# Perceived Ease To Use And Perceived Security: In The Fintech Customer Satisfaction Perspective

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***Abstract:***
***Background****: The use of fintech continues to increase, especially in payment services using digital wallets (E-wallet). Various research results report that convenience and safety are the determining factors for customer satisfaction. For this reason, it is important to study more deeply the influence of perceived ease to use and perceived security on customer satisfaction. This study aims to analyze the influence of perceived ease to use and perceived security on DANA e-wallet customer satisfaction. In addition, this study also aims to analyze factors that reflect customer satisfaction, perceived ease to use, and perceived security.*
***Materials and Methods****: This study is a quantitative research, using primary data, survey results from questionnaires given to 96 respondents. The analysis used the Structural Equation Modeling-Partial Least Square (SEM-PLS) approach.*
***Results****: The results of this study show that when perceived ease to use and perceived security are higher, the satisfaction felt by customers will also be higher. In addition, the results of the study also show that the interest in reusing is a factor that strongly describes customer satisfaction. Ease of use of services is the highest factor in describing perceived ease to use. Secrecy is a factor that greatly describes perceived security.*
***Conclusion:*** *Pereived ease to use and perceived security have a positive and significant effect on the satisfaction of e-wallet users in Indonesia. For this reason, it is important for fintech service providers to continue to improve services, especially the ease of operating applications and paying attention to the security of user data.*
***Key Word:*** *Customer Satisfaction; Fintech; Perceived ease to use; Perceived security*

## I. Introduction

Digitalization has a huge impact on the economy. Oxford Economics in 2019 reported that 15% of the total global economy in 2016 came from the digital sector. This is expected to increase by 24.3% by 2025 [1]. In line with global economic trends, the impact of digitalization is also seen on the Indonesian economy. The Ministry of Trade of the Republic of Indonesia, through its press release, reported that in 2022, the value of electronic transactions (e-commerce) in Indonesia increased by 18.7% compared to the previous year [2]. Meanwhile, in 2023, Indonesia ranks sixth as the country with the highest number of startups in the world. Eight Indonesian unicorn companies are engaged in e-commerce and fintech [3].

A report from the Indonesian Fintech Association (AFTECH) shows that fintech in Indonesia is increasing. In 2020, the number of AFTECH members was 302, increasing to 352 in 2021 and to 366 in 2022 [4]. According to [5], "fintech is a new financial industry that applies technology to improve financial activities". Fintech business models or business fields consist of several types. However, in Indonesia, the fintech business sector is dominated by online lending, Digital Financial Innovation and digital payments [4]. For payments using digital wallets, the results of a survey from populix reported that one of the most widely used e-wallets by Indonesians in 2022, besides GoPay, is DANA [6]. DANA has been present as a digital wallet application in Indonesia since 2018 [7].

Fintech is the intersection between technology and financial services [8]. The great enthusiasm of the public in using fintech needs attention so that the sustainability and sustainability of fintech use is maintained. Fintech is a term used for companies that facilitate financial services with technology [9]. Additionally, fintech can be defined as the use of financial technology to automate processes in financial services [10]. Fintech companies are changing the way people pay, send money, borrow, lend and invest. Services are provided through a mobile platform or application so that they are easy to use and have low costs [11]. Several categories of fintech services, namely: lending, payments, international money transfer, personal finance, crowdfunding, equity financing, retail banking, insurance and regulators [12].

One of the fintech services that is often used by the public is payments. This service can be accessed using a digital wallet. The existence of e-wallets makes it easier for consumers to make payments both online

and in an offline environment without bringing a physical wallet. In addition, e-wallets suppress consumers' concerns about the security of online payments [8]. The sustainability of fintech adoption is influenced by customer satisfaction [13]. According to [14], "satisfaction is a person's feelings of pleasure or disappointment that result from comparing a product or service's perceived performance (or outcome) to expectations". Therefore, in increasing customer satisfaction, it is necessary to pay attention to the perception of the performance of the product or service provided as well as the expectations of the customer. One of the important factors that determines the sustainability of fintech use is user/customer satisfaction [13], [15].

Customer satisfaction can be defined as the feeling of pleasure or disappointment felt by a person in response to the results/performance of a product or service [14]. Factors that affect customer satisfaction include: product quality, service quality, emotional, price, and cost [16]. Many factors affect customer satisfaction. Nevertheless, for technology-based products or services, customer satisfaction analysis can use the Technology Acceptence Model (TAM) approach. This approach has been used since 1989, where customer satisfaction is measured using two constructs, namely usability perception and usability perception [17]. Over time, the customer satisfaction approach with the TAM model was modified and expanded by adding new constructs. Some of the constructs added include: perceived risk [18], perceived trust, perceived security and perceived privacy [19]. A number of empirical evidence suggests a positive relationship between service quality and customer satisfaction [20], [21].

The survey results show that there are several reasons why consumers use fintech payments (e-wallets), including convenience, promos, security and convenience [22]. Other survey results reported that the reason why a person chooses to use e-wallet payments instead of cash, is practical and efficient, can transact anywhere, promos are provided and ease of topping up [23]. Considering the results of the survey, in this study, the variables used to predict the satisfaction of DANA e-wallet users are convenience and security variables. Previous research has reported that convenience and security have a positive relationship and impact on customer satisfaction [24]–[28].

There are various research results that report that convenience and security are determining factors for customer satisfaction, so it is considered important to examine more deeply the influence of perceived ease to use and perceived security on customer satisfaction. In addition, it is also necessary to examine the factors that construct the variables of customer satisfaction, convenience and security. Thus, this study aims to (1) analyze the influence of the perception of convenience and security on DANA e-wallet customer satisfaction and (2) analyze factors that reflect customer satisfaction, convenience, and security.

## II. Material And Methods

This research was designed with a quantitative approach using the Structural Equation Modelling-Partial Least Square (SEM-PLS) method. The research model that shows the analyzed variables and their indicators can be seen in Figure 1.
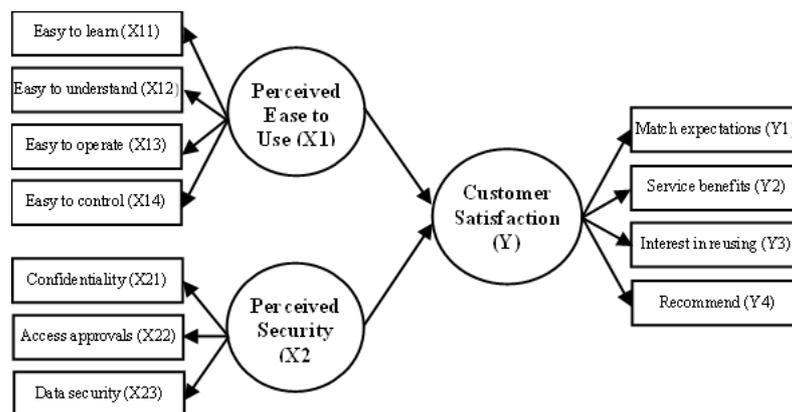


Figure 1. Research Model

The variables or constructs analyzed in this study are the variables of customer satisfaction (Y1), perceived ease to use (X1) and perceived security (X2). Customer satisfaction is an endogenous variable, which is constructed reflexively by indicators of expectation conformity (Y1), service benefit (Y2), interest in reuse (Y3), and recommend (Y4). Furthermore, the perceived ease to use perception variable is constructed reflexively by four indicators, namely easy to learn (X11), easy to understand (X12), easy to use/digest (X13), and easy to master (X14). Meanwhile, the perceived security variable is constructed reflexively by 3 indicators, namely confidentiality (X21), access consent (X22), and data security (X23).

The data analyzed in this study are primary data obtained from the results of the respondents' answers/perceptions survey of the statements contained in the research questionnaire. The survey respondents were taken from the population of DANA e-wallet users in Indonesia. The sample used was 96 respondents with calculations using the Lemeshow formula. The sampling technique uses purposive sampling, with the criteria for DANA e-wallet users for at least 3 months. Perception measurement using the likert scale.

The data analysis in this study uses the Structural Equation Modelling-Partial Least Square (SEM-PLS) approach. The analysis stage consists of (1) evaluation of the research model and (2) hypothesis testing. Model evaluation consists of testing the measurement model (outer model) and testing the structural model (inner model). Measurement model testing is carried out with convergent validity test, discriminant validity test, and reliability test. The structural model test is carried out by evaluating the R-square value. Meanwhile, hypothesis testing was carried out by bootsrap resampling method with t-tests [29], [30].

## III. Result

The analysis of SEM-PLS data in this study was carried out using the help of SmartPLS 3. The results of the data analysis can be described as follows.

1) Evaluation of the research model

The research model was evaluated using measurement model testing (outer model) and structural model testing (inner model). The evaluation of the measurement model includes a convergent validity test, a discriminant validity test and a reliability test. The results of the measurement model analysis can be seen in Figure 2, Table 1 and Table 2.
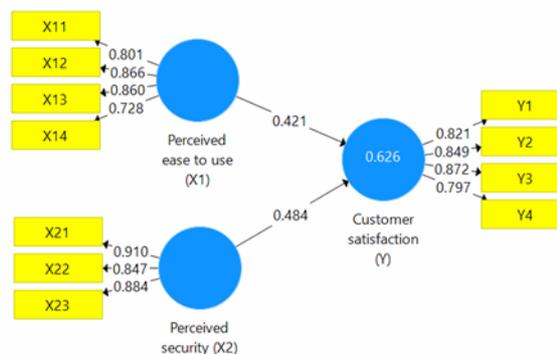


Figure 2. Test output of the measurement model

The convergent validity test refers to the outer loading value of each indicator. Based on the output in Figure 2, it is known that the outer loading value of all indicators reflecting the analyzed variables is greater than 0.5. This shows that all indicators are said to be valid and can reflect each of their variables correctly.

Table 1. The output of the cross laoding value of the indicator of each variable

| Variables \ Indicators | Cross loading | | |
| --- | --- | --- | --- |
| | Perceived ease to use (X1) | Perceived security (X2) | Custumer satisfaction (Y) |
| X11 | **0,801** | 0,435 | 0,503 |
| X12 | **0,866** | 0,408 | 0,576 |
| X13 | **0,860** | 0,464 | 0,571 |
| X14 | **0,728** | 0,403 | 0,545 |
| X21 | 0,363 | **0,910** | 0,537 |
| X22 | 0,517 | **0,847** | 0,598 |
| X23 | 0,488 | **0,884** | 0,702 |
| Y1 | 0,660 | 0,578 | **0,821** |
| Y2 | 0,565 | 0,563 | **0,849** |
| Y3 | 0,511 | 0,653 | **0,872** |
| Y4 | 0,510 | 0,558 | **0,797** |

Meanwhile, the results of the discriminant validity test can be seen from the cross loading value presented in Table 1. Based on the cross loading value presented in Table 1, it is known that the cross loading value of each indicator to its variable is greater than the cross loading value of other variables. Therefore, it can be concluded that each indicator can explain its variables well, compared to the others. Thus, the validity of the discriminator is met. Meanwhile, the results of the reliability test can be seen from the Cronbach's alpha and composite reliability values presented in Table 2. Cronbach's alpha and composite reliability values of each

variable show a number above 0.6. Therefore, it can be concluded that all the variables analyzed in this study are reliable.

Table 2. Cronbach's Alpha and Composite Reliability values of each variable

| Variables | Nilai Cronbach's Alpha | Nilai Composite Reliability |
|---|---|---|
| Perceived ease to use (X1) | 0,830 | 0,888 |
| Perceived security (X2) | 0,856 | 0,912 |
| Customer satisfaction (Y) | 0,855 | 0,902 |

For structural model testing, it can be seen from the R-square value. The results of the data analysis shown in Figure 2 show an R-square value of 0.626. Thus, it can be concluded that the research model created falls into the category of substantial. Overall, it can be stated that the construction of the measurement model in this study is valid and reliable. As for the structural model, it can be declared to be suitable or appropriate.

2) Hypothesis testing

Hypothesis testing was carried out using the bootsrap resampling method by analyzing t-statistical and P-value values. The results of data analysis for hypothesis testing can be seen in Table 3 and Figure 3.

Table 3. Path coeficient, t-statistic and P-value

| Influence of X → Y | Path coeficient | t-statistic | P-value |
|---|---|---|---|
| X1 → Y | 0,421 | 4,887 | 0,000 |
| X2 → Y | 0,484 | 6,146 | 0,000 |

The Path Coeficient, t-statistic and P-value of the exogenous variable (X1 and X2) to the endogenous variable (Y) can be seen in Table 3. Meanwhile, Figure 3 shows the t-statistical value of each indicator on its variables and the t-statistic value of the influence of exogenous variables on endogenous variables.
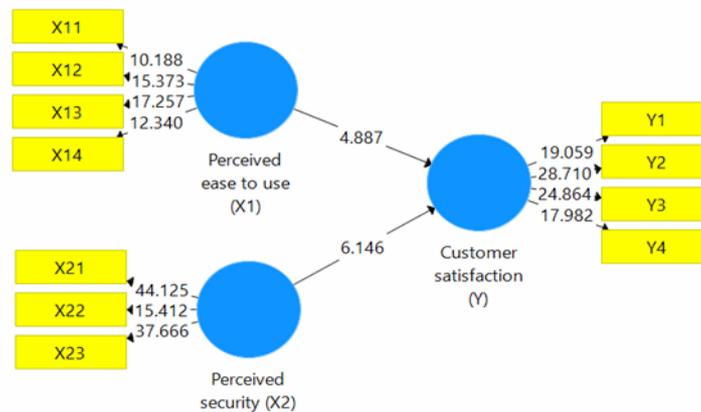


Figure 3. Results of resampling boostrap

Referring to the data analysis output presented in Table 3 and Figure 3, as well as the alpha (α) value of 5% (0.05) and the table t-value of 1.986, the results of the hypothesis test in this study are as follows.

The effect of perceived ease to use on customer satisfaction

The hypothesis statement tested, is H0: perceived ease to use does not have a positive effect on customer satisfaction and Ha: perceived ease to use has a positive effect on customer satisfaction. The statistical t-value was 4.887 and the p-value was 0.000. Because the statistical t-value of the table > t-table (4.887 > 1.986) and the p-value of < α (0.000 < 0.05), H0 is rejected, and Ha is accepted. This means that perceived ease to use has a positive and significant effect on customer satisfaction

The effect of perceived security on customer satisfaction

The hypothesis statements tested were H0: perceived security had no positive effect on customer satisfaction and Ha: perceived security had a positive effect on customer satisfaction. The statistical t-value is 6.146 and the p value is 0.000. Since the statistical t-value of the table > t (6.146 > 1.986) and the p-value of < α (0.000 < 0.05), H0 is rejected, and Ha is accepted. This means that perceived security has a positive and significant effect on customer satisfaction.

## IV. Discussion

Pengaruh perceived ease to use dan perceived security terhadap kepuasan pelanggan

The results of the data analysis show that perceived ease to use has a positive and significant effect on DANA e-wallet customer satisfaction. The higher the perceived ease of use, the higher the satisfaction felt by the user. The results of the survey showed that DANA e-wallets are easy to learn and understand. In addition, the service display is clear and easy to run. The services provided are very useful and help in making payment transactions at any time when needed and have low costs.

The perception felt by customers causes positive emotions, so that users feel comfortable in transactions. The positive emotions felt make users feel more satisfied and want to use the service continuously. It also impacts users' desire to recommend applications and services provided to others. The results of this study are in line with the results of research conducted by ([15], [26]–[28][25], [31]–[33]).

In addition to perceived easa to use, another variable that affects customer satisfaction is perceived security. The results of data analysis show that perceived security has a positive and significant effect on customer satisfaction. The higher the consumer perception of the security of the application used, the higher the satisfaction felt. Security is one of the crucial factors in electronic-based transactions. Therefore, in the use of technology-based applications, it usually provides information about personal data. The information provided has a risk of being misused if the application does not have a qualified security system.

The results of the survey in this study show that DANA e-wallet users' perception of the security of the application and the services provided is relatively high. The User feels that the confidentiality of information as well as user data and transaction data is guaranteed to be secure. In addition, the application provides a guarantee of protection against account misuse with confirmation of the use of the service. The perception of application security creates a feeling of calm and minimizes worries for consumers when using the service. This condition makes consumers feel happy or satisfied with the services provided. The results of this study are in line with the research conducted by ([27], [34][20], [21], [26], [28], [35].

Factors that construct customer satisfaction, perceived ease to use and perceived security

Based on the results of data analysis, it is known that customer satisfaction is reflected by the suitability of expectations, service benefits, interest in reusing and recommending. The test results show that these four factors can accurately reflect customer satisfaction. Interest in reusing is a factor that strongly describes customer satisfaction for DANA e-wallets. This factor is an indication that DANA e-wallet users feel that the services provided by the e-wallet are useful. Users want to use the e-wallet continuously. This is supported by the results of the analysis which shows that customer perception of the benefits of e-wallets is the second highest factor in describing customer satisfaction. The survey results show that the benefits obtained by customers, including the features offered are in accordance with what consumers expect. The expectations built by customers are in accordance with what they get, where DANA e-wallets can meet their needs to make transactions easily and at low costs. In addition, customer satisfaction is reflected in the user's desire to recommend the service to others. Therefore, the service is useful and has attractive promos.

Factors that reflect perceived ease to use, consist of easy to learn, easy to understand, easy to use, and easy to master. The results of the analysis show that these four factors can illustrate the ease of using DANA e-wallets. The easy-to-understand factor is the factor that best describes the ease of use. The survey results show that the instructions for use, how to transact, and the appearance of the application are clear and easy to understand. The second factor that really describes the perception of ease of use is, ease of use. The information obtained from the survey shows that DANA's e-wallet service can be easily used for payments on various platforms and situations. The clear display of the service and user tutorials make it easy for users to learn about the DANA e-wallet. The last factor that illustrates the ease of using DANA e-wallets is that they are easy to master. Since the application is clear and the tutorials are easy to understand, customers feel skilled in using the application without making repeated mistakes.

Meanwhile, perceived security is reflected by three factors, namely confidentiality, access consent, and data security. These three factors can describe the perception of the security of using DANA e-wallets. The most important factor in describing the perception of security is confidentiality. The survey results show that customers feel that the confidentiality of data/identities and transactions carried out is well maintained. In addition, users feel that fund e-wallets have a good data security system that is difficult to hack. The last factor that describes the perception of security is access approval. The application service can only be used with the consent of the user concerned. In addition, there is a guarantee of protection of information on the user's account.

## V. Conclusion

Based on the results of data analysis and discussion, the conclusions of this study are: (1) perceived ease to use and perceived security have a positive and significant effect on customer satisfaction. (2) interest in reusing is the highest factor in describing customer satisfaction, ease of use/operation is the factor that best describes perceived ease to use. Confidentiality is the factor that best describes perceived security. The important things that can be recommended from the results of this study are (1) for technology-based financial service providers (fintech), it is necessary to continue to improve services, especially related to the ease of operating applications and paying attention to the security of user data. (2) for the public/users it is necessary to recognize and study the services provided before deciding to use the existing application.

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