According to Ghozali (2018), the decision criterion for the partial regression test is if the significance value is smaller than 0.05 and the t-value is greater than the critical t-value, it can be concluded that the independent variable has a partial effect on the dependent variable. The results of the partial regression test (t-test) in this study are presented in the following table:

**Table 1. The Results of The Partial Regression Test**

Variable	Unstandardized Coefficient		Standardized Coefficient Beta	t	Sig.
	B	Std. Error			
(Constant)	1,474	2,808		0,525	0,601
Peceived Ease	0,200	0,099	0,185	2,022	0,046
Trust	0,653	0,114	0,524	5,731	0,000
Risk Perception	-0,266	0,110	0,167	2,425	0,017

Source: Data Processed (2023)

Based on the results of the partial regression test in the table above, the following outcomer are obtained:

1. The perceived ease variable obtains a significance value of 0.046, which is smaller than the predetermined significance level of 0.05 ( $0.046 < 0.05$ ). It also has a t-value of 2.022, which is greater than the tabulated t-value of 1.981 ( $2.022 > 1.981$ ), along with a coefficient value of 0.200. Consequently, it can be concluded that the perceived ease variable has a positive and significant influence on usage interest. Therefore, the hypothesis stating that perceived ease has a positive and significant effect on the interest in using the Dana application among the community of Singkil District, Aceh Singkil Regency, is accepted (H1 accepted).
2. The trust variable obtains a significance value of 0.000, smaller than the predetermined significance level of 0.05 ( $0.000 < 0.05$ ). It holds a t-value of 5.731, which is greater than the tabulated t-value of 1.981 ( $5.731 > 1.981$ ), with a coefficient value of 0.653. Thus, it can be inferred that the trust variable has a positive and significant impact on usage interest. Therefore, the hypothesis stating that trust has a positive and significant effect on the interest in using the Dana application among the community of Singkil District, Aceh Singkil Regency, is accepted (H2 accepted).
3. The perceived risk variable obtains a significance value of 0.017, which is smaller than the predetermined significance level of 0.05 ( $0.017 < 0.05$ ). It has a t-value of 2.425, which is greater than the tabulated t-value of 1.981 ( $2.425 > 1.981$ ), along with a coefficient value of -0.266. Hence, it can be concluded that the perceived risk variable has a negative and significant influence on usage interest. Therefore, the hypothesis stating that perceived risk has a negative and significant effect on the interest in using the Dana application among the community of Singkil District, Aceh Singkil Regency, is accepted (H3 accepted).

The coefficient of determination test aims to measure how well the model explains the variation in the dependent variable. The coefficient of determination value ranges between 0 and 1. The classifications for the coefficient of determination are as follows: 0 (no correlation), 0 - 0.49 (weak correlation), 0.50 (moderate correlation), 0.51 - 0.99 (strong correlation), and 1.00 (perfect correlation). A low coefficient of determination signifies that the ability of independent variables to explain the dependent variable is very limited (Ghozali, 2018). The results of the coefficient of determination test in this study are presented in the following table:

**Table 2. Result Coefficient Determination Test**

<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of The Estimate</i>
1	0,687	0,472	0,458	2,254

Source: Data Processed (2023)

Based on the coefficient of determination test results in the table above, the projected adjusted R-squared value, serving as the coefficient of determination, stands at 0.458. This indicates that 45.8% of the interest in using the Dana application among the community of Singkil District, Aceh Singkil Regency, is influenced by perceived ease, trust, and perceived risk variables. Meanwhile, the remaining 54.2% of the interest in using the Dana application among the community of Singkil District, Aceh Singkil Regency, is influenced by other variables not utilized in this study.

Analisis regresi linier berganda is used to understand the direction and extent of the influence of independent variables on the dependent variable (Ghozali, 2018). In this study, multiple linear regression analysis aims to determine the extent of the influence of perceived ease, trust, and perceived risk on the interest in using the Dana application among the community of Singkil District, Aceh Singkil Regency. Based on the conducted research, In conclusion, the obtained multiple linear regression equation in this study is as follows:

$$Y = 1,474 + 0,200X_1 + 0,653X_2 - 0,266X_3$$

Based on the obtained multiple linear regression equation above, the following outcomes are derived:

1. The perceived ease variable has a coefficient value of 0.200, indicating that a 1% increase in the perceived ease level experienced by users leads to a 20% increase in the interest in using the Dana application among the community of Singkil District, Aceh Singkil Regency.
2. The trust variable has a coefficient value of 0.653, signifying that a 1% increase in the trust level held by users results in a 65.3% increase in the interest in using the Dana application among the community of Singkil District, Aceh Singkil Regency.
3. The perceived risk variable holds a coefficient value of -0.266, revealing that a 1% increase in the perceived risk experienced by users leads to a 26.6% decrease in the interest in using the Dana application among the community of Singkil District, Aceh Singkil Regency.

### 3.2 Discussion

#### The Effect of Perceived Ease On Interest In Using

Based on the research findings, it is evident that the perceived ease has a significance value smaller than the predetermined significance level and obtains a positive coefficient value. Therefore, it can be concluded that perceived ease has a positive and significant impact on usage interest. Consequently, the hypothesis stating that perceived ease has a positive and significant effect on the interest in using the Dana application among the community of Singkil District, Aceh Singkil Regency, is accepted (H1 accepted).

The findings of this study are in line with previous research conducted by Tien et al., (2023) and the study by Desita and Dewi (2022), both of which concluded that perceived ease has a positive and significant impact on usage interest. Additionally, this study aligns with the results of research conducted by Neves et al., (2022), and the study by Falah and Puspaningrum (2021), both of which also found that perceived ease has a positive and significant influence on usage interest.

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### **The Effect of Trust On Interest In Using**

Based on the research findings, it is observed that trust has a significance value lower than the predetermined significance level and acquires a positive coefficient value. Therefore, it can be inferred that trust has a positive and significant impact on usage interest. Consequently, the hypothesis stating that trust has a positive and significant effect on the interest in using the Dana application among the community of Singkil District, Aceh Singkil Regency, is accepted (H2 accepted).

The findings of this study align with previous research conducted by Tian et al., (2023) and the study by Falah and Puspaningrum (2021), both of which found that trust has a positive and significant impact on usage interest. Furthermore, this study is consistent with prior research by Natalie and Listen (2021), and the study by Darista and Mujilan (2021), which also concluded that trust has a positive and significant influence on usage interest.

### **The Effect of Risk Perception On Interest In Using**

Based on the research findings, it is evident that perceived risk has a significance value lower than the predetermined significance level and obtains a negative coefficient value. Therefore, it can be concluded that perceived risk has a negative and significant impact on usage interest. Consequently, the hypothesis stating that perceived risk has a negative and significant effect on the interest in using the Dana application among the community of Singkil District, Aceh Singkil Regency, is accepted (H3 accepted).

The findings of this study are consistent with previous research conducted by Daristan and Mujilan (2021) and the study by Schanll et al., (2017), both of which found that perceived risk has a negative and significant impact on usage interest. Additionally, this study aligns with prior research by Cori et al., (2020), and the study by Siegrist (2019), which also concluded that perceived risk has a negative and significant influence on usage interest.

## **4. CONCLUSION**

Based on the research findings, it is evident that perceived ease and trust have a positive and significant impact on the usage interest of the Dana application among the community of Singkil District, Aceh Singkil Regency. This is supported by the positive coefficient values and obtaining significance values smaller than the predetermined significance level. On the other hand, perceived risk has a negative and significant influence on the usage interest of the Dana application among the community of Singkil District, Aceh Singkil Regency. This is substantiated by the negative coefficient values and obtaining significance values smaller than the predetermined significance level.

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