ANALYSIS OF USER SATISFACTION LEVEL OF THE DANA APPLICATION IN DKI JAKARTA

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Abstract

This study aims to analyze the level of user satisfaction with the DANA application in Jakarta. The research employs Purposive Sampling by selecting respondents based on the criteria of having transacted using the DANA application and being at least 17 years old. Data were collected through questionnaires distributed to respondents residing in Jakarta to obtain the necessary information according to the variables studied. The data obtained were analyzed using descriptive analysis techniques, mean tests, standard deviation tests, and t-tests. The results of this study indicate that users agree on the dimensions of user convenience, system information management, application usability, and intention to reuse. Based on the mean test, the user convenience dimension scored an average of 3.98, the system information management dimension scored an average of 3.95, the application usability dimension scored an average of 4.01, and the intention to reuse dimension scored an average of 4.04. This indicates that users agree that the DANA application can be used easily with a comfortable interface design, allowing users to find information in an organized manner and utilize all offered features, leading to user satisfaction and the intention to use the application for future transactions.

Keyword: Users' satisfaction; E-Wallet; Application DANA; Digital Wallets; Financial Technology; DKI Jakarta

1. Introduction

Technological developments in the economic sector are experiencing rapid development, one of which is in transaction tools. In the past, humans recognized the barter system, but over time, the barter system began to be replaced because in the barter system there must be two mutually compatible desires and this situation is called double coincidence of wants (Zada, 2021). One of the effective and efficient uses of technology for society is financial technology. Digital transactions using e-wallets are one of the fastest growing financial technologies. E-wallet is an electronic wallet application or service that functions for transactions between users to make it more accessible to the public (Abrilia *et al*., 2020)

Based on research conducted by Populix (2022), DANA is the second most used e-wallet in Indonesia under GoPay at 83%. DANA is an electronic wallet application that allows users to make bill payments, money transfers and loans. Some things that will create young people interested in using the DANA application are the benefits that will be obtained, such as being able to shorten the payment time, the nominal is guaranteed to be accurate, besides that the transaction is also easy because it can be used anywhere and anytime (Milani *et al*., 2023)

There are several shortcomings of the DANA application such as merchants that are still limited and some transaction problems for some users. This research wants to find out how the level of user satisfaction with the DANA application and the factors that influence user satisfaction through the dimensions of user convenience, system information settings, application usability and intention to use again. By knowing the level of user satisfaction, DANA can evaluate and improve the quality of their products and services and find unmet user needs and user expectations.

2. Theory

User satisfaction is the main goal of success that the company wants to achieve, this can be achieved by providing high-quality services and products that meet the wants, needs and expectations of customers so that they are satisfied and loyal to the company (Sianipar & Herman, 2020). User satisfaction is an assessment that arises from users of a product, service, or perceived service, based on the results and benefits experienced by users compared to expectations or desired results (Febrilia, 2019). User satisfaction with a product and service service is the main focus of the company in providing good service quality and meeting user needs. The company aims to provide a satisfying and efficient user experience in its services in order to achieve user expectations. According to Alanzi (2022), there are four dimensions to measure user satisfaction including ease of use, system information settings, application usability and intention to use again.

3. Material and Method

3.1 Design Study

This research is a type of descriptive research that uses a quantitative approach. The data source in this study is primary. The population in this study consists of people who live in the DKI Jakarta province and have made transactions using the DANA application and are at least 17 years old. This study uses a non-probability sampling

method with purposive sampling technique. A sampling method based on certain considerations is known as purposive sampling (Sitompul, 2022).In this method, researchers consider sampling with research objectives. Quoted in research by A'yuni & Chusumastuti (2021)because the population cannot be clearly known, the number of respondents is determined using the Cochran formula. This study used the Cochran formula to get 100 respondents as a sample. Then data testing is carried out with validity and reliability tests.

3.2 Data Analysis

3.2.1 Descriptive Analysis

This research uses descriptive analysis techniques. The purpose of descriptive research is to characterize the variables under study using the data that has been collected, without changing other factors (Syamsu, 2021). Descriptive analysis can help researchers to understand the data in depth and provide a clear picture of the findings in the study. Descriptive analysis can include respondent profiles and data provided.

3.2.2 Mean Test

This study uses the average test analysis technique. The mean or average test is used to describe the center of the data distribution. The following is the formula for calculating the mean test:

$$x = \frac{\sum X_1}{n} = \frac{1}{n}\ (X_1 + X_2 + \cdots + X_n$$

Description:
X = Mean
∑ = Sum
X_n = Nth variable
N = Number of samples

3.2.3 Standard Deviation Test

This study uses the standard deviation test analysis technique. The standard deviation test is used to measure the distribution of data which describes how much individual data is from the average and is used to assess the variability of data in a population. The following formula is used for the standard deviation test:

$$S = \frac{\sqrt{\sum(xi - xni)2}}{n - 1}$$

Description:
S = Standard deviation
N = Number of data
Xi = 1st to nth X value
X = average value

3.2.4 t-Test

The parametric statistical test called the t-test is used to determine whether the null hypothesis stating that there is no significant difference between the means of two randomly selected samples from the population to test is true or false (Soeprajogo & Ratnaningsih, 2020).The commonly used significance level (α) is 0.05 (5%). To compare the average between two independent groups of data, the t test can be used. To find out $t\text{-}tabel$, you can use the formula:

$$df = (n – (k + i) – 1)$$

Description:
n = Number of observations
k = Number of independent variables
I = Number of companies

4. Result

4.1 Profile Respondent

Based on the distribution of questionnaires distributed online, researchers obtained 100 respondents who met the criteria in this study. Respondent characteristics include gender, age, education, employment status, and domicile.

Table 1. Respondent Characteristics

Respondent Profile	Criteria	Number of Respondents	Percentage
Gender	Male	41	41%
	Female	59	59%
	Total	100	100%
Age	17-29	76	76%
	30-39	19	19%
	40-49	5	5%
	50-59	0	0%
	>59	0	0%
	Total	100	100%
Education	Highschool (SMA/K)	23	23%
	Diploma (D1-D4)	29	29%
	Bachelor (S1)	45	45%
	Master's (S2)	2	2%
	Doctoral (S3)	1	1%
	Total	100	100%
Employment Status	Working	53	53%
	Not Working	47	47%
	Total	100	100%
Domicile	East Jakarta	53	53%
	South Jakarta	11	11%
	North Jakarta	11	11%
	Central Jakarta	11	11%
	West Jakarta	13	13%
	Kepulauan Seribu	1	1%
	Total	100	100%

Source: Data processed by the researcher (2024)

Based on the data findings in table 1 above, the profile characteristics of 100 respondents in this study show that respondents in gender characteristics are dominated by women, namely 59 respondents. In terms of age characteristics, it is dominated by the 17-29 year old group, namely 76 respondents and educational characteristics are dominated by the Bachelor (S1) group, namely 45 respondents. In terms of the characteristics of employment status, it is dominated by the working group, namely 53 respondents, while the characteristics of domicile are dominated by the group from East Jakarta, namely 53 respondents.

4.2 Research Instrument Test

4.2.1 Validity Test

In this study, the validity test was carried out on 100 respondents who had entered the research criteria using the Pearson Correlation test with the condition that if R count> R table. The validity test analysis was calculated using SPSS version 27 software with a two-way test significance level. The results of the SPSS calculation found that the calculated R value exceeded the significance level of 0.05 with a table R value of 0.1946. So it can be concluded that the items in the dimensions of user convenience, system information settings, application usability and intention to use again are suitable for research and are expected to produce valid data. The following table shows the validity test that has been carried out on 100 respondents.

Tabel 2. Validity Test

Dimensions	Item	N	R Count	R table	Description
Ease of Use	Item 1	100	0,872	0,1946	Valid
	Item 2	100	0,847	0,1946	Valid
	Item 3	100	0,809	0,1946	Valid
	Item 4	100	0,834	0,1946	Valid
	Item 5	100	0,825	0,1946	Valid
	Item 6	100	0,868	0,1946	Valid
	Item 7	100	0,884	0,1946	Valid
	Item 8	100	0,889	0,1946	Valid
System Information Settings	Item 9	100	0,794	0,1946	Valid
	Item 10	100	0,832	0,1946	Valid
	Item 11	100	0,878	0,1946	Valid
	Item 12	100	0,837	0,1946	Valid
	Item 13	100	0,822	0,1946	Valid
Aplication Usability	Item 14	100	0,890	0,1946	Valid
	Item 15	100	0,819	0,1946	Valid
	Item 16	100	0,848	0,1946	Valid
	Item 17	100	0,866	0,1946	Valid
	Item 18	100	0,865	0,1946	Valid
	Item 19	100	0,814	0,1946	Valid
	Item 20	100	0,851	0,1946	Valid
	Item 21	100	0,911	0,1946	Valid
Intention to Use Again	Item 22	100	0,927	0,1946	Valid
	Item 23	100	0,941	0,1946	Valid
	Item 24	100	0,924	0,1946	Valid

Source: Data processed by the researcher (2024)

4.2.2 Reliability Test

The reliability test was conducted on 100 respondents by calculating using SPSS version 27 software using Cronbach's Alpha. A data is said to be reliable if the Alpha value is> 0.60. Based on the calculation results, it is found that the Cronbach's Alpha value in each dimension is> 0.60. So it can be said that the dimensions of ease of use, system information settings, application usability, and intention to use again are said to be reliable. The following are the results of the reliability test on 100 respondents.

Table 3. Reliability Test

Dimensions	*Cronbach's Alpha*	*Cut-off value*	Description
Ease of Use	0,946	0,60	Reliable
System Information Settings	0,917	0,60	Reliable
Aplication Usability	0,937	0,60	Reliable
Intention to Use Again	0,921	0,60	Reliable

Source: Data processed by the researcher (2024)

4.3 Data Analysis Results

4.3.1 Descriptive Analysis of Data

Tabel 4. Descriptive Analysis of Data Dimensions of Ease of Use

Statement	Desc	STS	TS	n	S	SS	Modus
I can use the DANA app easily	N	2	7	7	51	33	4
	%	2%	7%	7%	51%	33%	
I can learn this app easily	N	3	8	10	44	35	4
	%	3%	8%	10%	44%	35%	
I like the look of the app	N	5	8	15	42	30	4
	%	5%	8%	15%	42%	30%	
I think the information in the application is well organized	N	4	11	6	47	32	4
	%	4%	11%	6%	47%	32%	
feel comfortable using this app in a social environment.	N	4	10	11	33	42	5
	%	4%	10%	11%	33%	42%	
I think the amount of time it takes to use this app is appropriate for me.	N	4	7	12	45	32	4
	%	4%	7%	12%	45%	32%	
I will use this app again	N	2	11	11	39	37	4
	%	2%	11%	11%	39%	37%	
I am satisfied with the whole app	N	2	7	7	51	33	4
	%	2%	7%	7%	51%	33%	

Source: Data processed by the researcher (2024)

Based on the Table 4, in the ease of use dimension there are eight indicators with the results of the data that has been collected to 100 respondents giving answers with a tendency to agree. This is based on each indicator that gets a mode value of 4. This illustrates that DANA application users feel they can easily use and learn the DANA application.

Tabel 5. Descriptive Analysis of Data Dimensions of System Information Settings

Statement	Desc	STS	TS	n	S	SS	Modus
When I make a mistake while using the app, I can easily and quickly recover from it	N	2	13	16	32	37	5
	%	2%	13%	16%	32%	37%	
I think DANA app provides an acceptable way to get transaction services	N	2	9	6	48	35	4
	%	2%	9%	6%	48%	35%	
I think this app provides enough information to let me know the progress I'm making.	N	4	7	12	41	36	4
	%	4%	9%	12%	41%	36%	
I think the consistent appearance of the app switching screens (other apps)	N	2	10	18	47	23	4
	%	2%	10%	18%	47%	23%	
I think the appearance of the app allows me to use all the features (such as entering information, responding to incoming notifications for reminders, viewing information)	n	2	8	12	45	33	4
	%	2%	8%	12%	45%	33%	
I think this app has all the expected functions and capabilities	n	1	11	12	39	37	4
	%	1%	11%	12%	39%	37%	

Source: Data processed by the researcher (2024)

Based on Table 5, in the dimension of system information settings, there are six indicators with the results of data that has been collected to 100 respondents giving answers with a tendency to agree. This is based on each indicator that gets a mode value of 4. This illustrates that DANA application users feel that all the information they need can be found easily because the DANA application offers a comfortable interface dimension.

Tabel 6. Descriptive Analysis of Data Aplication Usability

Statement	Desc	STS	TS	n	S	SS	Modus
I think this app will be useful for transactions	N	1	7	9	31	52	5
	%	1%	7%	9%	31%	52%	
I think this app provides broad access to transaction services	N	2	7	9	46	36	4
	%	2%	7%	9%	46%	36%	
I think this app helps me manage my transactions effectively	N	1	8	13	40	38	4
	%	1%	8%	13%	40%	38%	
I think this app helps me communicate with DANA's customer care.	N	2	13	16	40	29	4
	%	2%	13%	16%	40%	29%	
I think by using this application, I have more opportunities to interact	n	2	12	16	39	31	4
	%	2%	12%	16%	39%	31%	

Statement	Desc	STS	TS	n	S	SS	Modus
with DANA's customer care.							
I feel confident that any transaction sent using the DANA application will be accepted.	n	2	10	11	44	33	4
	%	2%	10%	11%	44%	33%	
I feel comfortable with other service providers when I use this app	n	2	9	9	40	40	4
	%	2%	9%	9%	40%	40%	

Source: Data processed by the researcher (2024)

Based on Table 6, in the dimension of application usability there are seven indicators with the results of the data that has been collected to 100 respondents giving answers with a tendency to agree. This is based on each indicator that gets a mode value of 4. This illustrates that users feel that the DANA application is useful for them in making transactions because the application has broad access to various transaction services.

Tabel 7. Descriptive Analysis of Data Dimensions of Intention to Use Again

Statement	Desc	STS	TS	n	S	SS	Modus
I want to use DANA app in the future	n	1	10	7	50	32	4
	%	1%	10%	7%	50%	32%	
I will keep using DANA app after the pandemic ends	n	4	8	8	37	43	5
	%	4%	8%	8%	37%	43%	
I will continue to use DANA app based on my needs, but not because I am interested in it	n	1	10	9	43	37	4
	%	1%	10%	9%	43%	37%	

Source: Data processed by the researcher (2024)

Based on Table 7, in the dimension of intention to use again there are three indicators with the results of data that has been collected to 100 respondents giving answers with a tendency to agree. This is based on each indicator that gets a mode value of 4. This illustrates that DANA application users feel that the DANA application is able to meet user expectations and they will continue to use the DANA application as their transaction tool in the future.

4.3.2 Mean Test

Table 8. Mean Score of Ease of Use Dimension

Statement	n	Mean
I can use the DANA app easily	100	4,06
I can learn this app easily	100	4
I like the look of the app	100	3,84
I think the information in the application is well organized	100	3,92
feel comfortable using this app in a social environment.	100	3,98
I think the amount of time it takes to use this app is appropriate for me.	100	4,11
will use this app again	100	3,99
I am satisfied with the whole app	100	3,94
Total		3,98

Source: Data processed by the researcher (2024)

Based on the table 8, there are eight indicators of user satisfaction in the ease of use dimension. The average result in this dimension is known to be 3.98. It can be concluded that respondents tend to give agreed answers to the dimension of user convenience. This shows that users feel that the amount of time required to use the DANA application is sufficient because users can use the DANA application easily.

Table 9. Mean Score of System Information Settings

Statement	n	Mean
When I make a mistake while using the app, I can easily and quickly recover from it	100	3,89
I think DANA app provides an acceptable way to get transaction services	100	4,05
I think this app provides enough information to let me know the progress I'm making.	100	3,98
I think the consistent appearance of the app switching screens (other apps)	100	3,79
I think the appearance of the app allows me to use all the features (such as entering information, responding to incoming notifications for reminders, viewing information)	100	3,99
I think this app has all the expected functions and capabilities	100	4
Total		3,95

Source: Data processed by the researcher (2024)

Based on Table 9, there are eight indicators of user satisfaction in the system information settings dimension. The average result in this dimension is known to be 3.95. It can be concluded that respondents tend to give agreed answers to the dimension of system information settings. This shows that the application is able to provide an easy way to make transactions and users feel that the DANA application is able to provide all transaction information and provide a good display so that users can use all the features and functions that users expect.

Table 10. Mean Score of Application usability

Statement	n	Mean
I think this app will be useful for transactions	100	4,26
I think this app provides broad access to transaction services	100	4,07
I think this app helps me manage my transactions effectively	100	4,06
I think this app helps me communicate with DANA's customer care.	100	3,81
I think by using this application, I have more opportunities to interact with DANA's customer care.	100	3,85
I feel confident that any transaction sent using the DANA application will be accepted.	100	3,96
I feel comfortable with other service providers when I use this app	100	4,07
Total		4,01

Source: Data processed by the researcher (2024)

Based on Table 10, there are seven indicators in the application usability dimension. The average result in this dimension is known to be 4.01. It can be concluded that respondents tend to give agreed answers to the dimensions of application usability. This shows that users feel that the DANA application is useful for them in carrying out transaction activities by providing extensive transaction services and providing communication assistance to customer care so that users feel that any transactions through the DANA application will be accepted.

Table 11. Mean Score of Intention to Use Again

Statement	n	Mean
I want to use DANA app in the future	100	4,02
I will keep using DANA app after the pandemic ends	100	4,07
I will continue to use DANA app based on my needs, but not because I am interested in it	100	4,05
Total		4,04

Source: Data processed by the researcher (2024)

Based on Table 11, there are three indicators in the intention to use again dimension. The average result in this dimension is known to be 4.04. It can be concluded that respondents tend to give agreed answers to the dimension of intention to use again. This shows that users will continue to use the DANA application even though the pandemic is over because of the need to help them in making transactions.

4.3.3 Standard Deviation Test

In table 12 on the user convenience dimension, there are eight indicators that have been tested for standard deviation. The results show that the standard deviation in the user convenience dimension gets a value of 0.93008 to 1.14146. With the highest standard deviation found in KP7 with a value of 1.14146 and the lowest standard deviation value found in KP 1 with a value of 0.93008. This shows that there is variation in the data obtained from 100 respondents on eight indicators.

Table 12. Standard Deviation of Ease of Use Dimension

Indicator Initials	Statement	n	Standard Deviation
KP1		100	0,93008
KP2		100	1,02494
KP3		100	1,09839
KP4		100	1,08879
KP5		100	1,05390
KP6		100	0,95235
KP7		100	1,14146
KP8		100	1,04272

Source: Data processed by the researcher (2024)

In table 3 on the dimension of system informations settings, there are six indicators that have been tested for standard deviation. The results show that the standard deviation in the dimension of system information settings gets a value

of 0.97830 to 1.10914. With the highest standard deviation found in PIS1 with a value of 1.10914 and the lowest standard deviation value found in PIS2 with a value of 0.97830. This shows that there is variation in the data obtained from 100 respondents on six indicators.

Table 13. Standard Deviation of System Information Settings Dimension

Indicator Initials	Statement	N	Standard Deviation
PIS1		100	1,10914
PIS2		100	0,97830
PIS3		100	1,06344
PIS4		100	0,,97747
PIS4		100	0,97954
PIS6		100	1,01504

Source: Data processed by the researcher (2024)

In table 14 on the dimension of application usability, there are seven indicators that have been tested for standard deviation. The results show that the standard deviation in the application usability dimension gets a value of 0.95616 to 1.06073. With the highest standard deviation found in KA4 with a value of 1.06073 and the lowest standard deviation value found in KA2 with a value of 0.95616. This shows that there is variation in the data obtained from 100 respondents on seven indicators.

Table 14. Standard Deviation of Application Usability Dimension

Indicator Initials	Statement	n	Standard Deviation
KA1		100	0,96001
KA2		100	0,95616
KA3		100	0,96211
KA4		100	1,06073
KA5		100	1,05768
KA6		100	1,01424
KA7		100	1,01757

Source: Data processed by the researcher (2024)

In the Table 15 in the intention to use again dimension there are three indicators that have been tested for standard deviation. The results show that the standard deviation in the intention to use again dimension gets a value of 0.94259 to 1.09411. With the highest standard deviation found in NUML2 with a value of 1.09411 and the lowest standard deviation value found in NUML1 with a value of 0.94259. This shows that there is variation in the data obtained from 100 respondents on three indicators.

Table 15. Standard Deviation of Intention to Use Again Dimension

Indicator Initials	Statement	n	Standard Deviation
NUML1		100	0,94259
NUML2		100	1,09411
NUML3		100	0,97830

Source: Data processed by the researcher (2024)

4.3.4 Independent t-Test

The t-test is used in this study to compare the average of two samples in a population. The provisions of the t test are if the P-value> 0.05, it can be concluded that there is no significant difference in two samples in a population. The t-test was conducted using the Independent t-test.

Based on the t test in Table 16, it is found that there is no significant difference in data for the user-friendliness dimension in the gender, domicile, education and employment status groups because the P-value> 0.05. In the age group, there is a difference because the P-value <0.05, which is 0.004. This shows that there are different views on the age group 17-29 years and > 30 years, because the age of gen Z prefers to utilize technology (Dirnaeni et al., 2021). Gen Z prefers to take advantage of developing technology because of the convenience it offers. Meanwhile, the gender, domicile, education, and employment status groups have the same views on the ease of use of the DANA application. This shows that users feel that the DANA application is able to be used easily and shows positive results for satisfaction with the application.

Table 16. t-Test Ease of Use Dimension

Characteristic		*Df*	*T-value*	*P-value*
Gender	Male Female	98	0,574	0,567
Age	17-29 >30	98	2,915	0,004
Domicili	East Jakarta South Jakarta North Jakarta Central Jakarta West Jakarta Kepulauan Seribu	98	0,361	0,725
Education	High School College	98	0,930	0,355
Employment Status	Working No Working	98	0,638	0,525

Source: Data processed by the researcher (2024)

Based on the t test in Table 17, it is found that there are no significant data differences in the dimensions of system information settings in the gender, domicile, education and employment status groups because the P-value> 0.05. It is known that in the age group there is a difference because the P-value <0.05, which is 0.0017. This shows that there are different views on the age group 17-29 years with> 30 years, because the age of gen Z prefers to utilize technology (Dirnaeni et al., 2021). Gen Z prefers to utilize technology because with the help of technology they will easily find all information easily. Meanwhile, the gender, domicile, education, and employment status groups have the same view of the information management of the DANA application system. This shows that users feel that the DANA application provides information in a neatly structured application and users are able to easily find the information needed and users feel comfortable with the interface design developed by the DANA application.

Table 17. t-Test System Information Settings Dimension

Characteristic		*Df*	*T-value*	*P-value*
Gender	Laki-laki Perempuan	98	0,975	0,332
Age	17-29 >30	98	2,435	0,017
Domicili	East Jakarta South Jakarta North Jakarta Central Jakarta West Jakarta Kepulauan Seribu	98	0,249	0,808
Education	High School College	98	0,412	0,681
Employment Status	Working No Working	98	0,683	0,496

Source: Data processed by the researcher (2024)

Based on the t test in Table 18, it is found that there are no significant data differences in the Application Usability dimension in the gender, age, domicile, education and employment status groups because the P-value> 0.05. It is known that in the age group there is a difference because the P-value <0.05, which is 0.006. This shows that there are different views on the age group 17-29 years with> 30 years, because the age of gen Z prefers to utilize technology (Dirnaeni et al., 2021). Gen Z prefers to utilize technology because it can help them make transactions quickly. Meanwhile, the gender, domicile, education, and employment status groups have the same views on the usefulness of the DANA application. This shows that both male and female gender groups as well as age groups, domicile, education and employment status have the same views regarding the dimensions of application usability. This shows that users feel that the DANA application is able to assist them in carrying out transaction activities.

Table 18. t-Test Application Usability Dimension

Characteristic		*Df*	*T-value*	*P-value*
Gender	Male Female	98	0,137	0,891
Age	17-29 >30	98	2,818	0,006
Domicili	East Jakarta South Jakarta North Jakarta Central Jakarta West Jakarta Kepulauan Seribu	98	0,249	0,808
Education	High School College	98	1,030	0,276
Employment Status	Working No Working	98	0,875	0,384

Source: Data processed by the researcher (2024)

Based on the t test in Table 18, it is found that there are no significant data differences in the intention to use again dimension again in the gender, age, domicile, education and employment status groups because the P-value> 0.05. It is known that in the age group there is a difference because the P-value <0.05, which is 0.0017. This shows that there are different views on the age group 17-29 years and > 30 years, because the age of gen Z prefers to utilize technology (Dirnaeni et al., 2021). Meanwhile, the gender, domicile, education, and employment status groups have the same views on the intention to use the DANA application again. This shows that users feel that the DANA application is able to be used easily and shows positive results for satisfaction with the application.

Table 19. t-Test Intention to Use Again Dimension

Characteristic		*Df*	*T-value*	*P-value*
Gender	Male Female	98	0,191	0,849
Age	17-29 tahun >30 tahun	98	2,425	0,017
Domicili	East Jakarta South Jakarta North Jakarta Central Jakarta West Jakarta Kepulauan Seribu	98	0,277	0,787
Education	SMA/K Perguruan Tinggi	98	0,669	0,505
Employment Status	Working No Working	98	0,923	0,358

Source: Data processed by the researcher (2024)

5. Discussion

This research study focuses on investigating the factors that influence consumer satisfaction in the context of digital financial applications, specifically DANA. This research aims to contribute to academic knowledge in the field of management, marketing, and digital financial services by providing insights into user satisfaction.

By using a quantitative research approach and distributing online questionnaires to DANA users in Jakarta, this study collected primary data to analyze and draw conclusions. The findings of this study can be useful for future research in understanding consumer satisfaction and utilization of digital financial applications.

Limitations of this study include sample size limitations and geographical restrictions, which may have an impact on the generalizability of the study results. Recommendations provided for future research are to expand the scope of sampling and include diverse demographic groups for a more representative understanding of DANA user satisfaction.

6. Conclusion, Implication, and Recommendation

6.1 Conclusion

Based on the results of this study, the following conclusions can be drawn:

1. Ease of Use In the user convenience dimension, the measurement of the criteria score shows that the DANA application is included in the agree

category based on the average measurement results which get a value of 3.98. This shows that there are aspects of satisfaction with user convenience in the DANA application. So the people of DKI Jakarta feel that the DANA application can be used and learned easily in making transactions.

2. System Information Settings In the dimension of system information settings, the measurement of the criteria score shows that the DANA application is included in the agreed category based on the average measurement results which get a value of 3.95. This shows that there are aspects of satisfaction with system information settings in the DANA application. So the people of DKI Jakarta feel that the DANA application provides complete information and system settings to assist them in supporting transaction activities.
3. Application Usability In the dimension of application usability, the measurement of the criteria score shows that the DANA application is included in the agree category based on the average measurement results which get a value of 4.01. This shows that there are aspects of satisfaction with the usefulness of the application in the DANA application. So the people of DKI Jakarta assess the DANA application as a useful and effective tool in meeting the needs of their transaction activities.
4. Intention to Use Again In the dimension of intention to use again, the measurement of the criterion score shows that the DANA application is included in the agree category based on the average measurement results which get a value of 4.04. This shows that there are aspects of satisfaction with the intention to use the DANA application again. So the people of DKI Jakarta have a strong intention to continue using the DANA application because the experience they feel in carrying out transaction activities is considered positive.

6.2 Implication

6.2.1 Theoretical implications

The theoretical implication of this research is an understanding of the user satisfaction factors of the DANA application in the dimensions of user convenience, system information settings, application usability and intention to use again adopted through Alanzi's (2022) research on user satisfaction with an application during the Covid-19 pandemic. The results of the analysis of user satisfaction which includes user convenience factors, system information settings, application usability and intention to use again can be used as an effective dimension in analyzing user satisfaction. This shows that these dimensions are still relevant and consistent for analyzing user satisfaction in post-Covid-19 or to date. This study provides theoretical implications for the application usability dimension and the intention to use again dimension that have not been used in previous studies examining user satisfaction in the DANA application which allows for more in-depth and accurate factor identification.

6.2.2 Practical implications

The practical implications of this research can be used for evaluation for all digital wallets or e-wallets, especially the DANA application. In research on analyzing the level of satisfaction of DANA application users in Jakarta, the practical implications of this research include:

1. Ease of Use
   Researchers provide input for the display of information in the application to be well organized so that users can like the appearance of the application and can easily use and learn the DANA application.
2. System Information Organization
   Researchers provide input to provide a convenient display so that users can easily find the information they need.
3. Application Usability
   Researchers provide input for the DANA application to expand their transaction service network so that users feel comfortable with other transaction service providers when using this application.
4. Intention to Use Again
   Researchers provide input to pay attention to aspects of ease of transactions, a comfortable appearance to use, and improve features and security in the application so that users feel satisfied with the DANA application so that they have the desire to use the DANA application in the future.

6.3 Recommendation

Based on the results of this study, researchers provide recommendations and suggestions to further research to produce better research, including,

1. For future research, it is recommended that future research be conducted by covering a wider and more diverse area, as well as adding various demographic groups. Because the population is all members of a group or other living things, events, or objects that live or live in a place in a planned manner to become the target of conclusions from the end of a study (Adnyana, 2021). With this suggestion, it is hoped that it will be able to help provide a more representative picture of the satisfaction of DANA application users.
2. For further research, it is recommended to increase the number of samples or respondents involved in this study. Because the sample is part of the population that is selected for research or analysis in research so that the results can represent the entire population (Adnyana, 2021).With these suggestions, it is hoped that the research results will be feasible or able to provide an overview of the satisfaction of DANA application users.
3. For further research, it is recommended to use techniques with the EUCS or TAM method to enrich the dimensions of the research. The EUCS evaluation model emphasizes user satisfaction with technological aspects, by assessing the content, accuracy, format, time, and user-friendliness of a system (Saputra, 2019).

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