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Determinant of Interest in Using Financial Technology Applications

تحديد مؤشرات الاهتمام باستخدام تطبيقات التكنولوجيا المالية

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تحديد مؤشرات الاهتمام باستخدام تطبيقات التكنولوجيا المالية

Abstract:

Objectives: The aim of study was to analyze the impact of perceived usefulness, perceived ease of use, and service quality on individuals' inclination to utilize the DANA financial technology application. Furthermore, the variable exerting the most dominant influence on the intention to use the DANA financial technology application was investigated.

Methods: The data used were exclusively drawn from administration of a questionnaire on 100 respondents. Non-probability and purposive sampling techniques were also employed. Data analysis included validity testing, reliability assessment, classic assumption verification, F-tests, t-tests, and the calculation of the coefficient of determination and multiple linear regression.

Results: The results showed that all the independent variables analyzed, namely perceived usefulness, perceived ease of use and service quality, have a significant effect on interest in using financial technology applications.

Conclusion: From these results, we suggest that the manager of DANA Financial Technology be more careful in implementing policies to increase interest in using the application so that the ease and comfort that users already feel can be maintained.

Keywords: *Interest in use; perceived ease of use; perceived usefulness; service quality.*

الملخص:

الأهداف: هدفت الدراسة إلى تحليل تأثير الفائدة المدركة وسهولة الاستخدام المدركة وجودة الخدمة على ميل الأفراد لاستخدام تطبيق التكنولوجيا المالية DANA. وقد هدفت الدراسة إلى تحديد المتغير ذات التأثير الأكثر على نية استخدام تطبيق التكنولوجيا المالية DANA.

المنهجية: جمع البيانات بشكل حصري من مصادر أولية من خلال إجراء أداة استبانة وتم الحصول على الإجابات من مجموعة من 100 مستجيب. وشملت مراحل التحليل اختبار الصحة، وتقدير الثبات، والتحقق من الافتراضات الكلاسيكية، واختبارات F، واختبارات t، وحساب معامل التوضيح. تم أيضًا استخدام تقنيات اختيار العينة غير الاحتمالية والغرضية. والطريقة التحليلية المستخدمة كانت الانحدار الخطي المتعدد.

النتائج: أظهرت النتائج أن الفائدة المدركة وسهولة الاستخدام المدركة وجودة الخدمة تؤثر على نية الاستخدام. استنتج هذه البحث أن جميع المتغيرات المستقلة المحللة، وهي الفائدة المدركة وسهولة الاستخدام المدركة وجودة الخدمة، لها تأثير ملحوظ على الاهتمام باستخدام تطبيقات التكنولوجيا المالية.

الخلاصة: استنادًا إلى هذه النتائج، نقترح على مدير تكنولوجيا DANA المالية أن يكون أكثر حذرًا في تنفيذ سياسات لزيادة الاهتمام باستخدام التطبيق حتى يمكن الحفاظ على السهولة والراحة التي يشعر بها المستخدمون بالفعل.

الكلمات المفتاحية: *الفائدة المدركة؛ سهولة الاستخدام المدركة؛ جودة الخدمة؛ الاهتمام بالاستخدام.*

Introduction:

The ease of transactions is one of the impacts of financial technology (fintech) to produce new products, services, and business models impacting monetary and financial system stability (Bank Indonesia, 2018). The new instrument that supports the non-cash payment system is electronic money (e-money). According to Bank Indonesia Regulation Number 20/6/PBI/2018, e-money is defined as a payment instrument issued based on the value of money deposited with the issuer. It was managed by the issuer and stored in server systems or on chip-based media. Meanwhile, e-money does not constitute a deposit, as defined under the relevant banking regulations (Bank Indonesia, 2018).

The development of e-money is supported by the mobility of the modern society. Based on a survey conducted by smartphone users, there will be 7.33 billion users in 2023 with an Android market share of 70.93%. According to the most recent data from Insider Monkey, cellphones or smartphones were owned by a significant portion of the global population, connecting approximately 91.40% of people worldwide through cellular networks (Syaharani, 2023). A survey by the Indonesian Internet Service Providers Association (APJII) stated that the Internet penetration had reached 78.19% in 2023 or 215,626,156 people out of 275,773,901 (Yati, 2023). The increase in smartphone users, which was balanced with the increase in the Internet users and the cashless culture implemented by the Indonesian government, has great potential to give rise to many companies issuing e-money. The development of e-money is an embodiment of the design of the national non-cash movement (GNNT) to increase public awareness, business people and government institutions to use non-cash payment facilities in carrying out financial transactions (Bank Indonesia, 2014).

One of the companies that issue e-money is PT Espay Debit Indonesia Koe with DANA as its output platform in 2016. By using DANA, electronic transactions can be carried out through various services available, such as DANA balances, bank transfers, credit cards, and cash deposits at minimarkets. The platform is also a digital payment innovation that uses barcodes and can be utilized by many online and offline merchants. The biggest challenge for DANA and other e-money is the high use of cash. It was recorded that 84% of Indonesians used cash, while 80% chose payment through credit or debit card (Nursalikah, 2023).

The declaration of the non-cash national movement (GNNT) by Bank Indonesia is one of the efforts to minimize the use of cash among the public in daily transactions. Communities are more likely to adopt the products of financial service institutions when support was received from their surrounding social environment. However, there is a significant portion of the Indonesian population that remains unaware of the advantages and practical applications of e-money (Tazkiyyaturrohmah, 2018).

Encouraging individuals to non-cash transactions is a challenging endeavor. Bank Indonesia (BI) and financial institutions still grapple with numerous obstacles in the implementation of non-cash payment methods. Among these challenges is the persistent issue of theft including credit or debit card information through methods such as copying the data encoded on the card's magnetic strip, commonly referred to as "skimming." This news is circulating among the intensive development of the National Cashless Movement (GNNT) which has been carried out (Astuti, 2018).

Different studies show mixed results regarding perceived ease of use, perceived usefulness, and service quality and interest in using. According to Technology Acceptance Model (TAM) theory, one of the factors that influence interest in using fintech is perceived ease of use (Venkatesh & Davis, 1996). The use of fintech will affect the individual's mentality about doing his daily business. Therefore, the use of fintech that is perceived as good, such as easy to use without heavy effort will form a good mentality regarding the role of using fintech in their work. This condition motivates individuals to use fintech in carrying out their business. Sari et al. (2019) reported that perceived convenience did not affect interest in using Gopay and LinkAja e-wallet products. Priskilia and Sitinjak (2019) stated that perceived convenience influenced the use of Gopay services. According to Marchelina and Pratiwi (2018), the perceived convenience, service features, and perceived usefulness influenced intentions to use e-money. Furthermore, Dianti (2020) affirmed that perceived usefulness, perceived ease of use and service quality influenced interest in using financial technology applications. Shahzad et al. (2022) reported that perceived ease of use affected interest in using fintech service applications. This study is guided by Dianti's study (2020) in determining the variables, namely perceived usefulness, perceived ease of use, and service quality, as well as respondents using the DANA application. On the contrary, the current study

varies from Dianti's(2020) with the participants targeted. This present study was carried out with respondents residing in Depok City, with the majority of participants aged over 40 years. Conversely, Dianti (2020) predominantly focused on students as respondents, and the study was conducted in Bekasi city.

Perceived usefulness:

According to Venkatesh and Davis's (1989) TAM theory, one of the factors that influence interest in using fintech is the perceived benefits. The use of fintech is expected to support individual business performance, such as increasing the number of transactions. Perceived usefulness is defined as a person's belief in the capacity of a particular system to elevate their job performance. Benefits refer to the belief that the use of fintech will increase productivity, in the form of ease of electronic transactions, speed up electronic transactions, provide additional benefits when making electronic transactions, provide a sense of security when making electronic transactions, and increase efficiency in electronic transactions (Davis, 1989). The variable is the extent a person believes that using a technology can improve performance. Thompson et al. (1991) concluded that the benefits of information technology were the benefits expected by users of information technology in conducting tasks.

In e-commerce, perceived usefulness pertains to a consumer's belief in the potential for enhanced benefits when engaging in online transactions through a specific website (Kim et al., 2007). People who navigate the Internet with ease are more likely to reap the advantages of this technology. Margherio (1998) reported that the Internet consumers opted for online purchases due to the perception of usefulness. This included factors such as heightened convenience, cost savings, time efficiency, and a broader selection of products compared to traditional shopping. Perceived usefulness has a positive and significant effect on behavioral intention to use mobile banking (Paramita & Hidayat, 2023). Mican and Sitar-Taut (2023) stated that the influence of the perceived usefulness of personalized recommendations strongly affects purchase intention for online shoppers.

According to Venkatesh (2000), the dimensions of perceived usefulness improve job performance. This dimension signifies that the use of the system has the potential to enhance an individual's performance. It also increase productivity. This dimension relates to the capability to elevate individual productivity levels. Furthermore, it enhance effectiveness, stating that the utilization of the system can augment the effectiveness of individual performance. Finally, it increase the usefulness of the system by holding utility for individuals.

Perceived ease of use:

Venkatesh and Davis (1996) in the TAM theory stated that one of the factors that influence interest in using fintech is perceived convenience. The use of fintech will affect the individual's mentality about doing his daily business. Therefore, the use of fintech that is perceived as good, such as easy to use without heavy effort will form a good mentality regarding the role of using fintech in their work. This condition causes individuals to be interested in using fintech because they feel it will provide benefits for the smooth running of their transactions. Perceived ease of use is formally defined, according to Jogiyanto (2017), as an individual's extent of belief in the capacity of technology to alleviate performance. Consequently, when an information system is perceived as user-friendly, the inclination to utilize the concept increases. The variable is based on the extent to which potential users expect the new system to be free from difficulties (Aditya & Wardhana, 2016). Furthermore, Sun and Zhang (2008) identified dimensions of perceived ease in ease to learn, ease to understand and use. Convenience leads to the belief that using the system does not require serious effort and external factors such as system equipment which are designed to make use easier. One of the factors that causes users to accept or reject a system is the relationship with system use. Users tend to decide whether or not to use an application based on the belief in its potential to enhance their work performance. The indicators put forward by Jogiyanto (2017) are almost similar to Sun and Zhang (2008), including ease to learn, ease to understand, ease to use and makes user skillful.

Service quality:

Venkatesh and Davis (1996) in the TAM theory affirmed that, one of the factors that influence interest in using fintech is service features. This service feature will be one of the bases for individuals to assess whether a fintech can be trusted or not, thus influencing individual decisions in using fintech. This service feature also shows that a fintech has many advantages that should be taken into account by individuals, especially in supporting their business. This condition causes individuals to be interested in using fintech. According to Kotler et al. (2017), service quality is a performance offered by someone to other people. This performance can

be an intangible action and does not result in ownership of any goods. A service can be provided when a consumer selects a product or after completing a product purchase transaction.

Indicators of service quality according to Kotler et al. (2017) are tangible evidence, reliability, responsiveness, guarantee and empathy. Tangible physical evidence in the context of services refers to observable elements that can be perceived through sight, smell, and touch. Therefore, the tangible aspect assumes significance as a metric for evaluating the quality of service. A good tangible will affect customer perceptions. Reliability, is the company's ability to carry out services under what has been promised promptly. The significance of this dimension lies in the inclination to utilize the concept when the services offered is not consistent with their promises. In the reliability dimension, a crucial component or element includes the capability to consistently deliver services in a manner that meets expectations and charges costs with the value provided. Furthermore, responsiveness is the third indicator of service quality. It is the ability to provide services quickly and responsively. The dimension can foster a positive perception of the quality of services provided. Furthermore, it underscores the importance of the responsiveness and promptness of employees when addressing consumer inquiries, concerns, and complaints. The components or elements within this dimension include employee attentiveness in customer service, the swiftness of response, and the effective handling of customer complaints. Guarantee (assurance) is the forth indicator. It is the knowledge and behavior of employees to build trust and confidence in consuming the services offered. This dimension holds great significance revolving around the consumer's perception of the risk stemming from high uncertainty on the service provider's capabilities. The company cultivates consumer trust and loyalty primarily through its employees who engage directly with consumers. Therefore, the component of this dimension is employee competency, which includes the skills and knowledge possessed by employees to deliver services effectively. Company credibility includes factors related to consumer trust in the company such as its reputation, achievements, and attributes. Finally, it the empathy which is an ability carried out directly to pay attention to individual consumers, including sensitivity or needs. Therefore, the components of this dimension are a combination of access, namely the ease of using the services offered by the company.

Interest in use:

Muhibbin (2010) defines interest as a high tendency and enthusiasm or a great desire for something. According to Walgito (2015), indicators of interest in using consists of three indicators, namely, interest in objects of interest, for example, potential customers have attention focused on e-money. Feelings of pleasure, namely prospective customers seem to have feelings of pleasure in using e-money and tendency to use, namely the ability of consumers to use e-money in their daily transactions.

Previous studies:

The following provides a description of previous studies related to the analyzed variables. Bajunaied et al. (2023) conducted the present study to investigate and understand the consumers' behavioral intention toward FinTech services in Saudi Arabia. Performance expectancy, effort expectancy, facilitating condition, and privacy enablers significantly and positively impact the behavioral intention of users towards FinTech services. The results also showed the insignificant impacts of social influencers and privacy inhibitors on the behavioral intention towards FinTech services.

Shahzad et al. (2022) reported that consumers trust, perceived ease of use, and customer innovation substantially impact the attitude toward adoption and behavioral intention to use the Fintech online platform. However, perceived usefulness does not significantly influence the variables.

Joan and Sitinjak (2019) stated that two variables influence the interest of individuals in using technology, namely perceived usefulness and ease of use. The inclination towards adopting technology is contingent on the conviction to enhance performance and be employed with minimal effort. In the context of this study, data was gathered from 125 respondents. The findings showed that perceived usefulness and ease of use exerted a positive influence on the interest in using technology.

According to Priskilia and Sitinjak (2019), one of payment systems that people are using is electronic wallets as. TAM as coined by Venkatesh and Davis (1996) is an acceptance model for information technology systems to be used. This study analyzes the effect of advertising, sales promotion, and perceived ease of use on

the intention to reuse GO-PAY services in the Jakarta area. The number of respondents was 120 and the results showed that advertising, promotions, and perceived convenience influenced the interest in reusing GO-PAY services in Jakarta. Marchelina and Pratiwi (2018) analyzed the effect of perceived usefulness, perceived ease of use, perceived risks, and service features on the interest in using e-money in the city of Palembang. The population is e-money users in the city of Palembang using a non-probability technique with a type of convenience sampling. Based on this technique, 100 samples of e-money users were determined as respondents. The analysis method is multiple linear regression analysis. The results indicate that perceived usefulness does not affect interest in using e-money unlike perceived ease of use, perceived risk, and service features. Moreover, Dewi and Warmika (2016) examined the perceived ease of use, perceived usefulness, and perceived risk of interest in using mobile commerce in Denpasar City. The results showed that the variables had a positive effect on interest in using mobile commerce. Priambodo and Prabawani's study (2016) analyzed the effect of perceived usefulness, perceived ease of use, and perceived risk on interest in using electronic money services (Case study on people in Semarang City). The results showed that perceived usefulness and ease of use affected the interest in using electronic money services. Conversely, risk perception had a negative effect on user interest in using electronic money services. Finally, Wibowo et al. (2015) analyzed the effect of perceived usefulness, perceived ease of use, service features, and trust on interest in using e-money cards. The study was conducted on commuterline users in Jakarta. The results showed that the variables affected interest in using e-money card products.

This study analyzed the perceived usefulness, perceived ease of use, and service quality of interest in using the DANA Financial Technology Application in the Depok city area. The benefit is to enrich models that analyze interest in using financial technology applications. This study is expected to contribute to the development of models analyzing interest in using e-wallet applications. Furthermore, companies engaged in the field of digital wallets obtained an overview, information, views, and suggestions to influence interest in using digital wallet applications or e-wallets.

Framework of thought and hypothesis:

This framework measures the impact of three independent variables, namely perceived usefulness, perceived ease of use, and service quality on the dependent variable, including interest in using. Variable X1 in this study, such as perceived usefulness, is a very important factor in influencing intention to use. As we stated before, Muhibbin (2010) defines interest in use as a high tendency and enthusiasm or a great desire for something. Users of applications tend to have consistency in the perception of usefulness. The existence of a good perception of usefulness can influence interest in using the DANA financial technology application. Research evidence that shows that ease of use affects interest in use. Wibowo et al. (2015) stated that perceived usefulness had a positive effect on interest in using e-money card products. Therefore, this study investigates the following hypotheses:

H1: Perceived usefulness influences interest in using the DANA financial technology application.
H2: Perceived ease of use influences interest in using the DANA financial technology application.
H3: Service quality variables affect the interest in using the DANA financial technology application.

Methods:

The objects include perceived usefulness, perceived ease of use, service quality, and interest in using the DANA Financial Technology Application. The respondents were residents of the city of Depok who used the Dana Financial Technology Application. The population size was very large and cannot be known with certainty. Therefore, the sample size adopted according to Cochran in Sugiyono (2018) uses the following formula:

$$n=((1,96)2(0,5)(0,5))/(0,1)2=96,04$$
$$n = 96,04 \approx 97 \text{ or completed to } 100.$$

The sample was 100 residents of Depok City and the data collection technique was carried out through an online questionnaire using the Google Form. The use of an online questionnaire facilitated the data collection process. Measuring the ability to influence the variables that influenced perceived usefulness and perceived ease

of use was achieved using the Semantic Differential. This Differential was used to measure attitudes, only the form was not multiple choice or checklist but arranged in a continuum line where the "very positive" and "very negative" answers were located on the right and left sides of the line. The data obtained were interval data, and the scale was used to measure certain attitudes/characteristics of an individual. Each respondent answer was given a value on a semantic differential scale with a score interval of 1 (Strongly Disagree) to 5 (Strongly Agree). Sugiyono (2018) stated that a measurement scale in the form of differential semantics was developed by Osgood.

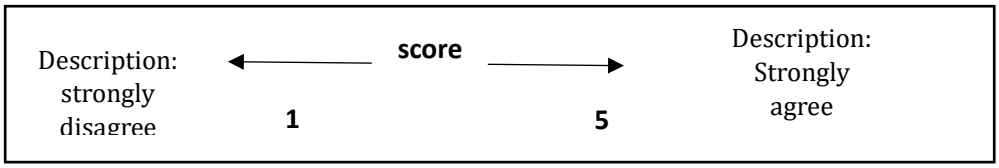

Figure (1): Semantic differential scale score

Respondents can give answers in a range of positive to negative based on their perception of the assessment. A score of 5, 3, and 1 means that the perception was very positive, neutral, and negative, respectively. A validity test is used to show the extent to which the measuring instrument is used in conducting an assessment. Ghozali (2018) stated that the validity test was used to measure the validity of a questionnaire. The test is carried out by comparing the rcount value with rtable for the degree of freedom (df) = n-2 where n is the number of samples. Reliability is a tool for measuring a questionnaire which is an indicator of a variable or construct. The reliability of an instrument shows the measurement results of an instrument without bias or are free from measurement errors (error files). An instrument is considered reliable when it guarantees a consistent and stable measurement over time and various items or points in the instrument. A questionnaire is reliable when an answer to a statement produces the same result. The reliability of an instrument is assessed by consulting r-count with r-table. Furthermore, when r-count> r-table, the instrument is declared reliable. The alpha stability measure can be interpreted as follows, (1) Cronbach alpha value 0.00 s.d 0.20 means less reliable (2) Cronbach value 0.21 s.d 0.40 means somewhat reliable, (3) Cronbach value 0.42 s.d 0.60, means fairly reliable, (4) Cronbach value 0.61 s.d 0.80 means reliable, (5) Cronbach value 0.81 s.d 1.00 means very reliable. The normal distribution test measures the normal distribution used in parametric statistics. Kolmogorov-Smirnov test is used to determine the normal distribution of the sample. We use SPSS (Version 27) software for data processing. The following Table 1 contains an operational description of the variables.

The subsequent step is to analyze the validity and reliability of the instrument. The significant test was carried out using the r table, and the value for a sample of 100 with a significance level of 5% shows 0.1966. This test is used to determine the validity of the answers provided by respondents and the criteria are known to be valid when the calculated r-value> table r value.

The validity test shows that the calculated r-value obtained for each indicator variable is greater than the value with a sample of 100 respondents at a significant level of 0.05, namely 0.196. The calculated r value for perceived usefulness, perceived convenience, service quality, and interest in using, is in the interval 0.654 – 0.828 greater than the r table, hence the statement items are declared valid. The result of the validity test can be seen in Appendix A.

The reliability test shows that perceived usefulness, perceived convenience, service quality, and interest in using have a Cronbach alpha in the interval 0.880 – 0.908, greater than 0.60. Since the Cronbach Alpha is greater than 0.60, all variables from the questionnaire are reliable. The reliability test result can be seen in Appendix B.

Table (1): Variable indicators and measurement

No	Variable	Definition	Indicators	Reference
1	Perceived usefulness (X1)	According to Davis (1989), Perceived usefulness is the extent an individual believes that using a technology improves performance.	1. Improves job performance 2. Increases productivity 3. Enhances effectiveness	Venkatesh and Davis (2000)
2	Perceived ease of use (X2)	According to Jogiyanto (2017), perceived ease of use is defined as the extent an individual believes that using a technology will be free from effort.	1. Ease to learn 2. Ease to use 3. Clear and easy to understand.	Latifah and Afifah (2013)
3	Service Quality (X3)	Parasuraman et al. (1988) stated that service quality is determined by 5 factors, namely reliability, tangible, assurance, responsiveness, emphaty	1. Assurance 2. *Tangible* 3. *Reliability* 4. Emphaty 5. Responsiveness	Parasuraman, Zeithaml, and Berry (1988)
4	Interest in using	According to Davis (1989), the indicators of interest in using are will transact, will recommend, and will continue to use.	1. Interest in the object of interest. 2. Feeling of pleasure 3. Tendency to use	Walgito (2015)

Result:

Questionnaire Distribution:

The administration of this questionnaire was carried out in the city of Depok to more than 100 users of the DANA FinTech Application in different WhatsApp groups, such as the Gunadarma University lecturer, students, and family groups. The distribution uses a Google form which contains 36 statements on interest in using the DANA Financial Technology Application. Furthermore, 100 valid questionnaires can be processed and the following is a description of the characteristics of respondents.

Descriptive Analysis:

The characteristics of respondents observed are gender, age, and occupation. A total of 75 (75%) of the respondents were females while just 25 (25%) of them were males. The questionnaire was distributed to the Gunadarma Depok group of lecturers and students whose members were mostly female and also distributed to family groups. In this study, more DANA application users were female because the place of distributing questionnaires was carried out in two groups.

Based on the results, respondents form age groups of 15-25, 25-40, and more than 40 years old are 8%, 18%, and 74%. Therefore, DANA application users were dominated by respondents aged over 40 years. Respondents from lecturers and students were 37, while those from family groups consisted of 22 civil servants, 22 employees, and 19 entrepreneurs. This showed that the application users were dominated by individuals at a productive age above 40 years old.

Descriptive Statistic:

The results of the questionnaire answers presented include the minimum value, maximum value, average value and standard deviation value.

Respondents' Responses to Perceived Usefulness, Perceived Ease of Use, Service Quality and Interest in Using

Table (2): Respondents' perception on FinTech application perceived usefulness

Descriptive Statistics						
	Statement Indicator	**N**	**Min**	**Max**	**Mean**	**Std. Deviation**
1	Using the DANA Application can facilitate all kinds of transactions	100	1.2	5.0	3.83	0.81
2	Using the DANA Application minimizes banking activities, especially in transactions	100	1.5	5.0	3.67	0.84
3	DANA application is easy to use	100	2	5.0	3.91	0.79
4	Through the DANA Application I get the information I need	100	1.4	5.0	3.62	0.78
5	By using the DANA Application you can carry out transactions practically	100	1.2	5.0	3.79	0.92
6	Through the DANA application I do not make cash transactions	100	1.1	5.0	3.92	0.86
7	The benefit of the DANA application is that it can save time in making transactions	100	1.9	5.0	3.90	0.84
8	The benefit of the DANA application is that it can save costs in carrying out transactions	100	1.6	5.0	3.70	0.82
9	The benefit of the DANA application is that it can save costs because of promos	100	1.8	5.0	3.89	0.76

Source: Data processing (2023)

Based on Table (2), there is an average value for the perceived usefulness variable. The results of collecting primary data in the form of questionnaire answers from respondents showed that the perceived usefulness variable consisted of nine statements related to interest in using based on the statement DANA application is easy to use with the highest average mean score 3.91.

Table (3): Respondents' perception on FinTech application perceived ease of use

Descriptive Statistics						
	Statement Indicator	**N**	**Min**	**Max**	**Mean**	**Std. Deviation**
1	How to use the DANA application is easy to learn	100	1.8	5.0	3.72	0.75
2	The menu arrangement in the DANA application is easy to understand.	100	1.7	5.0	3.82	0.75
3	The instructions in the DANA application are clear and understandable	100	1.5	5.0	3.65	0.77
4	The DANA application can be used easily and accessed compared to other e-wallets.	100	1.2	5.0	3.92	0.86
5	The DANA application can be used easily anywhere/anytime	100	1.1	5.0	3.37	0.87
6	The DANA application can be understood by all ages	100	1.2	5.0	3.83	0.81
7	The DANA application can help you make frequent transactions	100	2	5.0	3.84	0.73
8	The features in the DANA application are easy to understand	100	1.8	5.0	3.79	0.76
9	How to use the DANA application is clear and easy to understand	100	1.1	5.0	3.91	0.85

Source: Data processing (2023)

Based on Table (3), there is an average value for the perceived ease of use variable. The results showed that the perceived ease of use variable consisted of nine statements related to interest in using based on the statement DANA application can be used easily and accessed compared to other e-wallets with the highest average number, namely 3.92.

Table (4): Respondents' perception on FinTech application service quality

Descriptive Statistics						
	Statement Indicator	**N**	**Min**	**Max**	**Mean**	**Std. Deviation**
1	The DANA application has clear service standards	100	1.4	5.0	3.72	0.83
2	The DANA application is very easy for users to install	100	1.6	5.0	3.90	0.85
3	The DANA application is practical for users to use	100	1.2	5.0	3.78	0.92
4	The DANA application is fast responsive to users	100	2	5.0	3.72	0.70
5	DANA customer service is very responsive	100	1.1	5.0	3.61	0.79
6	DANA customer service is very friendly in accepting consumer complaints	100	1.4	5.0	3.55	0.81
7	DANA customer service really helps consumers in solving problems	100	1.5	5.0	3.75	0.80
8	DANA customer service really pays attention to consumer needs	100	1.2	5.0	3.80	0.84
9	DANA application customer service is responsive to consumer complaints	100	1.8	5.0	4,02	0.80

Source: Data processing (2023)

There is an average value for the service quality variable as seen in Table 4. The results showed that the service quality variable consisted of nine statements related to interest in using based on the statement DANA application is very easy for user to install with the highest average value of 3.90.

Table (5): Respondents' perception on interest in using FinTech application

Descriptive Statistics						
	Statement Indicator	**N**	**Min**	**Max**	**Mean**	**Std. Deviation**
1	I am interested in using the DANA application because the terms and conditions are easy	100	2	5.0	3.85	0.48227
2	Many types of transactions that I can do using the DANA application	100	1.4	5.0	3.97	0.42791
3	There are many benefits that I get by using DANA application	100	1.5	5.0	3.93	0.92
4	I like using the DANA app because I can make various transactions without having to go to the bank.	100	1.8	5.0	3.88	0.76
5	I am happy to use the DANA app because the pin number is more secure because it is accessed through a personal device	100	1.5	5.0	3.83	0.86
6	I like using the DANA application because it is very practical	100	1.3	5.0	3.91	0.87
7	Transactions using the DANA application are more secure because transactions are carried out via personal devices	100	1.5	5.0	3.80	0.81
8	With various benefits, I will continue to use the DANA application	100	1.1	5.0	3.91	0.86
9	With the various benefits I get, I recommend other customers to use the DANA application	100	2	5.0	3.72	0.71

Source: Data processing (2023)

Based on Table (5), there is an average value for the interest in using variable. The results showed that the interest in using DANA consisted of nine statements related to interest in using based on the statement many types of transactions that I can do using the DANA application with the highest average number, namely 3.97

The data categorized the subjects into five categories, namely strongly agree, agree, disagree, disagree, and strongly disagree. The following formula according to Azwar (2021) to determine categorization can be seen in Table (6) below:

Table (6): Categorization Norm

Categorization Norm	Category
X ≤ M + 1,5 SD	Strongly agree
M + 0,5 SD < X ≤ M + 1,5 SD	Agree
M - 0,5 SD < X ≤ M + 0,5 SD	Neutral
M - 1,5 SD < X ≤ M - 0,5 SD	Disagree
X ≤ M - 1,5 SD	Strongly disagree

Note: X: Total score; μ : Mean; σ : Deviation Standard

In the perceived usefulness variable, 9 statement items were used which were given to 100 respondents. Based on the calculation, 31.2% agree, 25% neutral, 20.6% disagree and 23.2% strongly disagree. Therefore, the response to perceived usefulness is the largest 31.2% located in the agree column in the positive direction, as seen in Table (7).

Table (7): Respondents' perception on the usefulness in using FinTech application

Categorization	Score interval	Frequency	Percentage (%)
Strongly agree	X > 5,1	0	0%
Agree	4,1 < X ≤ 5,1	31,2	31,2%
Neutral	3,2 < X ≤ 4,1	25	25%
Disagree	2,2 < X ≤ 3,2	20,6	20,6%
Strongly disagree	X < 2,2	23,2	23,2%
Total		**100**	**100%**

Based on Table (8), the responses of respondents to the perceived ease of use variable were as follows. Out of the 100 respondents, 40.1% agree, 30.8% disagree, 22% neutral and 7% strongly disagree. This showed that the largest response from respondents to the perceived ease of use variable is 40.1% located in the agree column in the positive direction.

Table (8): Respondents' perceptions on the ease of using DANA application

Categorization	Score interval	Frequency	Percentage (%)
Strongly agree	X > 5,1	0	0%
Agree	4,2< X ≤ 5,1	40,1	40,1%
Neutral	3,2 < X ≤ 4,2	22	22%
Disagree	2,3 < X ≤ 3,2	30,8	30,8%
Strongly disagree	X < 2,3	7	7%
Total		**100**	**100%**

Furthermore, the responses of the respondents to the service quality variable were as follows. Out of the 100 respondents, 50.8% agree, 25.3% disagree, 20.2% neutral, and 3.7% strongly disagree. This showed that the largest response to the service quality is 50.8% located in the agree column in the positive direction. Complete results can be seen in the table 9.

Table (9): Respondents' perceptions on service quality DANA application

Categorization	Score interval	Frequency	Percentage (%)
Strongly agree	X > 5,7	0	0%
Agree	4,4< X ≤ 5,7	50,8	50,8%
Neutral	3,1< X ≤ 4,4	20,2	20,2%
Disagree	1,8 < X ≤ 3,1	25,3	25,3%
Strongly disagree	X < 1,8	3,7	3,7%
Total		**100**	**100%**

In the interest of using the variables, 9 statement items were used and out of 100 respondents, 48.6% agreed, 25.8% disagreed, 21.5% neutral, and 4.1% strongly disagreed. This shows that the largest response to perceived ease of use is 38.6% located in the disagree column in the positive direction.

Table (10): Respondents' perceptions in interest in using DANA application

Categorization	Score interval	Frequency	Percentage (%)
Strongly agree	X > 5,2	0	0%
Agree	4,2< X ≤ 5,2	48,6	48,6%
Neutral	3,3< X ≤ 4,2	21,5	21,5%
Disagree	2,3 < X ≤ 3,3	25,8	25,8%
Strongly disagree	X < 2,3	4,1	4,1%
Total		**100**	**100%**

The data normality test shows that the distribution of data is around the diagonal line, hence this regression model meets the assumptions of normality and normal distribution. Each independent variable, namely perceived usefulness, perceived convenience, and service quality, has a tolerance value > 0.10 and a VIF

value < 10, namely 0.215 and 0.234. It can be concluded that there is no multicollinearity between the independent variables in this study. The result for multicolinearity test showed in Table 11.

Table (11): Multicolinearity test result

Coefficients[a]			
Model		**Collinearity Statistics**	
		Tolerance	VIF
1	Perceived usefulness	,215	4,649
	Perceived ease of use	,234	4,282
	Service quality	,506	1,978

a. Dependent Variable: Interest in using
Source: SPSS output

The heteroscedasticity test with scatter plot reports that there is no clear pattern and the dots spread above and below zero on the Y axis, hence the data does not have heteroscedasticity. After the classical assumption test, the F test is carried out including the model feasibility test, t-test, and multiple linear regression to determine the effect of the perceived usefulness, perceived convenience, and service quality on interest in using. Table 3 shows the results of multiple linear regression testing.

The F test is a model feasibility test, and when the result is significant, the independent variables are included in the study model. The test was carried out by comparing the significant values of 5% (α = 0.05) and F count> F table, then the independent variable simultaneously affects the dependent variable. Furthermore, the F-test in Table 12 obtained a significant value of 0.000. A significant value of 0.000 <0.05 shows that the variables of perceived usefulness, perceived convenience, and service quality affect the interest in using the DANA Financial Technology Application in Depok City.

Table (12): Multiple linear regression test results

Coefficients[a]						
Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
		B	**Std. Error**	**Beta**		
1	(Constant)	,662	1,557		,618	,238
	Perceived usefulness	,537	,082	,522	5,966	,000
	Perceived ease of use	,256	,079	,239	2,911	,003
	Service quality	,168	,043	,204	3,525	,001

a. Dependent Variable: interest in using
Source: SPSS output

The variable regression equation of perceived usefulness, perceived ease of use, and service quality on interest in using is as follows:

IIU = 0,662 + 0,537 PU + 0,256 PEU+ 1.68 SQ

This test is conducted to determine the effect of each independent variable individually (partially) on the dependent variable. To determine the significance of the results, the calculated t number is compared with the t table and uses a significant level of 0.05. Based on Table 3, the significant values of perceived usefulness, perceived ease of use, and service quality are 0.000 < 0.05, hence H0 is rejected and Ha is accepted. It means that the variables affect the interest in using the DANA financial technology application in Depok City.

Coefficient of Determination:

The coefficient of determination was used to measure the effects of the independent variables on the dependent variables. The coefficient of determination can be seen from the Adjusted R Square value and Table 4 shows the coefficient of determination test results:

Table (13): Determination Coefficient Results

Model Summary[b]				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	,891[a]	,793	,791	2,31926

a. Predictors: (Constant), Service quality, perceived ease of use, perceived usefulness
b. Dependent Variable: interest in using

Source: SPSS output

Based on Table 4, the coefficient of determination (adjusted R Square) is 0.791 or 79.1%. This means that 79.1% of interest in using can be explained by the perceived usefulness (X1), perceived ease of use (X2), and service quality variables (X3), while the remaining 16.9% is influenced by external variables.

Discussion:

The study found that the perceived usefulness of DANA application have an impact on Interest in Using them. This finding agreed with Davis (1989), and Thompson et. al (1991). Test results show that the dominant variable influencing is the perception of usefulness. Good perceived usefulness provided by the company can increase the interest in using the DANA Financial Technology Application in Depok City. This study is consistent with Wibowo et al. (2015), where perceived usefulness has a positive effect on interest in using e-money card products. Conversely, the results are not in line with Marchelina and Pratiwi (2018) stated that perceived usefulness does not affect interest in using e-money. According to Davis (1989), perceived usefulness is the extent an individual believes that using a technology can improve performance. Thompson et. al (1991) concluded that the usefulness of information technology is the benefit expected by users in carrying out tasks. From the test results conducted on the questionnaire filled out by the respondents, perceived usefulness of the DANA Financial Technology Application was classified as good with an average of 31.2%, namely, the use of the DANA Application facilitated all kinds of transactions, optimized banking activities, and was relatively easy to use. In the DANA Fintech Application, the information can make transactions relatively more practical, and save costs in making promos. The test results obtained the t value for the perceived usefulness variable of 5,966 with a significant value of 0.000 less than 0.05, hence H1 has a positive effect. The hypothesis stated that perceived usefulness affects interest in using is accepted.

The study also reported that the perceived ease in using DANA application affected the users' interest. The results of testing stated that the perceived ease of the DANA Financial Technology Application was classified as good with an average of 40.1%. The application is easy to learn and understand due to clear instructions and can be used easily compared to other e-wallets. The t value obtained for the perceived ease variable is 2.911 with a significant value of 0.004 less than 0.05 since H1 has a positive effect. Therefore, the hypothesis stated that perceived ease of use affects the interest in using DANA application is accepted.

The better the perceived ease provided by the company, the more people will be interested in using the DANA Financial Technology Application in Depok City. This is consistent with Saputro and Sukirno (2013), as well as Joan and Sitinjak (2019), where perceived ease of use has a positive effect on interest in using. However, these results are not in line with Sari, Listiawati et al. (2019) stated that the variable does not affect interest in using e-wallet products Gopay and LinkAja.

Furthermore, service quality had an impact on the interest of users to use DANA application. Service quality according to Kotler et al. (2017) was a performance offered by someone to others. This can be in the form of intangible actions and does not result in the ownership of any goods. The test results carried out stated that the perceived ease of the Dana Financial Technology Application in Depok City was classified as good with an average of 48.6%. Therefore, DANA application has clear service standards, is easy to install by users, is practical to use, has a fast responsive, very responsive customer service, is friendly, and accepts consumer complaints. Service features are easy to use, and application services are very attractive due to the provisions of promos. The good quality of service provided by the company increases the interest in using the DANA Financial Technology application in Depok City. This study is consistent with Saputro and Sukirno (2013), where the variable has a positive effect on interest in using Internet banking applications.

To sum up, the study found that the perceived usefulness, perceived ease of use and service quality had an impact on users' interest in using the DANA Financial Technology application in Depok City. Based on the results of the responses to the questionnaire, the results obtained a calculated F value of 163,151 greater than 2.47. Furthermore, when the significant value of 0.000 is less than the value of $\alpha = 0.05$, Ho is rejected, and Ha is accepted. This means that the hypothesis, where perceived usefulness, perceived ease of use, and quality of service simultaneously affect interest in using the DANA Financial Technology Application in Depok City is acceptable. The result is in line with Wibowo et al. (2015) as well as Dianti (2020) stated that perceived usefulness, perceived ease of use, and service influence interest in using applications. Perceived usefulness, perceived ease of use, and quality of service provided by the company increase the interest in using the DANA Financial Technology Application in Depok City.

Conclusion and Recommendation:

In conclusion, perceived usefulness, perceived ease of use, and service quality were reported to influence the interest in using the DANA Financial Technology Application in Depok City. The user base of the application increased with the improvement of the services in terms of meeting user's needs, including features and comfort. With various benefits, most users continue to use the DANA application. The most dominant variable in influencing interest in using was perceived usefulness.

Based on the results of the study conducted, several recommendations were obtained as follows. DANA Financial Technology managers should be more careful in implementing policies to increase interest in using the application. The perception of usefulness should receive a positive response from each application user. Furthermore, increasing the perception of ease of use must be achieved without reducing the level of service to the consumers. Future analyses should be performed on financial technology from other popular digital wallet applications as a comparison of results. Different variables, including brand image, price perceptions, and promotions should also be considered.

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Appendix A

Table 11. Validity test result

No	Variable test				
	Variable	**Statement**	**Calculated R**	**R table**	**Description**
1.	Perceive usefulness ***Improves job performance***	Using the DANA Application can facilitate all kinds of transactions	0,667	0,196	Valid
		Using the DANA Application minimizes banking activities, especially in transactions	0,802	0,196	Valid
		DANA application is easy to use	0,712	0,196	Valid
		Through the DANA Application I get the information I need	0,670	0,196	Valid
		By using the DANA Application you can carry out transactions practically	0,800	0,196	Valid
		Through the DANA application I do not make cash transactions	0,688	0,196	Valid
	Increase productivity	The benefit of the DANA application is that it can save time in making transactions	0,806	0,196	Valid
		The benefit of the DANA application is that it can save costs in carrying out transactions	0,770	0,196	Valid
		The benefit of the DANA application is that it can save costs because of promos	0,746	0,196	Valid
	Usefulness				
	Perceived ease of use ***Easy to learn***	How to use the DANA application is easy to learn	0,826	0,196	Valid

No	Variable test				
	Variable	**Statement**	**Calculated R**	**R table**	**Description**
		The menu arrangement in the DANA application is easy to understand.	0,762	0,196	Valid
		The instructions in the DANA application are clear and understandable	0,775	0,196	Valid
	Easy to use	The DANA application can be used easily and accessed compared to other e-wallets.	0,758	0,196	Valid
		The DANA application can be used easily anywhere/anytime	0,686	0,196	Valid
		The DANA application can be understood by all ages	0,654	0,196	Valid
	Clear and understandable	The DANA application can help you make frequent transactions	0,780	0,196	Valid
		The features in the DANA application are easy to understand	0,803	0,196	Valid
		How to use the DANA application is clear and easy to understand	0,684	0,196	Valid
	Service Quality ***Reliability***	The DANA application has clear service standards	0,571	0,196	Valid
		The DANA application is very easy for users to install	0,691	0,196	Valid
		The DANA application is practical for users to use	0,670	0,196	Valid
	Responsiveness	The DANA application is fast responsive to users	0,703	0,196	Valid
		DANA application customer service is very responsive	0,657	0,196	Valid
		DANA application customer service is very friendly in	0,688	0,196	Valid

No	Variable test				
	Variable	**Statement**	**Calculated R**	**R table**	**Description**
		accepting consumer complaints			
	Empathy	DANA application customer service really helps consumers in solving problems	0,721	0,196	Valid
		DANA application customer service really pays attention to consumer needs	0,654	0,196	Valid
		DANA application customer service is responsive to consumer complaints	0,554	0,196	Valid
	Interest in using ***Interest***	I am interested in using the DANA application because the terms and conditions are easy	0,734	0,196	Valid
		Many types of transactions that I can do using the DANA application	0,801	0,196	Valid
		There are many benefits that I get by using DANA application	0,734	0,196	Valid
	Feeling happy	I like using the DANA app because I can make various transactions without having to go to the bank.	0,794	0,196	Valid
		I am happy to use the DANA app because the pin number is more secure because it is accessed through a personal device	0,828	0,196	Valid
		I like using the DANA application because it is very practical	0,804	0,196	Valid
	Tendency	Transactions using the DANA application are more secure because transactions are carried out via personal devices	0,805	0,196	Valid
		With various benefits, I will continue to use the DANA	0,676	0,196	Valid

No	Variable test				
	Variable	**Statement**	**Calculated R**	**R table**	**Description**
		application			
		With the various benefits I get, I recommend other customers to use the DANA application	0,693	0,196	Valid

Appendix B
Reliability Test Result

Variable	Item	Alpha Cronbach If Item Deleted	Alpha Cronbach	Description
Perceived usefulness (X1)	1	0,894	0,899	Reliable
	2	0,881		
	3	0,890		
	4	0,893		
	5	0,882		
	6	0,893		
	7	0,881		
	8	0,884		
	9	0,886		
Perceived ease of use (X2)	1	0,880	0,899	Reliable
	2	0,883		
	3	0,884		
	4	0,888		
	5	0,896		
	6	0,894		
	7	0,885		
	8	0,882		
	9	0,895		
Service quality	1	0,898	0,686	Reliable
	2	0,630		
	3	0,631		
	4	0,636		
	5	0,636		
	6	0,632		
	7	0,628		
	8	0,637		
	9	0,654		
Interest in using (Y)	1	0,901	0,910	Reliable
	2	0,896		
	3	0,904		
	4	0,897		
	5	0,893		
	6	0,896		
	7	0,895		
	8	0,908		
	9	0,904		