

ABSTRAK

Penggunaan aplikasi dompet digital semakin meningkat seiring dengan perkembangan transaksi non-tunai di Indonesia. Salah satu aplikasi yang banyak digunakan adalah DANA. Namun, dalam penggunaannya masih ditemukan beberapa kendala, seperti gangguan sistem, *error* aplikasi, keterlambatan pembaruan data transaksi, dan respon sistem yang kurang cepat. Permasalahan tersebut dapat mempengaruhi kepercayaan dan kepuasan pengguna. Penelitian ini bertujuan untuk menganalisis pengaruh dimensi *End User Computing Satisfaction* (EUCS), yang meliputi *content*, *accuracy*, *format*, *ease of use*, dan *timeliness*, serta variabel kepercayaan terhadap kepuasan pengguna aplikasi DANA di Kabupaten Bangkalan. Penelitian ini menggunakan pendekatan kuantitatif dengan teknik *purposive sampling*. Data diperoleh melalui penyebaran kuesioner kepada 354 responden pengguna aktif aplikasi DANA dan dianalisis menggunakan *Partial Least Squares Structural Equation Modeling* (PLS-SEM) dengan bantuan SmartPLS 4. Hasil penelitian menunjukkan bahwa variabel *content*, *format*, *ease of use*, *timeliness*, dan kepercayaan berpengaruh signifikan terhadap kepuasan pengguna. Sementara itu, variabel *accuracy* tidak berpengaruh signifikan terhadap kepuasan pengguna. Nilai R-Square sebesar 0,674 menunjukkan bahwa model memiliki kemampuan penjelasan yang kuat, karena 67,4% variasi kepuasan pengguna dapat dijelaskan oleh variabel dalam penelitian. Hasil penelitian ini menunjukkan bahwa kepercayaan dan kualitas layanan aplikasi, khususnya dari sisi informasi, tampilan, kemudahan penggunaan, dan ketepatan waktu, menjadi faktor penting dalam membentuk kepuasan pengguna aplikasi DANA.

Kata Kunci: EUCS, DANA, Kepercayaan, Kepuasan Pengguna, PLS-SEM, SmartPLS, WarpPLS

ABSTRACT

The use of digital wallet applications has continued to increase along with the development of cashless transactions in Indonesia. One of the most widely used applications is DANA. However, several problems were still found in its use, such as system disruptions, application errors, delays in updating transaction data, and slow system responses. These problems could affect user trust and satisfaction. This study aimed to analyze the influence of the End User Computing Satisfaction (EUCS) dimensions, which included content, accuracy, format, ease of use, and timeliness, as well as the trust variable on user satisfaction with the DANA application in Bangkalan Regency. This study used a quantitative approach with a purposive sampling technique. Data were obtained through questionnaires distributed to 354 active DANA users and were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the help of SmartPLS 4. The results showed that the content, format, ease of use, timeliness, and trust variables had significant effects on user satisfaction. Meanwhile, the accuracy variable did not have a significant effect on user satisfaction. The R-Square value of 0.674 indicated that the model had strong explanatory power, as 67.4% of the variation in user satisfaction was explained by the variables in this study. The findings showed that trust and application service quality, especially in terms of information, appearance, ease of use, and timeliness, were important factors in shaping user satisfaction with the DANA application.

Keywords: EUCS, DANA, Trust, User Satisfaction, PLS-SEM, SmartPLS