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The Influence of Digital Platform Quality and Security on Decision and Satisfaction through Trust in the DANA Digital Wallet

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ABSTRACT
This research reveals several significant findings related to the factors influencing the use of the Dana digital wallet platform. The study aims to examine the impact of digital platform quality, security on decision-making, and user satisfaction through trust in the Dana digital wallet. The research was conducted among users of the Dana digital wallet application, with 166 respondents as the sample. The research method employed a quantitative approach, specifically a causal associative approach, with research instruments in the form of a Likert scale questionnaire ranging from 1 to 5. Sampling was carried out using a non-probability incidental sampling technique. The analytical approach used SEM-PLS, utilizing Smart-PLS version 4.0. The research results demonstrate that the variables of digital platform quality, security, and trust have a significant direct impact on decision-making. The user decision-making variable has the most dominant direct influence, accounting for 85.6% of user satisfaction. Furthermore, digital platform quality and security significantly influence trust directly. Additionally, digital platform quality and security also have a significant indirect impact on decision-making through trust as a mediating variable.

Keywords: Digital Platforms Quality; User Satisfaction; Security, Trust; Usage Decisions

INTRODUCTION

Technology has rapidly advanced, making all activities easier and faster. It has made it more convenient for people to conduct transactions using the trending payment system of today—cashless transactions through digital payment systems (Maulana & Andari, 2022). One of the service companies providing digital wallet application features for the Indonesian public is the Dana app. The Dana app was created as a digital, cardless, and cashless transaction tool that is easy and practical to use (Wahyuningsih & Nirawati, 2022). The Dana app can be used for payments through barcode scanning, money transfers, e-commerce transactions, paying electricity bills, purchasing phone credit, and more. With the use of the Dana app, transactions become easier, cheaper, safer, and more convenient (Dana, 2023).

In maximizing sales, it is crucial for digital wallet service providers to pay attention to the factors that influence purchasing decisions. These factors may include features that complement consumer activities when using digital wallet services (Kurnia, 2020). One of the factors influencing usage decisions is the quality of the digital platform. Digital platform quality refers to the performance measure of an application in providing features and facilities that align with consumer needs and desires without errors (Muspiha, 2023).

Security refers to the state in which a system is protected against errors, damage, hacking, or theft (Kurnia, 2020). It is ensured through the use of passwords and the maintenance of account confidentiality. These measures are designed to create a sense of safety during transactions, which in turn influences the user's willingness to use the service (Koo & Cuandra, 2022).

Trust is the perception of consumer confidence in an online company to fulfill its obligations and promises in accordance with user expectations (Nurohman et al., 2022). Maintaining the trust of digital wallet users is crucial, as trust forms the foundation for building and sustaining the relationship between service providers and users (Kumbara et al, 2023).

Relevant research conducted by Setiawan et al, (2022), shows that security has a significantly positive effect on the use of the ShopeePay digital wallet. However, this finding contrasts with the study by Sukmawati & Kowanda, (2022), which demonstrates that security does not affect the use of the Gopay e-wallet, despite both being digital transaction platforms. Furthermore, research by Seputri & Yafiz, (2022), demonstrates that trust significantly influences the decision to use digital wallets. In contrast, the study by Graciela & Munari, (2022), states that trust does not significantly impact the decision to use digital wallets.

Based on the phenomenon and theoretical review, the conceptual framework is established as follows:

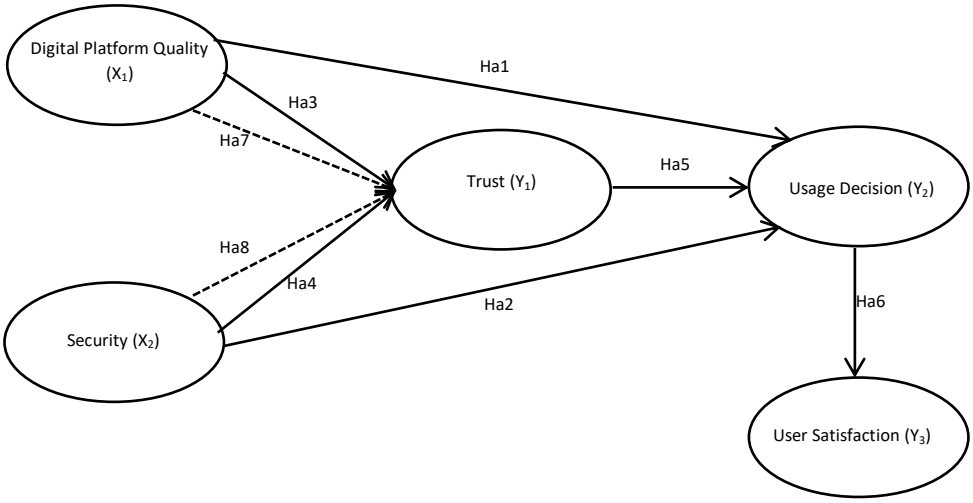

Figure 1. Conceptual Framework

The research hypotheses are established as follows:

H_{a1} : There is an effect of digital platform quality on usage decision.
H_{01} : There is no effect of digital platform quality on usage decision.
H_{a2} : There is an effect of security on usage decision.
H_{02} : There is no effect of security on usage decision.
H_{a3} : There is an effect of digital platform quality on trust.
H_{03} : There is no effect of digital platform quality on trust.
H_{a4} : There is an effect of security on trust.
H_{04} : There is no effect of security on trust.
H_{a5} : There is an effect of trust on usage decision.
H_{05} : There is no effect of trust on usage decision.
H_{a6} : There is an effect of usage decision on user satisfaction.
H_{06} : There is no effect of usage decision on user satisfaction.
H_{a7} : There is an effect of digital platform quality on usage decision through trust as a mediating variable.

H_{07} : There is no effect of digital platform quality on usage decision through trust as a mediating variable.
H_{a8} : There is an effect of security on usage decision through trust as a mediating variable.
H_{08} : There is no effect of security on usage decision through trust as a mediating variable.

METHOD

This study employs a quantitative method with a causal associative approach. The population consists of Dana digital wallet owners registered in Indonesia. This population is classified as infinite, meaning the exact number is unknown (Jaya, 2019). The sample is drawn from Dana digital wallet owners and users who have completed at least one transaction, with the age criterion set at over 17 years. Sampling is conducted using non-probability sampling, specifically incidental sampling. The sample size is determined using the Rule of Thumb method proposed by Hair et al., (2017), which involves multiplying five (5) by the number of indicators. For this study, the calculation is 5 x 30 = 150, setting the minimum sample size at 150. In this research, the sample size is determined to be 166 respondents.

Data collection was conducted using a Likert scale questionnaire (1-5) distributed via Google Forms. Data analysis involved both descriptive and inferential statistical methods, utilizing Structural Equation Modeling (SEM) with Smart-PLS 4.0 as the analysis tool.

RESULTS AND DISCUSSION

1. Descriptive Statistics

Descriptive statistics is a statistical method used to collect, describe, and present data with the aim of providing useful information (Prastowo, 2021).

Table 1. Descriptive Analysis

Variable	N	*Mean*	*Median*	*Minimum*	*Maximum*	*Standard Deviation*
X1.1	166	4.030	4.000	1.000	5.000	0.756
X1.2	166	4.151	4.000	1.000	5.000	0.789
X1.3	166	3.934	4.000	1.000	5.000	0.858
X1.4	166	4.187	4.000	1.000	5.000	0.862
X1.5	166	4.199	4.000	1.000	5.000	0.823
X1.6	166	4.253	4.000	1.000	5.000	0.826
X1.7	166	3.765	4.000	1.000	5.000	0.937
X1.8	166	3.970	4.000	1.000	5.000	0.867
X1.9	166	3.886	4.000	1.000	5.000	0.934
X1.10	166	3.813	4.000	1.000	5.000	0.948
X2.1	166	3.675	4.000	1.000	5.000	0.886
X2.2	166	3.723	4.000	1.000	5.000	0.889
X2.3	166	3.717	4.000	1.000	5.000	0.904
X2.4	166	3.825	4.000	1.000	5.000	0.963
Y1.1	166	3.837	4.000	1.000	5.000	0.816

Variable	N	Mean	Median	Minimum	Maximum	Standard Deviation
Y1.2	166	3.861	4.000	1.000	5.000	0.806
Y1.3	166	4.006	4.000	1.000	5.000	0.861
Y1.4	166	3.970	4.000	1.000	5.000	0.853
Y1.5	166	4.000	4.000	1.000	5.000	0.823
Y1.6	166	3.663	4.000	1.000	5.000	0.826
Y2.1	166	3.819	4.000	1.000	5.000	0.907
Y2.2	166	3.831	4.000	1.000	5.000	0.909
Y2.3	166	3.849	4.000	1.000	5.000	0.882
Y2.4	166	3.789	4.000	1.000	5.000	0.870
Y2.5	166	3.584	4.000	1.000	5.000	1.115
Y3.1	166	3.898	4.000	1.000	5.000	0.935
Y3.2	166	4.000	4.000	1.000	5.000	0.918
Y3.3	166	3.958	4.000	1.000	5.000	0.860
Y3.4	166	3.711	4.000	1.000	5.000	1.030
Y3.5	166	3.861	4.000	1.000	5.000	0.956

Source: Data processed by the researcher (2024).

The research data, obtained from 166 respondents as the sample, shows the highest mean value for the response to item X1.5, which is 4.199. The standard deviation values for each response item do not exceed the mean value, indicating that the data is suitable for further analysis.

2. Validity and Reliability Testing

Reliability testing can be measured using Cronbach's Alpha and Composite Reliability. If Cronbach's Alpha > 0.60 and Composite Reliability > Cronbach's Alpha, it can be concluded that the items on the questionnaire have produced reliable respondent data. Convergent validity can be assessed by checking if the Average Variance Extracted (AVE) is > 0.50. (Joseph F Hair Jr. et al., 2018).

Reliability and Validity Tests on the Questionnaire Data:

Table 2. Validity and Reliability Testing

	Cronbach's alpha	rho_A	Composite reliability	(AVE)
Security (X2)	0.898	0.899	0.929	0.766
Trust (Y1)	0.901	0.902	0.924	0.669
User Satisfaction (Y3)	0.912	0.914	0.935	0.741
Usage Decision (Y2)	0.893	0.899	0.922	0.703
Digital Platform Quality (X1)	0.921	0.924	0.934	0.586

Source: Data processed by the researcher (2024)

The AVE values for each variable are greater than 0.50, which means the indicators for each variable are valid in terms of convergence. Additionally, since Cronbach's Alpha and Composite Reliability values are both greater than 0.70, it can be concluded that each item on the research questionnaire is reliable.

3. Heterotrait-Monotrait Ratio (HTMT)

Discriminant validity can be tested using the HTMT (Heterotrait-Monotrait Ratio) criterion. If the HTMT value is less than 1, it indicates that the discriminant validity is

established. However, if the HTMT value is greater than 1, it suggests that the discriminant validity is not valid (Hair, Jr et al., 2017).

Table 3. Heterotrait-Monotrait Ratio (HTMT)

	Security (X_2)	Trust (Y_1)	User Satisfaction (Y_3)	Digital Platform Quality (Y_2)
Security (X2)				
Trust (Y1)	0.902			
User Satisfaction (Y3)	0.792	0.880		
Usage Decision (Y2)	0.844	0.873	0.946	
Digital Platform Quality (X1)	0.776	0.893	0.839	0.799

Source: Data processed by the researcher (2024)

Based on the HTMT test results shown in Table 3, each research variable has an HTMT value less than 1. Therefore, it can be concluded that the items in this study are valid in terms of discriminant validity.

4. Coefficient of Determination *(R Square)*

The R-Square value indicates the extent to which exogenous variables influence changes in endogenous variables. The results of the determination test, as observed from the R-Square value, show that a higher R-Square indicates that exogenous variables have a greater ability to affect the variability of changes in endogenous variables (Prastowo & Rahmadi, 2023).

Table 4. Coefficient of Determination (R Square)

	R-square	R-square adjusted
Trust (Y1)	0.778	0.775
User Satisfaction (Y3)	0.733	0.732
Usage Decision (Y2)	0.674	0.668

Source: Data processed by the researcher (2024).

In Table 4, the coefficient of determination for the trust variable shows an R-Square value of 0.778 and an adjusted R-Square value of 0.775. This indicates that the combined contribution of digital platform quality and security accounts for approximately 77.5% of the variability in trust. For the user satisfaction variable, the R-Square value is 0.733 and the adjusted R-Square is 0.732, meaning that the decision-making variable contributes approximately 73.2% to the variability in user satisfaction. Meanwhile, the R-Square value for the usage decision variable is 0.674 and the adjusted R-Square is 0.668, indicating that the combined impact of digital platform quality and security accounts for about 66.8% of the variability in usage decisions.

Table 5. Path Coefficients

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Security (X2) → Trust (Y1)	0.468	0.464	0.062	7.500	0.000
Security (X2) → Usage Decision (Y2)	0.333	0.338	0.103	3.228	0.001
Trust (Y1) → Usage Decision (Y2)	0.351	0.345	0.119	2.948	0.003
Usage Decision (Y2) → User Satisfaction (Y3)	0.856	0.858	0.023	37.810	0.000
Digital Platform Quality (X1) → Trust (Y1)	0.486	0.490	0.062	7.822	0.000
Digital Platform Quality (X1) → Usage Decision (Y2)	0.201	0.202	0.074	2.708	0.007

Source: Data processed by the researcher (2024)

5. Direct Effects

Sub-structure 1**:** Direct effects of digital platform quality, security, and trust on usage decision.

a. Effect of Digital Platform Quality on Usage Decision: The original sample value (O) for the effect of digital platform quality on usage decision is 0.201, with a t-statistic of 2.708, which is greater than the Z-score of 1.96, and a p-value of 0.007, which is less than 0.05. Therefore, hypothesis H_{a1} is accepted and H_{01} is rejected. This indicates that the digital platform quality variable has a significant positive effect on the usage decision. Specifically, each one-unit increase in digital platform quality has an average impact of 20.1% on changes in customer usage decisions. This finding is consistent with previous research by Tanjung & Effendy (2022) which demonstrated that digital platform system quality affects customer usage decisions.

b. Effect of Security on Usage Decision: The original sample value (O) for the effect of security on usage decision is 0.333, with a t-statistic of 3.228, which is greater than the Z-score of 1.96, and a p-value of 0.001, which is less than 0.05. Therefore, hypothesis H_{a2} is accepted and H_{02} is rejected. This indicates that the security variable has a significant positive effect on the usage decision. Specifically, each one-unit increase in security has an average impact of 33.3% on changes in customer usage decisions. This finding is consistent with previous research by Acelian & Basri (2021), and Kok, (2023) which demonstrated that security affects consumer decisions in using digital wallet applications.

c. Effect of Trust on Usage Decision: The original sample value (O) for the effect of trust on usage decision is 0.351, with a t-statistic of 2.948, which is greater than the Z-score of 1.96, and a p-value of 0.003, which is less than 0.05. Therefore, hypothesis H_{a5} is accepted and H_{05} is rejected. This indicates that the trust variable has a significant positive effect on the usage decision. Specifically, each one-unit increase in trust has an average impact of 35.1% on changes in customer usage decisions. This finding aligns with previous research by Nawangsari & Karmayanti (2018), and Aisyah & Sesunan, (2023) which stated that trust has a direct effect on e-wallet usage decisions.

The resulting regression equation for sub-structure 1 is as follows:

$$Y_2 = ß_1.X_1 + ß_2.X_2 + ß_3.Y_1 + e \ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots (1)$$

Y_2= 0,201.X_1+0,333.X_2+0,351.Y_1+ e.....(2)

6. Direct Effect:

Sub-Structure 2: The direct effect of digital platform quality and security on trust.

a. The analysis reveals that the original sample value (O) is 0.486, the t-statistic is 7.822 (which is greater than the Z-Score of 1.96), and the p-value is 0.000 (which is less than 0.05). Therefore, hypothesis H_{a3} is supported, and H_{03} is rejected. This indicates that the quality of the digital platform has a significant positive effect on trust. Specifically, each one-unit increase in digital platform quality can affect trust by an average of 48.6%. which found that the quality of the application system significantly impacts trust.

b. The analysis reveals that the original sample value (O) is 0.468, the t-statistic is 7.500 (which exceeds the Z-Score of 1.96), and the p-value is 0.000 (which is less than 0.05). Therefore, hypothesis H_{a4} is supported, and H_{04} is rejected. This indicates that security has a significant positive effect on trust. Specifically, each one-unit increase in security has the potential to impact trust by an average of 46.8%. This result is consistent with the study conducted by Nurhatinah (2018) which found that transaction security significantly influences trust.

Based on the results, the regression equation for Sub-Structure 2 is as follows:

$Y_1 = ß_1.X_1 + ß_2.X_2 + e$..... (3)

$Y_1 = 0{,}484.X_1 + 0{,}468.X_2 + e$..... (4)

7. Sub-Structure 3: Impact of Decision-Making on User Satisfaction

The effect of decision-making on user satisfaction, where the original sample value (O) is 0.856, the t-statistic value is 37.810 > Z-Score 1.96, and the p-value is 0.000 < 0.05, indicates that hypothesis H_{a6} can be accepted and H_{06} rejected. Therefore, it can be concluded that decision-making has a significant positive impact on user satisfaction, where each unit increase in decision-making can lead to an average change in user satisfaction of 85.6%. This result is consistent with the research conducted by Puirih, Mananeke, & Lengkong, (2020), which states that decision-making significantly affects consumer satisfaction.

Thus, the regression equation for Substructure 3 is as follows:

$Y_3 = ß_1.Y_2 + e$..... (5)

$Y_3 = 0{,}856.Y_2 + e$ ..... (6)

Table 1. ***Specific Indirect Effect***

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Digital Platform Quality (X1) -> Trust (Y1) -> Usage Decision (Y2)	0.171	0.169	0.062	2.751	0.006
Security (X2) -> Trust (Y1) -> Usage Decision (Y2)	0.164	0.160	0.061	2.717	0.007

Source: Data processed by the researcher (2024)

8. Indirect Effects

a. The indirect effect of digital platform quality (X_1) on usage decisions (Y_2) through the mediation variable trust (Y_1) yields an original sample value (O) of 0.171, with t-statistic of 2.751 > Z-Score 1.96, and p-value of 0.006 < 0.05. Therefore, hypothesis H_{a7} is accepted and H_{07} is rejected. This indicates that digital platform quality significantly affects usage decisions, with trust acting as a mediating variable.
b. The indirect effect of security (X_2) on usage decisions (Y_2) through the mediation variable trust (Y_1) yields an original sample value (O) of 0.164, with t-statistic of 2.717 > Z-Score 1.96, and p-value of 0.007 < 0.05. Therefore, hypothesis H_{a8} is accepted and H_{08} is rejected. This indicates that security significantly affects usage decisions, with trust acting as a mediating variable.

Discussion

The research results indicate that digital platform quality has a significant positive impact on usage decisions and user trust. Based on statistical analysis, the digital platform quality variable (X1) has the highest average value of 4.253 with a standard deviation of 0.826, reflecting consistently positive perceptions of the platform quality. Additionally, validity and reliability tests show that all variables have an AVE value greater than 0.50 and Cronbach's Alpha values above 0.70, indicating good convergent validity and reliability of the collected data.

The coefficient of determination test reveals that digital platform quality and security variables significantly contribute to user trust and usage decisions. With R-Square values for the trust variable (Y1) at 0.778, usage decision (Y2) at 0.674, and user satisfaction (Y3) at 0.733, these results show that these variables can explain most of the variation in usage decisions and user satisfaction. Specifically, usage decision has a very strong impact on user satisfaction, with a regression coefficient of 0.856, meaning that each unit increase in usage decision can enhance user satisfaction by 85.6%.

Finally, indirect effect tests show that trust acts as a significant mediating variable between digital platform quality and security on usage decisions. The indirect effects of digital platform quality (0.171) and security (0.164) on usage decisions through trust have significant t-statistics, indicating that trust plays a crucial role in mediating the impact of quality and security on usage decisions. These findings emphasize the importance of building trust and ensuring high security to positively influence digital platform usage decisions.

Conclusion

The study demonstrates that the most influential factor affecting the Dana digital wallet platform is the impact of usage decisions on user satisfaction, with an effect size of 85.6%. Additionally, security's impact on usage decisions is significant but lower, at 33.3%. This highlights the importance of security in influencing users' decisions to use the Dana digital wallet. Furthermore, the quality of the Dana digital platform's impact on trust is also significant, with an effect size of 48.6%. The effect of security on trust is significant as well, with an effect size of 46.8%, emphasizing that a high level of security is crucial for building user trust. Trust's impact on usage decisions is 35.1%, showing that user trust affects usage decisions, albeit to a lesser extent. The impacts of digital platform quality and security on usage decisions

through trust are lower, at 20.1% and 33.3%, respectively. These findings reflect the complexity of factors influencing user behavior on the Dana digital platform.

The results suggest recommendations for Dana to enhance consumer usage decisions by focusing efforts on improving the digital platform's quality to make it better and more user-friendly, thus increasing user interest. Additionally, security should be a top priority in the development and operational aspects of the platform to ensure users feel comfortable and safe using a platform with high security. Furthermore, Dana should integrate efforts to build and strengthen customer trust as a core part of its business strategy, as building customer trust can enhance customer loyalty and strengthen the company's market share.

This study contributes to our understanding of the relationships between digital platform quality, security, trust, usage decisions, and user satisfaction. Future research could further explore other factors that might moderate or affect these relationships and identify effective strategies for improving digital platform quality, security, trust, and usage decisions on the Dana digital platform.

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