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The Effect of Perceived Risk, Perceived Ease of Use, Perceived Usefulness, and Security on the Intention to Use the DANA E-Wallet in Samarinda City

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ABSTRACT
The purpose of this study is to examine how Samarinda City residents' intentions to use the DANA e-wallet are influenced by perceived risk, considered ease of use, perceived utility, and perceived security. Multiple linear regression analysis was carried out using SPSS version 27 as part of an explanatory research strategy that was quantitative in nature. A questionnaire using a five-point Likert scale (1–5) was used to gather data from 100 respondents. The data was then examined for validity and reliability. The findings show that the intention to use the DANA e-wallet is significantly influenced by perceived risk, perceived utility, perceived simplicity of use, and perceived security. Concurrently, these four factors also significantly impact Samarinda City residents' intentions to utilize the DANA e-wallet.

INTRODUCTION

The rapid advancement of technology has driven the emergence of various innovations, including in digital payment systems. Technological progress and digitalization have transformed people's transactional behavior, shifting from cash-based payments to electronic (*cashless*) payments that can be conveniently conducted through smartphones. This transformation reflects changes in consumer behavior, with individuals increasingly relying on digital technology to carry out their daily financial transactions (Dinda et al., 2024). In Indonesia, there are two primary transaction systems: cash and cashless payments. While cash transactions have long been the dominant method of payment, there has been a gradual shift toward cashless systems due to their greater security, convenience, and efficiency. This transition has been driven by financial technology (fintech) companies through various innovations, one of which is the electronic wallet (e-wallet).

An e-wallet is a digital wallet application designed to facilitate cashless transactions. Through smartphones, users can store digital funds, make payments, shop online, and transfer money without the need for physical cash. The increasing popularity of e-wallets can be attributed to the convenience, practicality, and speed they offer in conducting financial transactions (Mukaromah & Octaviana, 2025). Along with rapid technological advancements, e-wallets have become increasingly popular and are now one of the dominant payment methods in Indonesia, alongside bank transfers, QRIS, and credit cards. Today, various types of e-wallets are available, and their use has been widely adopted across different segments of society as an alternative payment method. The e-wallet industry in Indonesia has experienced significant growth over the past few years. Currently, there are 38 e-wallet providers officially licensed by Bank Indonesia, including GoPay, ShopeePay, OVO, LinkAja, and DANA. The widespread adoption of e-wallets reflects the growing preference for digital payment solutions that offer convenience, efficiency, and accessibility in everyday transactions. The download figures of e-wallet applications are shown in the following Figure 1.

E-Wallet	Number of Downloads
DANA	100 Million
OVO	50 Million
Gopay	10 Million
Shopeepay	5 Million
DOKU	1 Million

Figure 1. E-Wallet Downloads on the Google Play Store

Based on Figure 1, the number of e-wallet application downloads on the Google Play Store can be observed. The table shows that DANA ranks first with the highest number of downloads, reaching 100 million. It is followed by OVO in second place with 50 million downloads, while GoPay ranks third with 10 million downloads. ShopeePay occupies the fourth position with 5 million downloads, and DOKU ranks last with 1 million downloads. These figures indicate that DANA is the most widely used e-wallet in Indonesia. Based on the existing trend, the number of DANA e-wallet users is projected to continue growing in line with the increasing adoption of digital payment systems.

The DANA application provides users with a sense of security when sharing personal information, as their data are perceived to be protected and the safety of funds during transactions is ensured. As a result, these security assurances encourage consumers' intention to use the application (Fahlepi et al., 2023). Advancements in science and technology have required government bureaucracies to adapt by implementing digital governance. Governments are expected to continuously develop innovative approaches to digital-based public service interactions, one of which is through collaboration with digital wallet providers such as DANA. These collaborations support various sectors, including micro, small, and medium enterprises (MSMEs), e-parking systems, waste collection fee payments, and other public services. The primary objective is to provide greater convenience for MSMEs, foster local talent development, create employment opportunities, and ultimately contribute to improving the economic well-being of the community (Aksenta et al., 2024). Based on these phenomena, the researcher is interested in analyzing the factors influencing the use of e-wallets, particularly DANA, in Samarinda City, where its adoption is expected to continue increasing over time.

The continued adoption of the DANA e-wallet is influenced by several factors, including low perceived risk, ease of use, perceived usefulness, and a high level of security. These factors encourage users' intention to use the DANA e-wallet on an ongoing basis. Usage intention refers to an individual's willingness to continuously use a particular technology and is influenced by various factors, including the perception of low risk associated with its use (Desita & Dewi, 2022). The risk dimension in the use of the DANA application is reflected in users' concerns regarding security when entering their PIN during the initial stage of using the application (Rambe & Bangsawan, 2023). Another important factor is perceived ease of use, as technologies that are easy to operate are more likely to be continuously used by their users. In the context of DANA, some user reviews indicate that the e-wallet can be difficult to access and operate. Furthermore, there is a gap between users' expectations of technology which should be flexible, accessible anytime and anywhere, and easy to use and the actual experience perceived by users (Purnama & Sari, 2022).

Previous studies have reported inconsistent findings regarding the factors influencing the intention to use the DANA e-wallet. Research conducted by Syifa Alhusna et al., (2024) found that perceived risk has a significant effect on the intention to use the DANA e-wallet. This finding is consistent with the study by Indriani & Asih (2024) which also concluded that perceived risk significantly influences users' intention to use DANA. However, these findings contradict those of Ericaningtyas & Minarso (2021)who reported that perceived risk does not have a significant effect on the intention to use the DANA e-wallet. Similarly, Yulyanto et al., (2024) found that perceived risk does not significantly influence users' intention to use DANA. These contrasting findings suggest that perceived risk does not consistently affect the intention to use the DANA e-wallet. Regarding perceived ease of use, Amelia et al., (2022) discovered that it significantly affects the desire to utilize e-wallet services. In contrast, Riri et al., (2025) found that the desire to utilize e-wallets is not greatly impacted by perceived ease of use. These results suggest that there is still uncertainty about the impact of perceived ease of use on the intention to use e-wallets. With respect to perceived usefulness, Fitri et al., (2024) discovered that the desire to utilize e-wallets is strongly influenced by perceived utility. This result is supported by Panggabean et al., (2023) who concluded that perceived usefulness has a significant influence on the use of the DANA e-wallet. However, Andi et al., (2023) found that the intention to utilize DANA is not significantly impacted by perceived utility. These contradictory findings suggest that consumers' intentions to use the DANA e-wallet are not always significantly impacted by perceived utility. Furthermore, regarding perceived security, studies conducted by Panggabean et al., (2023) and Indriani & Asih (2024) discovered that the intention to use the DANA e-wallet is strongly influenced by security. Conversely, Andi et al., (2023) found that perceived security did not have a substantial influence on e-wallet usage intention. Consequently, these results imply that the impact of security on the desire to use the DANA e-wallet is still not consistent across several research.

According to the preceding debate, prior research has shown that there are still unanswered questions about the variables affecting the desire to use the DANA e-wallet. Further study is necessary due to the conflicting results, especially the substantial and insignificant correlations among the factors studied in earlier studies. Thus, employing consumers in Samarinda City as research subjects, this study aims to investigate the DANA digital wallet by concentrating on the impacts of perceived danger, considered ease of use, perceived utility, and perceived security. This study is to further analyze the impact of perceived danger, perceived simplicity of use, perceived utility, and perceived security on the intention to use the DANA e-wallet in Samarinda City, taking into account the phenomena and difficulties mentioned above.

LITERATURE REVIEW

E-Wallet

The electronic wallet is one of the key breakthroughs fueled by the growth of financial technology, or fintech. With the help of this digital payment solution, consumers may safely keep electronic funds and carry out a variety of financial operations, including as money transfers, payments, and online purchases of goods and services. By utilizing smartphones and internet connectivity, e-wallets allow users to perform transactions conveniently anytime and anywhere. In addition to enhancing payment efficiency, e-wallets provide easier access to a wide range of financial services without requiring users to visit financial institutions physically. As a result, the growing adoption of e-wallets has contributed to a shift in consumer transaction behavior from cash-based payments to digital payment systems (Aprianti et al., 2026).

DANA

DANA is one of the leading digital wallet platforms in Indonesia and has experienced rapid user growth in recent years. The number of users increased by 23% in 2023, reaching approximately 170 million users. This figure further grew to 190 million users in 2024 and is projected to reach around 200 million users in 2025. The integration of DANA with major banks, including Bank Syariah Indonesia, Bank Central Asia, Bank Rakyat Indonesia, and Bank Negara Indonesia, enables users to conduct digital transactions more conveniently. Through this integration, users can perform various activities such as online shopping, bill payments, and money transfers efficiently without the need for cash (Quran et al., 2026).

Usage Intention

A person's propensity to regularly embrace and utilize a certain technology based on their attitudes and motives is referred to as use intention (Islamiah et al., 2020). In the context of e-wallets, usage intention is reflected in users' willingness to continue using the service, increase the frequency of its use, and recommend it to others. In the digital era, a high level of usage intention not only indicates the convenience and ease of conducting transactions but also reflects a modern lifestyle. E-wallets are no longer merely payment instruments; they have become symbols of practicality and efficiency in supporting cashless transactions through smartphones.

Risk

Perceived risk refers to users' assessment of the potential losses or uncertainties associated with making a purchase decision, whether consciously or unconsciously. In the context of digital transactions, perceived risk is one of the key factors influencing users' intention to use technology. The higher the level of perceived risk, the lower the likelihood that users will adopt and utilize information technology for conducting digital transactions (Mahardani & Harini, 2026).

Ease of Use

Perceived ease of use is one of the primary factors influencing technology acceptance. This concept refers to an individual's belief that a system or technology can be learned and operated easily without requiring significant effort. In the context of electronic wallets, perceived ease of use is an important aspect that should be considered by service providers, as applications that are easier to use are more likely to be adopted and continuously utilized by users. Consequently, ease of use becomes one of the primary considerations for consumers when selecting an e-wallet service (Ainun & Iman Santoso, 2026).

Usefulness

Perceived usefulness is the extent to which an individual believes using a certain technology will improve performance, increase productivity, and provide more value in finishing tasks. As a result, it is widely accepted that perceived utility is one of the main variables driving technology adoption research (Lestari et al., 2026).

Security

Security is associated with the protection of user data from threats such as unauthorized access, misuse, and information leakage (Li et al., 2023). In the context of electronic wallet services, security is a critical factor influencing users' trust and adoption of the platform. It encompasses the protection of personal privacy as well as the prevention of digital crimes, including fraud, malware attacks, and data misuse. E-wallet providers generally implement various security technologies and procedures to safeguard users' information and transactions. When the perceived level of security meets users' expectations, they are more likely to feel safe and comfortable using the service. Therefore, security plays an essential role in maintaining system integrity and enhancing users' intention to use e-wallet applications.
The research hypotheses are as follows:

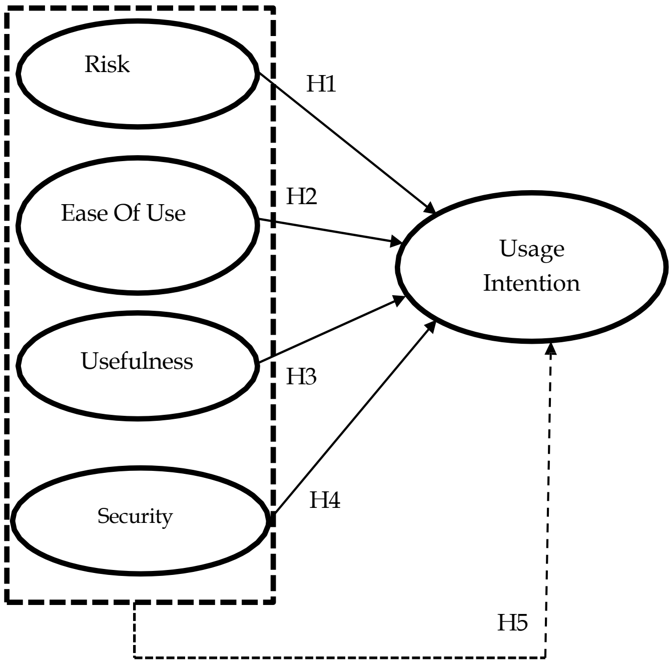

Figure 2. Conceptual Framework

H1: Perceived risk is hypothesized to have a significant effect on the intention to use the DANA e-wallet in Samarinda City.
H2: Perceived ease of use is hypothesized to have a significant effect on the intention to use the DANA e-wallet in Samarinda City.
H3: Perceived usefulness is hypothesized to have a significant effect on the intention to use the DANA e-wallet in Samarinda City.
H4: Perceived security is hypothesized to have a significant effect on the intention to use the DANA e-wallet in Samarinda City.
H5: Perceived risk, perceived ease of use, perceived usefulness, and perceived security simultaneously have a significant effect on the intention to use the DANA e-wallet in Samarinda City.

METHODOLOGY

Multiple linear regression analysis was used in this study's quantitative methodology. Instrument testing, traditional assumption testing, multiple linear regression analysis, hypothesis testing, correlation coefficient analysis, and the coefficient of determination (R2) were used to examine the data. One hundred DANA e-wallet users from Samarinda City, spanning a range of ages, professions, and backgrounds, served as the research participants. The purpose of this study was to examine consumers' intentions to utilize the DANA e-wallet.

RESULT AND DISCUSSION

Validity Test

Variable	Item	r-value	r-table	Sig. Value	Remark
Perceived Risk (X1)	X1.1	0.806	0.1966	0.001	Valid
	X1.2	0.817	0.1966	0.001	Valid
	X1.3	0.772	0.1966	0.001	Valid
Perceived Ease of Use (X2)	X2.1	0.871	0.1966	0.001	Valid
	X2.2	0.870	0.1966	0.001	Valid
	X2.3	0.777	0.1966	0.001	Valid
Perceived Usefulness (X3)	X3.1	0.748	0.1966	0.001	Valid
	X3.2	0.793	0.1966	0.001	Valid
	X3.3	0.806	0.1966	0.001	Valid
	X3.4	0.848	0.1966	0.001	Valid
	X3.5	0.813	0.1966	0.001	Valid
Perceived Security (X4)	X4.1	0.917	0.1966	0.001	Valid
	X4.2	0.892	0.1966	0.001	Valid
	X4.3	0.908	0.1966	0.001	Valid
Intention to Use (Y)	Y1	0.847	0.1966	0.001	Valid
	Y2	0.874	0.1966	0.001	Valid
	Y3	0.823	0.1966	0.001	Valid

Figure 3. Validity Testing

Every questionnaire item had computed correlation coefficients (r-values) higher than the crucial r-table value of 0.1966, as shown in Figure 3. Furthermore, every significance value is 0.001, which is less than the 0.05 significance limit. As a result, all metrics used to gauge perceived risk, perceived usefulness, perceived security, perceived ease of use, and intention to use are regarded as legitimate and appropriate for additional examination.

Reability Test

No.	Variable	Cronbach's Alpha	Critical Value	Remark
1	Perceived Risk (X1)	0.716	0.60	Reliable
2	Perceived Ease of Use (X2)	0.783	0.60	Reliable
3	Perceived Usefulness (X3)	0.861	0.60	Reliable
4	Perceived Security (X4)	0.888	0.60	Reliable
5	Intention to Use (Y)	0.805	0.60	Reliable

Figure 4. Reliability Test Results

Based on Figure 4, all research variables have Cronbach's Alpha values greater than the critical value of 0.60. The Cronbach's Alpha values range from 0.716 to 0.888, indicating satisfactory internal consistency among the questionnaire items. Therefore, the instruments used to measure Perceived Risk, Perceived Ease of Use, Perceived Usefulness, Perceived Security, and Intention to Use are considered reliable and suitable for further statistical analysis.

Normality Test

One-Sample Kolmogorov-Smirnov Test

Description	Value
N	100
Mean	0.0000000
Std. Deviation	0.82049316
Absolute Difference	0.081
Positive Difference	0.081
Negative Difference	-0.041
Test Statistic	0.081
Asymp. Sig. (2-tailed)	0.099
Monte Carlo Sig. (2-tailed)	0.102
Lower Bound (99% CI)	0.094
Upper Bound (99% CI)	0.110

Figure 5. Normality Test Results

The One-Sample Kolmogorov-Smirnov test yielded a Monte Carlo Sig and an Asymp. Sig. (2-tailed) value of 0.099 based on Figure 5. (2-tailed) value of 0.102. The residuals are normally distributed since both significance values above the significance level of 0.05. The data are therefore appropriate for additional regression analysis as the multiple linear regression model's normalcy requirement is met.

Multiple Lininer Regression Test

Variable	Standardized Coefficients (Beta)	Sig.
Perceived Risk (X1)	0.332	0.001
Perceived Ease of Use (X2)	0.325	0.001
Perceived Usefulness (X3)	0.179	0.026
Perceived Security (X4)	0.215	0.001

Figure 6. Multiple Linear Regression Analysis Results

All independent factors exhibit positive standardized regression coefficients, as shown in Figure 6, suggesting that they have a favorable impact on the desire to use the DANA e-wallet. The greatest standardized coefficient is for perceived risk ($\beta = 0.332$, $p = 0.001$), followed by perceived usefulness ($\beta = 0.179$, $p = 0.026$), perceived ease of use ($\beta = 0.325$, $p = 0.001$), and perceived security ($\beta = 0.215$, $p = 0.001$). The desire to use the DANA e-wallet is significantly positively impacted by perceived risk, perceived ease of use, perceived usefulness, and perceived security, all of which have significance values less than 0.05. The most significant factor influencing consumers' intentions to use the DANA e-wallet in Samarinda City among these factors is perceived risk.

Partial Hypothesis Testing

No.	Variable	t-value	t-table	Sig. Value	Remark
1	Perceived Risk (X1)	5.384	1.661	0.001	Significant
2	Perceived Ease of Use (X2)	4.264	1.661	0.001	Significant
3	Perceived Usefulness (X3)	2.257	1.661	0.026	Significant
4	Perceived Security (X4)	3.530	1.661	0.001	Significant

Figure 7. Partial Hypothesis Testing Results (t-test)

Figure 7 shows that all independent variables have significant values less than 0.05 and t-values higher than the essential t-table value of 1.661. As a result, the desire to utilize the DANA e-wallet is significantly impacted by each independent variable. In particular, desire to use is significantly impacted by perceived risk (t = 5.384, p = 0.001), which supports H1. H2 is supported by the strong impact of perceived ease of use (t = 4.264, p = 0.001) on intention to use. H3 is supported by the considerable impact of perceived usefulness (t = 2.257, p = 0.026) on intention to utilize. Similarly, H4 is supported by the strong impact of Perceived Security (t = 3.530, p = 0.001) on intention to use. These findings indicate that these variables are important determinants of user intention to use the DANA e-wallet in Samarinda City.

Simultaneous Hypothesis Testing

F-table	F-value	Sig. Value	Remark
2.47	112.462	0.001	Significant Effect

Figure 8. Simultaneous Hypothesis Testing Results (F-test)

Based on Figure 8, the calculated F-value is 112.462, which is far higher than the crucial F-table value of 2.47. Additionally, the significance value of 0.001 exceeds the significance criterion of 0.05. These results demonstrate that perceived danger, perceived ease of use, perceived utility, and perceived security all have a substantial impact on Samarinda City residents' propensity to use the DANA e-wallet. As a consequence, H5 is supported and the regression model is statistically significant. The results indicate that users' intention to utilize the DANA e-wallet is significantly influenced by the four independent factors taken together.

Correlation Coefficient Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.909	0.826	0.818	0.838

Figure 9. Correlation Coefficient Test Results (R)

Based on Figure 9, the correlation coefficient (R) is 0.909. This value indicates a very strong positive relationship between the independent variables (Perceived Risk, Perceived Ease of Use, Perceived Usefulness, and Perceived Security) and the dependent variable (Intention to Use). According to the correlation coefficient interpretation criteria, an R value between 0.80 and 1.00 indicates a very strong relationship. Therefore, the independent variables collectively have a very strong association with users' intention to use the DANA e-wallet in Samarinda City. Furthermore, the model has an R Square value of 0.826 and an Adjusted R Square value of 0.818, indicating a high level of explanatory power.

Coefficient of Determination Test (R^2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.909	0.826	0.818	0.838

Figure 10. Coefficient of Determination Test Results (R^2)

The independent variables of perceived risk, perceived ease of use, perceived usefulness, and perceived security account for 82.6% of the variation in the intention to use the DANA e-wallet, according to Figure 10's coefficient of determination (R^2), which is 0.826. In the meanwhile, additional variables not included by the regression model account for the remaining 17.4%. The Adjusted R Square score of 0.818 shows that the model still accounts for around 81.8% of the variation in the dependent variable after controlling for the number of predictors. These findings imply that the chosen independent variables significantly contribute to the explanation of users' desire to use the DANA e-wallet in Samarinda City and that the regression model has great explanatory power.

The Effect of Perceived Risk on Intention to Use (H1)

The findings of the hypothesis testing indicate that the intention to use the DANA e-wallet in Samarinda City is significantly influenced by perceived risk. The t-value (5.384) was higher than the t-table value (1.661), and the significance value was 0.001, which is less than 0.05. H1 is therefore approved. The biggest predictor of perceived risk was low security risk (X1.3), with a loading factor of 0.690. These findings reveal that perceived risk, including the chance of balance loss, transaction failure, and security concerns, strongly impacts users' inclination to utilize the DANA e-wallet. An increased intention to utilize the program is linked to a lower perceived danger.

The Effect of Perceived Ease of Use on Intention to Use (H2)

The findings of the hypothesis test indicate that the intention to use the DANA e-wallet in Samarinda City is significantly influenced by perceived ease of use. The t-value (4.264) was more than the t-table value (1.661), and the significance value was 0.001, which is less than 0.05. H2 is therefore approved. With a loading factor of 0.767, the ease of use and flexibility to different transaction demands (X2.2) was the strongest determinant of perceived ease of use. These results suggest that consumers who believe the DANA e-wallet is simple to use, adaptable, and appropriate for a range of transaction activities are more likely to utilize it.

The Effect of Perceived Usefulness on Intention to Use (H3)

Based on the hypothesis testing results, perceived usefulness has a significant effect on the intention to use the DANA e-wallet in Samarinda City. The significance value was 0.026, which is lower than 0.05, while the t-value (2.257) exceeded the t-table value (1.661). Therefore, H3 is accepted. The strongest indicator of perceived usefulness was transaction effectiveness (X3.4), with a loading factor of 0.812. These findings indicate that users are more likely to use the DANA e-wallet when they perceive it as beneficial, effective for transactions, capable of improving productivity, and enhancing their performance in conducting financial activities.

The Effect of Perceived Security on Intention to Use (H4)

Based on the hypothesis testing results, perceived security has a significant effect on the intention to use the DANA e-wallet in Samarinda City. The significance value was 0.001, which is lower than 0.05, while the t-value (3.530) exceeded the t-table value (1.661). Therefore, H4 is accepted. The strongest indicator of perceived security was users' confidence that funds stored in the electronic payment system are secure during transactions (X4.3), with a loading factor of 0.751. These findings indicate that users are more likely to use the DANA e-wallet when they feel confident that their personal information and funds are protected. Therefore, perceived security plays an important role in increasing users' intention to use the DANA e-wallet.

The Effect of Perceived Risk, Perceived Ease of Use, Perceived Usefulness, and Perceived Security on Intention to Use (H5)

The computed F-value was 112.462 based on the F-test findings, which was higher than the essential F-table value of 2.47. Additionally, the significance level of 0.05 was exceeded by the significance value of 0.001. Thus, H5 is accepted, showing that the desire to use the DANA e-wallet in Samarinda City is significantly influenced by perceived danger, perceived ease of use, perceived utility, and perceived security all at the same time. These results imply that a variety of factors impact users' intentions to use the DANA e-wallet. Users' desire to adopt and stick with the program is favorably impacted by lower perceived risk, easier usage, better perceived utility, and stronger perceived security. These elements work together to provide a satisfying user experience, which raises the possibility of ongoing

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

The impact of perceived risk, perceived utility, perceived security, and perceived ease of use on the intention to use the DANA e-wallet in Samarinda City was investigated in this study. The following conclusions can be made in light of the data analysis and research findings discussed in the earlier chapters:

1. Perceived risk has a significant partial effect on intention to use. Lower perceived risk encourages users to continue using the DANA e-wallet.
2. Perceived ease of use has a significant partial effect on intention to use. The ease of learning and using the DANA e-wallet increases users' willingness to continue using the application.
3. Perceived usefulness has a significant partial effect on intention to use. The benefits obtained from using the DANA e-wallet, such as improved transaction efficiency and convenience, encourage continued usage.

4. Perceived security has a significant partial effect on intention to use. Users are more likely to continue using the DANA e-wallet when they feel that their personal information and funds are secure.
5. The simultaneous test results indicate that perceived risk, perceived ease of use, perceived usefulness, and perceived security collectively have a significant effect on intention to use the DANA e-wallet. Therefore, these four variables are important determinants of users' intention to adopt and continue using the DANA e-wallet in Samarinda City.

FURTHER STUDY

It is recommended that future research broaden the geographical scope of this study by including respondents from regions beyond Samarinda City to enhance the generalizability of the results. Furthermore, future studies should consider examining additional variables that may influence users' intention to use e-wallets, thereby offering a more comprehensive understanding of the determinants of e-wallet adoption.

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