THE INFLUENCE OF CONSUMER TRUST AND PERCEIVED EASE OF USE ON INTENTION TO USE DIGITAL PAYMENT: A STUDY ON MOBILE WALLET (DANA) USAGE IN MANADO

PENGARUH KEPERCAYAAN KONSUMEN DAN KEMUDAHAN PENGGUNAAN YANG DIPERSEPSI TERHADAP NIAT MENGGUNAKAN PEMBAYARAN DIGITAL: STUDI PADA PENGGUNAAN DOMPET SELULER (DANA) DI MANADO

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Abstract: This research explores how trust in digital services and perceptions of usability shape people's willingness to adopt digital payment systems, with the DANA e-wallet in Manado serving as the case study. Using a quantitative survey design, data were obtained from 150 active DANA users through structured questionnaires. The dataset was processed with multiple linear regression to examine the links between the studied variables. Findings reveal that both consumer trust and perceived ease of use significantly and positively influence individuals' intention to continue using DANA. Among these, trust emerges as the strongest driver, while ease of use plays a secondary yet still important role. These outcomes highlight the necessity of strengthening user confidence and designing a more intuitive interface to foster greater acceptance of digital wallets among Manado's population.

Keywords: Consumer Trust, Perceived Ease Of Use, Intention To Use, Digital Wallet, DANA

Abstrak: *Penelitian ini mengeksplorasi bagaimana kepercayaan terhadap layanan digital dan persepsi kegunaan membentuk keinginan masyarakat untuk mengadopsi sistem pembayaran digital, dengan dompet elektronik DANA di Manado sebagai studi kasus. Menggunakan desain survei kuantitatif, data diperoleh dari 150 pengguna aktif DANA melalui kuesioner terstruktur. Dataset tersebut diolah dengan regresi linier berganda untuk menguji hubungan antar variabel yang diteliti. Temuan penelitian menunjukkan bahwa kepercayaan konsumen dan persepsi kemudahan penggunaan secara signifikan dan positif memengaruhi niat individu untuk terus menggunakan DANA. Di antara keduanya, kepercayaan muncul sebagai pendorong terkuat, sementara kemudahan penggunaan memainkan peran sekunder namun tetap penting. Hasil ini menyoroti perlunya memperkuat kepercayaan pengguna dan merancang antarmuka yang lebih intuitif untuk mendorong penerimaan dompet digital yang lebih besar di kalangan penduduk Manado.*

Kata Kunci: *Kepercayaan Konsumen, Persepsi Kemudahan Penggunaan, Niat Penggunaan, Dompet Digital, DANA*

INTRODUCTION

Research Background

As technology continues to evolve and smartphone usage increases, e-wallets have become one of the most popular payment methods, particularly in Indonesia. An e-wallet is an electronic service that allows users to store payment information and make transactions digitally without the need for cash (Safira et al., 2023). This technology has revolutionized the way people make payments, especially for retail transactions, online shopping, and other services. Irkham (2020) explains that e-wallets offer convenience, efficiency, and security in making payments, allowing users to complete transactions faster without space or time limitations. The use of e-wallets has increased significantly, especially among younger generations, who prefer practical and efficient transaction methods.

In Indonesia, the use of e-wallets continues to grow rapidly. Various e-wallet apps such as Dana, GoPay, OVO, and LinkAja have become the preferred choice for consumers to conduct daily transactions. According to data from the Indonesian Internet Service Providers Association (APJII), internet penetration in Indonesia reached over 85% in 2023, indicating that the number of digital wallet users in the country continues to grow along with the expanding access to the internet and digital technology adoption (Asfo et al., 2024). The growing adoption of e-wallets is driven by several factors, such as the increasing use of smartphones, broader internet access, and the convenience and speed of transactions. The adoption and use of e-wallets are influenced by various factors, including perceived usefulness, ease of use, consumer trust, perceived risk, and perceived benefits (Nugroho et al., 2023).

In addition to the convenience offered, one of the factors influencing the use of e-wallets is consumer trust in the digital payment system itself. Consumer trust in the security and convenience of digital transactions is crucial. Therefore, digital payment systems must ensure aspects such as user data security, transparency in handling personal information, and reliable services. Strong security systems, such as encryption and two-factor authentication, along with clear communication about privacy policies, are essential for building and maintaining consumer trust.

DANA was selected as the focus because of its popularity in Indonesia and the features that support easy digital transactions, which are the main focus of this research on consumer trust in digital payment systems. Its rapid adoption and ease of use make DANA a representative example to explore deeper into the use of e-wallets in digital transactions in Indonesia. DANA has shown a significant increase in the number of users, surpassing 170 million downloads in 2023. Its success in securing the top spot in the 2024 Top Publisher Awards in the "Top Indonesia HQ'd Apps Powered by Mobile Performance Score (Finance Genre)" category highlights DANA's prominent role in Indonesia's digital transaction landscape. This recognition reflects not only the high number of app downloads but also the quality of service provided, which strengthens DANA's position as a trusted digital payment platform. Furthermore, DANA is committed to transitioning from conventional payment methods to a more modern and cashless system. To encourage Indonesians towards more efficient and secure payment methods, DANA has introduced various outstanding features that allow consumers to transact quickly and easily. This commitment is reflected in the impressive performance score that DANA has achieved.

The choice of trust as a variable in this research is crucial because trust is a key factor in the adoption and use of digital payment systems, especially e-wallets. As digital transactions become more common, consumers often face uncertainty regarding the security and reliability of electronic payment services (Saidani et al., 2022). Trust refers to the subjective belief that consumers have in the service provider to fulfill their obligations and secure their personal data (Utama et al., 2022). Without trust, consumers tend to hesitate to engage in transactions using e-wallets, even though the technology offers convenience and efficiency in payment processes.

Trust, which is built on the reputation of service providers, plays a significant role in consumers' decisions to use e-wallets. Consumers are more likely to transact through digital payment platforms that they believe have high security measures, which reduces concerns about potential fraud or data breaches (Safira et al., 2023). In this context, research on trust aims to explore how consumer trust in digital payment systems influences their decisions to adopt e-wallets. This is particularly relevant as there are more and more digital payment options available, and for many consumers, a sense of security and trust in the system is a key consideration when choosing the payment method for online transactions (Nguyen & Le, 2021).

Additionally, another variable used in this study is perceived ease of use. Perceived Ease of Use (PEOU) is one of the key variables that can influence users' decisions to adopt and use new technology, including digital payment systems like DANA in Indonesia. In the context of digital payment systems, perceived ease of use refers to how easy, practical, and effort-free users feel about using the DANA app. Ease in terms of connectivity, operation, and user-friendly functions is closely related to higher user acceptance of technology (Su et al., 2018). This means that the easier users perceive the DANA app to be, the higher the likelihood they will use it regularly.

A positive attitude towards the ease of use of a technology contributes to the intention to continue using the application. As stated by Loanata & Tileng (2016), the level of technology usage can be predicted based on users' attitudes towards the technology, including the desire to add supporting peripherals or motivation to continue using the technology. In other words, if the DANA app is considered easy to use, users will be more motivated to use it continuously and even encourage others to try the app. Therefore, perceived ease of use greatly influences the intention to use the DANA application as a digital payment system in Indonesia, which is crucial for increasing the adoption and long-term sustainability of the application.

Research Objectives

The purpose of this research is to obtain scientific answers from the formulation of the problem above, including the following:

1. To determine whether trust influence the use of digital payment systems through the DANA application in Manado City.
2. To determine whether perceived ease of use influence the use of digital payment systems through the DANA application in Manado City.
3. To determine whether trust and perceived ease of use jointly influence the use of digital payment systems through the DANA application in Manado City.

LITERATURE REVIEW

Marketing

Marketing is a human activity aimed at satisfying the needs and wants of customers through exchange processes and stakeholders involved with the company (Sunyoto, 2019). Marketing is one of the main activities carried out by companies to maintain their business continuity, to grow, and to generate profits (Prianggani, 2013). The marketing process starts long before goods are produced and does not end with the sale. The company's marketing activities must also satisfy consumers if it wants its business to continue or if consumers have a better view of the company.

Consumer Behaviour

Schiffman & Wisenblit (2015) reveal that consumer behavior is the study of consumer actions in searching, using, and evaluating goods and services they expect to fulfill their needs. Hawkins & Mothersbaugh (2010) state that consumer behavior includes individuals, groups, or organizations involved in selecting, acquiring, using, and selling products, services, and experiences to satisfy their needs. Thus, consumer behavior affects how individuals decide to spend their resources, such as time, money, and effort, on the goods offered by marketers. Kotler & Armstrong (2011) emphasize that a good understanding of consumer behavior is essential for a company's success in marketing.

Digital Payment

Digital payments were first developed in 1887, with credit card transactions being the first form of digital payment. As the internet was created by Tim Berners-Lee in 1969, the development of digital payments grew rapidly. Digital payment allows for secure transactions without the need for cash. This system, often referred to as digital wallets or mobile money, enables users to pay for various services and products electronically. Rizkiyah et al. (2021), digital payment refers to electronic transactions that use digital wallet platforms or mobile money, offering users convenience in making payments in a more efficient and secure manner. Digital payment systems utilize digital media and digital currency as key components, which are stored in a system through servers, applications, and virtual accounts connected to the internet (Rizkiyah et al., 2021).

Trust

Trust in electronic payment systems is a key element that influences the use of this technology by consumers. Trust can be understood as the accumulation of an individual's belief in the integrity and ability of the service provider to fulfill its obligations. The higher the level of trust consumers have in electronic payment systems, the lower the perceived risk associated with using the system. This indicates that trust plays a significant role in encouraging consumers to be more willing to use e-payment systems for their financial transactions (Salloum et al., 2019). As explained by Hermawan & Paramita (2020), trust is the willingness to rely on the credibility and ability of others to fulfill their needs according to agreed terms. In the context of digital payments, consumers must feel confident that the service provider will complete transactions securely and as promised. This trust also encompasses the safety of personal and financial information shared by consumers with service providers.

Perceived Ease of Use

Perceived Ease of Use (PEOU) is one of the key concepts in the Technology Acceptance Model (TAM) introduced by Davis in 1989. Perceived Ease of Use describes the extent to which a person believes that using a technology will be free from effort or difficulty. The easier a technology is to use, the more likely an individual is to accept and adopt it. In other words, if users feel that the technology does not require much effort to operate, they will be more inclined to use it regularly. This is particularly relevant in the context of adopting new technologies, where ease of use can accelerate the adoption process by users (Jogiyanto, 2007). According to Alademomi et al. (2019),

Perceived Ease of Use has a strong influence on the intention to use a technology. Users are more likely to choose a system that is perceived as easy to use compared to one that is complicated. Even in the case of technology that offers significant benefits, if it is perceived as difficult to use, users will be hesitant to adopt it.

Previous Research

Manalu, Saidani & Aditya (2022) analyzed the effect of perceived security on trust, the effect of perceived ease of use on trust, the effect of perceived security on intention to use, the effect of perceived ease of use on intention to use, the effect of trust on intention to use, the effect of perceived security on intention to use through trust, the effect of perceived ease of use on intention to use through trust, as well as the influence of perceived security on intention to use indirect effect through trust and the influence of perceived ease of use on intention to use indirect effect through trust in the use of digital payment applications. Data was collected by using questionnaires online methods to reduce the impact of the covid 19 virus during a pandemic. The object of this research is 150 respondents who are users of digital payment applications. The results of hypothesis testing show: that perceived security has a significant effect on trust, perceived easeof use has a significant effect on trust, perceived security has a significant effect on the intention to use e payment, and perceived ease of use has a significant effect on the intention to use e payment. Trust has a significant effect on the intention to use e payment. Perceived security has a direct significant effect on the intention to use through trust, perceived ease of use does not have a direct significant effect on the intention to use through trust. Perceived security has a significant indirect effect on the intention to use through trust, and perceived ease of use has a significant indirect effect on the intention to use through trust.

Ariningsih, Wijayanti, & Prasaja (2022) determined the factors that influence the intention to use the e-wallet. The sample of this study was young people, from 300 students who were determined by quota sampling technique, while the research instrument used a questionnaire that was tested for validity and reliability before data analysis. The results of this study indicate that perceived usefulness, perceived ease of use, and trust have a significant and positive effect on the intention to use the e-wallet, while perceived security has no significant effect.

Zulfansyah & Dermawan (2024) determined the influence of Perceived Ease of Use and Brand Trust on Behavioral Intention to Use Digital Wallet GoPay in Surabaya City. This study used a quantitative methods with a sample of 100 respondents using non-probability sampling techniques with purposive sampling methods. The population used in this study is Surabaya residents who have used the GoPay digital wallet service. The results of this study indicate that the influence of Perceived Ease of Use and Brand Trust on Behavioral Intention to Use. Based on the results of the hypothesis test, it was concluded that Perceived Ease of Use and Brand Trust has a significant effect on Behavioral Intention to Use.

Conceptual Framework

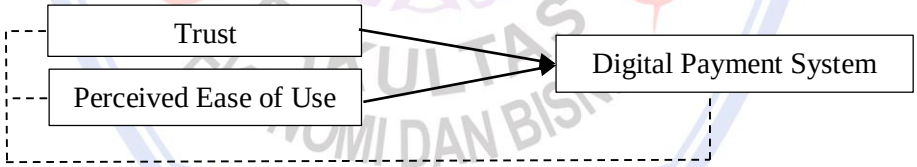


Figure 1. Conceptual Framework
Source: Literature Review

Research Hypothesis

H1: Trust has a positive and significant effect on Digital Payment System.
H2: Perceived Ease Of Use has a positive and significant effect on Digital Payment System
H3: Trust and Perceived Ease Of Use have positive and significant effect on Digital Payment System

RESEARCH METHOD

Research Approach

This study employs a quantitative research approach grounded in the philosophy of positivism, which explains phenomena through cause-and-effect relationships and utilizes numerical data for analysis (Sugiyono, 2022). Quantitative research emphasizes objective measurement and statistical analysis to understand social

phenomena or human behavior, reducing researcher subjectivity by using systematic and standardized instruments such as questionnaires and scales.

Population, Sample and Sampling Technique

The population in this study consists of all Dana users in Indonesia, as the research focuses on understanding how trust affects the adoption of digital payment systems among Dana users (Sugiyono, 2022). A sample representing this population was selected based on specific criteria: users who have used the Dana application for at least six months and made at least one payment per month. Using the formula from Hair et al. (2019), with 11 indicators multiplied by five, the minimum required sample size is 55 respondents. This sampling process adopts a purposive sampling technique, a non-probability method that selects participants based on predetermined criteria relevant to the research objectives. This ensures that the respondents are active users with sufficient experience, allowing the findings to more accurately reflect user perceptions and behavior regarding trust in digital payment systems.

Data Collection Method

Primary data will serve as the main source for the researcher to gather all the necessary information. In this study, the researcher has chosen to use a questionnaire as the method for collecting primary data. As stated by Sugiyono (2022), a questionnaire is a data collection technique where a set of questions or written statements is provided to respondents, who are then asked to answer them. Once the questionnaires are prepared, the researcher will distribute them directly to the respondents.

Operational Definition and Indicator of Research Variables

Table 1. Operational Definition and Indicator of Research Variables

Variabel	Definition	Indicators
Digital Payment System	Digital payment refers to electronic transactions that use digital wallet platforms or mobile money, offering users' convenience in making payments in a more efficient and secure manner.	1. Convenience. 2. Ease of access. 3. Benefits
Trust	Trust in electronic payment systems is a key element that influences the use of this technology by consumers.	1. Trust. 2. Security. 3. Honesty.
Perceived Ease of Use	Perceived Ease of Use describes the extent to which a person believes that using a technology will be free from effort or difficulty.	1. Clear. 2. Easy to Understand. 3. Doesn't require a lot of effort 4. Easy to use 5. Easy to get when you want to use it.

Testing of Research Instruments

Validity and Reliability Tests

According to Hair et al. (2019), a validity test is conducted to determine the extent to which an instrument accurately measures what it is intended to measure. In other words, validity assesses the degree to which the observed scores reflect the true scores of the construct being measured. In quantitative research, especially when using questionnaires, validity is often tested through construct validity, which includes convergent validity and discriminant validity. However, in practical terms, indicator validity is frequently evaluated using the Pearson correlation between each item score and the total score of the construct. If the correlation coefficient (r) is greater than the critical value based on the number of samples (usually at a significance level of 0.05), then the item is considered valid. The validity test was conducted by correlating each item with the total score of its respective variable using Pearson's product moment correlation. Items with a correlation coefficient greater than the r-table value were declared valid and used in the subsequent analysis.

According to Hair et al. (2010), reliability refers to the consistency and stability of a measurement instrument in measuring a particular concept. A reliable instrument will produce consistent results when repeated under similar conditions. In the context of survey research, reliability indicates how well the items within a scale measure the same underlying construct. One of the most commonly used methods for testing reliability is Cronbach's Alpha. This coefficient measures internal consistency by assessing how closely related a set of items are as a group. A Cronbach's

Alpha value of 0.70 or higher is generally considered acceptable for demonstrating good reliability. However, in exploratory research, a value of 0.60 or above may still be acceptable (Hair et al., 2010). The reliability test was carried out on each variable using Cronbach's Alpha. If the alpha coefficient exceeded 0.70, the variable was considered reliable and suitable for further analysis.

Data Analysis Techniques
Classical Assumption Tests
Normality Test

The normality test is the normality test is a statistical procedure used to assess whether the data in a sample follow a normal distribution (Ghozali, 2016). This is important because many parametric statistical tests assume that the data are normally distributed. If the data do not meet this assumption, the results of these tests may be inaccurate. The normality test can be conducted using two main approaches: graphical and statistical approaches. The graphical approach involves using a histogram or normal probability plot to visualize the data distribution, where normally distributed data will form a bell-shaped pattern on the histogram and a straight diagonal line on the graph. Meanwhile, the statistical approach uses tests like Kolmogorov-Smirnov, where if the significance value is greater than 0.05, the data is considered to follow a normal distribution.

Multicollinearity Test

Multicollinearity is a condition in linear regression where there is a very strong relationship among the independent variables (predictors) in the model (Ghozali, 2016). When multicollinearity occurs, these independent variables can no longer provide unique contributions to explaining the dependent variable because they influence each other. This can cause the regression coefficient estimates to become unstable, and the results may be difficult to interpret. One common way to detect multicollinearity is by examining the VIF (Variance Inflation Factor), where a high VIF value (greater than 10) indicates significant multicollinearity in the model.

Heteroscedasticity Test

Heteroscedasticity is a condition in linear regression where the variance of the errors (error terms) is not constant across the range of independent variable values (Ghozali, 2016). Under normal conditions, the errors in a regression model should have the same variance across all observations. However, when heteroscedasticity occurs, the variance of the errors changes, which can affect the accuracy of the regression coefficient estimates and lead to biased prediction errors. To detect heteroscedasticity, several commonly used methods include graphical tests such as scatter plots and statistical tests like the Glejser test. If the significance value between the independent variable and absolute residuals is greater than 0.05, it is concluded that heteroscedasticity is not present in the model.

Multiple Regression Analysis

Regression analysis aims to test the relationship between one variable and another (Ghozali, 2016). The variable being influenced is called the dependent variable, while the influencing variable is called the independent variable. Regression with one dependent variable and multiple independent variables is called multiple regression. The equation for multiple regression in this study is as follows:

$$Y = \beta 0 + \beta 1\ X1 + \beta 2\ X2 + e$$

Description:
Y = Digital Payment System
B0 = Coefficient
X1 = Trust
β1 = Coefficient Trust
X2 = Perceived Ease of Use
B2 = Coefficient Perceived Ease of Use
e = Error

Coefficient of Determination (R2)

The coefficient of determination is used to measure how well the regression model explains the variation in the dependent variable. The R^2 value ranges from zero to one, with a value close to one indicating that the independent variables explain almost all of the variation in the dependent variable. Generally, the coefficient of determination for cross-sectional data tends to be lower due to significant variations between observations, while

time-series data usually has a higher R^2 value. A high R^2 indicates a good regression model, while a low R^2 suggests a poor model (Ghozali, 2016).

Hypothesis Testing

F Test

The F-test, also known as the model test or ANOVA test, aims to determine the joint effect of all independent variables on the dependent variable. The test is conducted at a significance level of 0.05 (α=5%) (Ghozali, 2016). If $F_1 > F_0$ or p-value < 0.05, then H_0 is rejected, indicating the regression model can be used to test the influence of all independent variables on the dependent variable. If $F_1 < F_0$ or p-value > 0.05, then H_0 is accepted, indicating the model does not yet adequately test the influence of the independent variables on the dependent variable.

T Test

The t-test, also known as the partial test, is used to assess the effect of each independent variable on the dependent variable individually. The test is conducted at a significance level of 0.05 (Ghozali, 2016). If the significance value > 0.05, the hypothesis is rejected (regression coefficient is not significant), indicating that, individually, the independent variable does not significantly affect the dependent variable. If the significance value < 0.05, the hypothesis is accepted (regression coefficient is significant), indicating that, individually, the independent variable significantly affects the dependent variable.

RESULTS AND DISCUSSION

Result

Validity and Reliability Testa

Table 2. Validity Test

Variable	Statement	R_{value}	R_{table}	Description
Trust	Item 1	.864**	0.2656	Valid
	Item 2	.888**	0.2656	Valid
	Item 3	.888**	0.2656	Valid
	Item 4	.906**	0.2656	Valid
	Item 5	.862**	0.2656	Valid
	Item 6	.883**	0.2656	Valid
Perceived Ease of Use	Item 1	.839**	0.2656	Valid
	Item 2	.854**	0.2656	Valid
	Item 3	.892**	0.2656	Valid
	Item 4	.950**	0.2656	Valid
	Item 5	.896**	0.2656	Valid
	Item 6	.913**	0.2656	Valid
	Item 7	.930**	0.2656	Valid
	Item 8	.919**	0.2656	Valid
	Item 9	.887**	0.2656	Valid
	Item 10	.916**	0.2656	Valid
Intention To Use Digital Payment	Item 1	.955**	0.2656	Valid
	Item 2	.958**	0.2656	Valid
	Item 3	.945**	0.2656	Valid
	Item 4	.961**	0.2656	Valid
	Item 5	.934**	0.2656	Valid
	Item 6	.941**	0.2656	Valid

Source: Processed Primary Data, 2025

In the validity test involving 55 respondents, the validity of each questionnaire item is determined by comparing the calculated r value with the table r table. The data were analyzed using SPSS software. According to Table 2, the validity assessment for the variables Trust, Perceived Ease of Use, and Intention to Use Digital Payment shows that all items exceed the table r value of 0.2656, calculated at a degree of freedom (df) of 55 - 2 = 53. This means that all variables have indicators with calculated r values greater than the corresponding table r values. The significance of

each indicator can be seen in the table under the Sig. row. If the Sig. value exceeds 0.05, it indicates that the item of the variable is valid

Reliability Test
Table 3. Reliability Test

Variable	Cronbach's Alpha	Description
Trust	0.943	Reliable
Perceived Ease of Use	0.974	Reliable
Intention To Use Digital Payment	0.977	Reliable

Source: Processed Primary Data, 2025

The results of the reliability test conducted on all the statements of the variables can be seen through the Cronbach's alpha values: Trust with a value of 0.943, Perceived Ease of Use with a value of 0.974, and Intention To Use Digital Payment with a value of 0.977. Based on the reliability value categorization, all variables are considered to have moderate reliability since they are greater than 0.7.

Classical Assumption Test
Normality Test
Table 4. Normality Test Result

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		55
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.48342562
Most Extreme Differences	Absolute	.110
	Positive	.110
	Negative	-.106
Test Statistic		.110
Asymp. Sig. (2-tailed)		.095[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
Source: Processed Primary Data, 2025

A good regression model is marked by residuals that follow a normal distribution. The statistical data in Table 4 shows that the results of the normality test indicate that the residual distribution in this regression analysis complies with normality. This conclusion is supported by the Kolmogorov-Smirnov test statistic of 0.110 and the Asymp. Sig. value of 0.095, which exceeds 0.05. This result confirms that the assumptions required for performing regression analysis are met. Additionally, a visual representation of the normal probability plot is provided in the graph below:

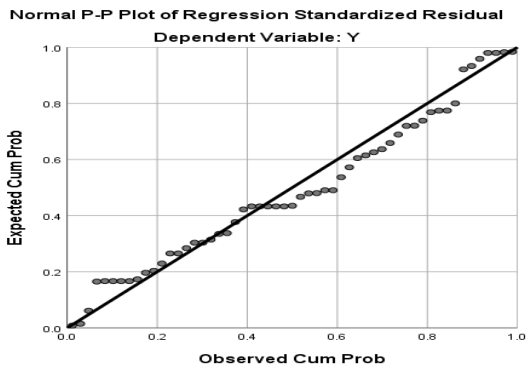


Figure 2. Probability Plot Graph
Source: Processed Primary Data, 2025

From the P-Plot image, it can be observed that the data distribution follows the diagonal line and is scattered around it. Therefore, it can be concluded that the regression model meets the normality assumption.

Multicollinearity Test

Table 5. Multicollinearity Test Result

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	**VIF**
1	Trust	.102	9.810
	Perceived Ease of Use	.102	9.810

a. Dependent Variable: Y

Source: Processed Primary Data, 2025

A regression model is considered free from multicollinearity when the VIF value is below 10 and the tolerance value exceeds 0.1. Based on the testing criteria and the results presented in 5, the tolerance values are above 0.1, and the VIF values are below 10. This indicates that there is no multicollinearity problem among the three independent variables used.

Heteroscedasticity Test

Table 6. Glejser Heteroscedasticity Test Results

Coefficients[a]

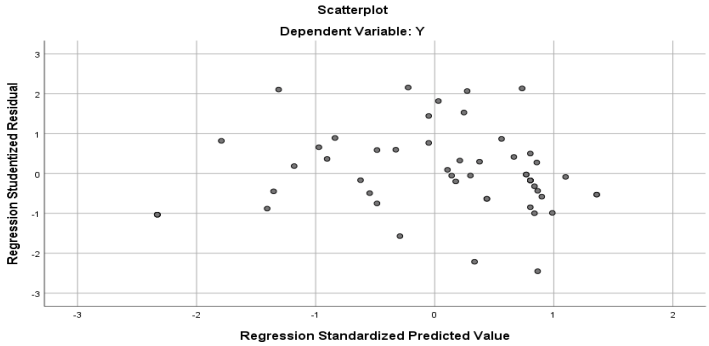
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	**Std. Error**	**Beta**	**t**	**Sig.**
1	(Constant)	1.589	.447		3.556	.001
	Trust	.047	.063	.318	.748	.458
	Perceived Ease of Use	-.042	.037	-.486	-1.146	.257

a. Dependent Variable: ABSRES

Source: Processed Primary Data, 2025

A good regression model shows unequal variation between the residuals of one observation and another. The heteroscedasticity test conducted using the glejser method assesses the presence or absence of heteroscedasticity by checking the Sig. value in Table 4.9. In the Spearman test, the Sig. value in the table should be greater than 0.05. Thus, the regression model can be considered free from heteroscedasticity because the Sig. value for this regression model is 0.458 for Trust and 0.257 for Perceived Ease of Use. Therefore, this model can be used to predict Intention to Use Digital Payment based on the Trust and Perceived Ease of Use variables.

Another way to test for heteroscedasticity is by looking at the Scatterplot between the predicted values of the dependent variable (ZPRED) and the residual values (SRESID). If there is no particular pattern and the points are scattered above and below the zero mark on the Y-axis, heteroscedasticity is not present. The results of the heteroscedasticity test are as follows:



Figures 3. Scatterplot Graph

Source: Processed Primary Data, 2025

Based on Figure 3, it can be seen that the points are scattered around 0 and do not form any clear pattern. Therefore, it can be concluded that there is no issue of heteroscedasticity in this study.

Multiple Linear Regression Analysis

Table 7. Multiple Linear Regression Analysis

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.635	.701		2.331	.024
	Trust	.608	.099	.610	6.147	.000
	Perceived Ease of Use	.218	.058	.375	3.782	.000

a. Dependent Variable: Y

Source: Processed Primary Data, 2025

The regression equation is as follows:

$$\hat{Y} = 1.635 + 0{,}608\ X1 + 0{,}218\ X2$$

1. This regression equation implies that when both Trust and Perceived Ease of Use have values of 0 (or are not factored into the calculation), Intention to Use Digital Payment would have a base value of 1.635.
2. The regression coefficient for the Trust variable is 0.608, meaning that if Trust increases by one unit, Intention to Use Digital Payment is expected to increase by 0.608 units, assuming Perceived Ease of Use remains constant.
3. The regression coefficient for Perceived Ease of Use is 0.218, indicating that if Perceived Ease of Use increases by one unit, Intention to Use Digital Payment would increases by 0.218 units, assuming Trust remains constant.

R Square Test

Table 8. R Square Test

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.974[a]	.948	.946	1.512

a. Predictors: (Constant), X2, X1

b. Dependent Variable: Y

Source: Processed Primary Data, 2025

Table 8 indicates that the R^2 value for the variables Trust (X1) and Perceived Ease of Use (X2) on Intention to Use Digital Payment (Y) shows an effect with a determination value of 0.948, or 94.8%. This figure implies that Trust (X1) and Perceived Ease of Use (X2) together influence Intention to Use Digital Payment (Y) by 94.8%, while the remaining 5.2% is influenced by other variables.

Hypothesis Testing

F Test

Table 9. F Test

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2155.352	2	1077.676	471.592	.000[b]
	Residual	118.830	52	2.285		
	Total	2274.182	54			

a. Dependent Variable: Y

b. Predictors: (Constant), X2, X1

Source: Processed Primary Data, 2025

From Table 9, it is evident that the Sig value is 0.000, which is less than 0.05, and the Fcalculated (471.592) is greater than the Ftable (3.175). Therefore, H0 is rejected, indicating that the regression coefficients are significant. Thus, it can be concluded that there is a significant collective effect of the Trust and Perceived Ease of Use variables on

Intention to Use Digital Payment Dana user in Manado. This significance is further evaluated through the coefficient of determination test, as presented below.

T Test

Table 10. T Test

Model		Sig.	Status
1	(Constant)	.024	
	Trust	.000	Significant
	Perceived Ease of Use	.000	Significant

Source: Processed Primary Data, 2025

Based on Table 10, the following interpretations can be made:

1. The results of hypothesis testing 1 show a significance value of 0.000, which is less than 0.05, and a t-value of 6.147 with a positive value. This indicates that H1 is accepted, meaning that Trust has a positive and significant effect on Intention to Use Digital Payment.
2. The results of hypothesis testing 2 show a significance value of 0.000, which is less than 0.05, and a t-value of 3.782 with a positive value. This indicates that H2 is accepted, meaning that Perceived Ease of Use has a positive and significant effect on Intention to Use Digital Payment.

Discussion

The Influence of Trust on Intention to Use Digital Payment Dana user in Manado

The result indicates a positive influence of Trust on Intention to Use Digital Payment Dana user in Manado, demonstrating that higher Trust is associated with improved Intention to Use Digital Payment. Trust is a dominant factor that affects behavioral intention to use the service, indicating that the level of consumer trust in a brand significantly influences their decision to transact or use a digital payment application. Manalu et al. (2022) defines trust as the brand's ability to be trusted, built on the belief that the product can fulfill its promised value and that the brand has good intentions towards its consumers. This suggests that brand trust, including in the context of digital payment systems, functions to increase consumers' intention to use the payment system. In other words, the higher the level of consumer trust in the digital payment system, the greater the likelihood that they will use it repeatedly. Moreover, trust in digital payment systems like DANA is crucial because it reduces perceived risks associated with online transactions, such as concerns over security breaches or fraud. As users feel more confident that their financial information and transactions are protected, their willingness to engage with the platform increases. This also highlights the need for continuous improvements in security features and clear communication about privacy policies by the platform, which would further enhance user trust and, in turn, drive usage. The findings of this study are consistent with previous research, such as Poudel et al. (2023), which also identified a positive relationship between Trust and Intention to Use Digital Payment. Based on both quantitative data and theoretical insights, the author concludes that Trust has a positive and significant impact on Intention to Use Digital Payment Dana user in Manado.

The Effect of Perceived Ease of Use on Intention to Use Digital Payment Dana user in Manado

The result confirms that the value is significant. This indicates that there is an effect of Perceived Ease of Use on Intention to Use Digital Payment Dana user in Manado. In other words, there is a positive effect of Perceived Ease of Use on Intention to Use Digital Payment Dana user in Manado, meaning that the higher the Perceived Ease of Use, the higher the Intention to Use Digital Payment. Perceived ease of use is a crucial factor influencing users' attitudes and intentions to adopt and use technology, as highlighted by Chawla & Joshi (2020). Perceived ease of use has a significant and positive effect on users' intentions, particularly in applications like e-wallets, where ease of use drives continued engagement (Reddy & Rao, 2019). Consumers tend to develop more positive attitudes toward systems they perceive as easy to use, and this perception significantly affects their intention to adopt technology (Davis et al., 1989). Ariningsih et al. (2022) also emphasize that the perception of ease of use is a vital element in shaping consumers' decisions, especially in contexts like e-commerce, where ease of use can directly influence purchasing intentions. Digital payment systems benefit from this dynamic, as users are more inclined to adopt technologies that do not require significant learning or effort. Intuitive, user-friendly systems enhance users' willingness to engage with them, creating a positive feedback loop where ease of use enhances intention to use (Venkatesh & Davis, 2000). This study also supports previous research, such as Manalu et al. (2022) study, which found a positive relationship between Perceived Ease of Use and Intention To Use Digital Payment. Based on the

quantitative data and the discussed theories, the author concludes that Perceived Ease of Use has a significant positive effect on Intention to Use Digital Payment Dana user in Manado.

The Effect of Trust and Perceived Ease of Use on Intention to Use Digital Payment Dana user in Manado

This result confirms that the value is significant. This indicates that there is an effect of Trust and Perceived Ease of Use on Intention to Use Digital Payment Dana user in Manado. Trust plays a high role in reducing perceived risks, such as concerns over security and fraud, thereby enhancing users' confidence in engaging with the platform. When users trust that their financial information is secure, they are more likely to use the platform regularly, a finding consistent with Manalu et al. (2022), who emphasized that trust in a brand leads to increased usage. Meanwhile, Perceived Ease of Use contributes by making the platform easy and intuitive, which lowers the barrier to entry for users. Chawla & Joshi (2020), technologies that are easy to navigate and do not require significant learning are more likely to be adopted and used frequently. When both trust and ease of use are combined, they create a synergistic effect that enhances users' intentions to continue using DANA. This positive feedback loop where trust strengthens user engagement and ease of use reinforces trust further solidifies users' commitment to the platform. Platforms that are both trustworthy and user-friendly experience higher rates of adoption and sustained usage. Therefore, for DANA to increase its market share in Manado, it must continue focusing on enhancing security measures to build trust while ensuring a seamless, intuitive experience to maintain ease of use. These combined efforts will likely lead to greater adoption and long-term user engagement. This study also supports previous research, such as Ariningsih et al. (2022) which found a simultaneous relationship between Trust and Perceived Ease of Use on Intention to Use Digital Payments. Based on the quantitative data and the discussed theories, the author concludes that Trust and Perceived Ease of Use has a significant positive effect on Intention to Use Digital Payment Dana user in Manado.

CONCLUSION AND RECOMMENDATION

Conclusion

1. There is a significant influence between the Trust variable and Intention to Use Digital Payment. This influence shows that a higher Trust will improve Intention to Use Digital Payment Dana user in Manado. The higher the Trust, the higher the Intention to Use Digital Payment.
2. There is a significant influence between the Perceived Ease of Use variable and Intention to Use Digital Payment. This influence indicates that the higher the Perceived Ease of Use, the higher the Intention to Use Digital Payment Dana user in Manado. The higher the Perceived Ease of Use experienced by customer, the higher the Intention to Use Digital Payment.
3. There is a simultaneous influence between Trust and Perceived Ease of Use on Intention to Use Digital Payment Dana user in Manado. The influence of Trust and Perceived Ease of Use on Intention to Use Digital Payment is 0.948. This value indicates a strong relationship between Trust, Perceived Ease of Use, and Intention to Use Digital Payment Dana user in Manado, as explained through the theories applied in this study. Trust and Perceived Ease of Use can explain 94.8% of Intention to Use Digital Payment Dana user in Manado, while the remaining 5.2% is influenced by other variables not included in this study.

Recommendation

Based on the conclusions drawn, the following suggestions are offered:

1. The significant role that trust plays in influencing the intention to use DANA, it is crucial for DANA to continuously improve its security features. This could include strengthening data protection mechanisms, offering fraud prevention tools, and clearly communicating privacy policies to users. Building stronger trust with users will likely increase engagement and long-term usage of the platform. Additionally, regular updates and transparent communication regarding security measures will reassure users, ultimately contributing to greater adoption rate.
2. Perceived ease of use significantly affects users' intentions to engage with DANA, further enhancing the app's user interface (UI) to make it even more intuitive could encourage more people to adopt and use the platform. Simplifying complex features, offering tutorial guides, and ensuring the platform remains responsive across various devices can improve overall user experience. By focusing on seamless and easy-to-understand interactions, DANA can attract more users.
3. It would be beneficial to explore additional variables like promotion or social influence that could explain this remaining variance. Conducting further regression analyses could help identify other critical drivers of usage

and inform strategies for improving both the user experience and customer loyalty. This comprehensive approach would further increase DANA's effectiveness in driving engagement and ensuring long-term success in Manado.

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