

THE EFFECT OF EASE OF USE, TRANSACTION SECURITY, AND CONSUMER TRUST ON THE INTENTION TO USE THE DANA APPLICATION IN SINTANG REGENCY

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Abstract

This study aims to examine the effects of Ease of Use, Transaction Security, and Consumer Trust on the Intention to Use the DANA application among residents of Sintang Regency. A quantitative approach with an associative research design was employed. Primary data were obtained through questionnaires, while supporting data were drawn from information related to the development of digital financial services and the DANA application. The study involved 100 respondents selected through purposive sampling. Respondents were required to be at least 18 years old, reside in Sintang Regency, and use the DANA application at least twice a month. The results of the analysis indicate that Ease of Use has a positive and significant effect on Intention to Use. Transaction Security also has a positive and significant effect on Intention to Use. Consumer Trust has a positive and significant effect on Intention to Use. The simultaneous test shows that the three independent variables jointly have a significant effect on Intention to Use. The correlation coefficient of 0.636 indicates a strong relationship, while the R-Square value of 0.405 shows that 40.5% of the variation in Intention to Use can be explained by Ease of Use, Transaction Security, and Consumer Trust. The remaining 59.5% of the variation is associated with factors not analyzed in this research model.

Keywords: *Ease of Use; Transaction Security; Consumer Trust; Intention to Use.*

1. INTRODUCTION

The development of digital financial services is reflected in the increasing use of payment applications in Indonesia. DANA, GoPay, OVO, ShopeePay, and LinkAja are among the applications used by the public to make payments, transfer funds, purchase mobile phone credit, and conduct QRIS-based transactions (Databoks, 2026). This development indicates a shift in transaction behavior from services that rely on physical interaction toward application-based systems. In this context, technology acceptance is closely related to users' assessment of the effort required to learn and operate a system (Davis, 1989). The intention to use technology is also shaped by users' perceptions of ease of use, usefulness, social acceptance, and compatibility with their personal characteristics (Wicaksono, 2022, p. 47). Therefore, the growth of digital financial applications not only reflects technological development but also demonstrates that users' decisions to use an application are influenced by their experiences when interacting with the service system.

DANA has recorded changes in the number of downloads over the past three years. In 2022, the application reached 42 million downloads globally, increased to 87 million

downloads in Indonesia in 2023, and recorded 63 million downloads in 2024, ranking fourth among the most downloaded applications nationally (Databoks, 2026). In West Kalimantan, Google Trends data show that DANA accounted for 86% of search interest, while OVO and GoPay each accounted for 6% (Google Trends, 2026). These figures demonstrate substantial public attention toward DANA at both the national and regional levels. Fahlepi et al. (2023) also found that perceived usefulness, ease of use, and security have positive and significant effects on the intention to use the DANA application. However, download figures and search interest alone do not explain users' experiences when learning to operate the application, conducting financial transactions, or evaluating the reliability of the service provider.

At the Sintang Regency level, Google Trends data for 2025 show that DANA accounted for 83% of search interest, higher than OVO at 9%, GoPay at 4%, and SeaBank at 4% (Google Trends, 2026). These figures indicate that DANA attracts greater public attention than several other digital financial applications in Sintang Regency. Nevertheless, high search interest does not necessarily indicate a strong intention to use the application at the individual level. Users may experience difficulties in learning application menus, understanding transaction procedures, obtaining technical support, or accessing the devices and networks required to use the application (Wicaksono, 2022). Digital financial transactions also involve the storage and processing of personal and financial information, which may raise concerns when users perceive that the protection provided is inadequate (Sawhani, 2021). In addition, the decision to use a digital service can depend on users' belief that the service provider has the ability, benevolence, and integrity required to fulfill its obligations (Wardhana, 2024).

Ease of Use provides an important theoretical basis for explaining the intention to use digital technology. Davis (1989) defines perceived ease of use as the degree to which an individual believes that using a particular system would be free of substantial effort. In digital financial services, users who perceive an application as easy to learn, understand, and operate are more likely to develop an intention to use the system. Ease of use can reduce the effort required to understand application features and transaction procedures, thereby making users more comfortable in adopting the technology. Wicaksono (2022) also explains that technology acceptance is influenced by users' perceptions of ease of use and their experience in interacting with a technological system. Empirically, Fahlepi et al. (2023) found that ease of use has a positive and significant effect on the intention to use the DANA application. Similarly, Prabawa and Aminah (2023) found that perceived ease has a positive and significant effect on the intention to reuse the DANA digital wallet.

Transaction Security is another important factor in the use of digital financial services. Security relates to the service provider's ability to protect consumer information and financial transaction data throughout the exchange process (Sawhani, 2021). Arasu and Viswanathan (2011, as cited in Sawhani, 2021) explain that security assurance and data confidentiality can reduce users' concerns about the misuse of personal information and potential losses during transactions. In digital financial services, users conduct transactions without direct physical interaction with the service provider; therefore, perceptions of transaction security can influence their willingness to use the application. When users believe that their personal data, account information, and financial transactions are adequately protected, uncertainty and perceived concerns associated with digital transactions can be reduced. Fahlepi et al. (2023) found that security has a positive and significant effect

on the intention to use the DANA application. Accordingly, stronger perceptions of transaction security are expected to strengthen users' intention to use DANA.

Consumer Trust also plays an important role in determining users' willingness to adopt digital financial services. Trust is formed when consumers believe that an organization is capable of fulfilling its promises, providing services as expected, and undertaking acceptable actions without requiring direct supervision from users (Wardhana, 2024, p. 336). Consumer trust is reflected in users' perceptions of the service provider's ability, benevolence, and integrity (Wardhana, 2024). These dimensions are particularly relevant in digital financial services because users depend on the service provider to process transactions, protect personal information, and resolve problems that may arise during service use. When users believe that the provider is competent, acts in their interests, and consistently fulfills its obligations, their willingness to use the application is expected to increase. Prabawa and Aminah (2023) found that perceived trust has a positive and significant effect on the intention to reuse the DANA digital wallet. In a different consumer-service context, Pardeanto and Samsuddin (2025) also demonstrated the relevance of brand trust in explaining consumer decisions, although their study examined the decision to purchase XL Axiata data packages in Pontianak rather than the intention to use a digital wallet application.

Ease of Use, Transaction Security, and Consumer Trust represent different but complementary considerations in explaining users' intention to use digital financial services. Ease of Use concerns the effort required to learn and operate the application, Transaction Security concerns the protection of personal and financial information during transactions, while Consumer Trust concerns users' confidence in the ability, benevolence, and integrity of the service provider. An application that is easy to operate may encourage adoption, but users may still hesitate to use it when they perceive financial transactions as insecure or do not trust the service provider. Conversely, security and trust may not be sufficient when users find the application difficult to understand and operate. Therefore, Intention to Use can be understood as a behavioral response formed through users' overall evaluation of the ease, security, and trustworthiness of the digital service.

The empirical findings of previous studies support the relevance of these determinants, although they have been examined using different combinations of variables and research settings. Fahlepi et al. (2023) examined perceived usefulness, ease of use, and security in relation to the intention to use the DANA application and found positive and significant effects for each variable. Prabawa and Aminah (2023) examined perceived ease and perceived trust in relation to the intention to reuse the DANA digital wallet in Surabaya and found that both variables had positive and significant effects. These findings suggest that ease of use, transaction security, and consumer trust may collectively contribute to explaining users' intention to use digital financial services.

Previous studies nevertheless differ in terms of variable combinations, research objects, geographical settings, and the forms of behavioral intention analyzed. Fahlepi et al. (2023) focused on perceived usefulness, ease of use, and security in relation to the intention to use DANA, whereas Prabawa and Aminah (2023) examined perceived ease and perceived trust in relation to the intention to reuse DANA in Surabaya. Pardeanto and Samsuddin (2025), meanwhile, analyzed brand image and brand trust in relation to the decision to

purchase XL Axiata data packages in Pontianak, rather than the intention to use a digital wallet application. Thus, these studies have not simultaneously examined Ease of Use, Transaction Security, and Consumer Trust in relation to the Intention to Use the DANA application among residents of Sintang Regency. Differences in geographical settings may also be relevant because users in different regions may encounter different patterns of digital service usage and experiences.

Based on this research gap, this study examines the effects of Ease of Use, Transaction Security, and Consumer Trust on the Intention to Use the DANA application in Sintang Regency. Specifically, this study assesses the partial effect of each independent variable on Intention to Use and examines the simultaneous effect of Ease of Use, Transaction Security, and Consumer Trust on Intention to Use

2. RESEARCH METHOD

This study employs a quantitative approach with an associative research design to examine the effects of Ease of Use, Transaction Security, and Consumer Trust on the Intention to Use the DANA application in Sintang Regency. Associative research is used to determine the relationship between two or more variables (Siregar, 2017). Primary data were obtained by distributing questionnaires to residents of Sintang Regency who use the DANA application. Primary data are data collected directly from the first source, whereas secondary data originate from other parties that publish or use them (Siregar, 2017). Primary data were collected using a questionnaire as an instrument for obtaining information on respondents' attitudes, beliefs, behavior, and characteristics (Siregar, 2017).

The study population comprises all residents of Sintang Regency who use the DANA application. A population is a generalization domain with certain characteristics to be studied and from which conclusions are drawn, whereas a sample is a subset of the number and characteristics of that population (Sugiyono, 2023). Because the population size was not known with certainty, the sample size was calculated using the Rao Purba formula with a 95% confidence level and a 10% margin of error, resulting in a minimum sample of 96 respondents (Rao Purba, 1996, as cited in Sujarweni, 2015). This study involved 100 respondents selected through purposive sampling, namely the selection of a sample based on specific considerations (Sugiyono, 2023). The respondent criteria were residents of Sintang Regency who were at least 18 years old and had used the DANA application at least twice within one month. The independent variables consist of Ease of Use (X1), Transaction Security (X2), and Consumer Trust (X3), while the dependent variable is Intention to Use (Y). The designation of the variables refers to Sugiyono's (2023) definitions of research variables, independent variables, and dependent variables. Ease of Use (X1) was measured through the dimensions of ease of learning, ease of use, availability of technical support, and availability of resources (Wicaksono, 2022). Transaction Security (X2) was measured through the dimensions of security assurance and data confidentiality (Arasu & Viswanathan, 2011, as cited in Sawlani, 2021). Consumer Trust (X3) was measured through the dimensions of ability, benevolence, and integrity (Wardhana, 2024). Intention to Use (Y) was measured through the dimensions of perceived ease of use, perceived usefulness, social factors, and personal factors (Wicaksono, 2022). Measurement was conducted using a five-point Likert scale, ranging from Strongly Disagree with a score of 1 to Strongly Agree with a score of 5, to measure respondents' attitudes, opinions, and perceptions (Sugiyono, 2023).

Data analysis began with instrument testing, comprising validity and reliability tests. An item was declared valid when the calculated r value was equal to or greater than the r -table value, while reliability was tested using Cronbach's Alpha with a minimum threshold of 0.60 (Purnomo, 2016). The classical assumption tests comprised the Kolmogorov–Smirnov normality test, a linearity test using the Test for Linearity, and a multicollinearity test. The data were declared normally distributed when the significance value was greater than 0.05; a relationship was declared linear when the Sig. Linearity value was less than 0.05 and the Sig. Deviation from Linearity value was greater than 0.05; and the model was declared free from multicollinearity when the VIF value was less than 10 and the Tolerance value was greater than 0.10 (Ghozali in Purnomo, 2016). Hypothesis testing was conducted using multiple linear regression to assess the effects of three independent variables on Intention to Use, based on the equation ($Y = a + b_1X_1 + b_2X_2 + b_3X_3$) (Purnomo, 2016). The strength of the relationship was analyzed using the correlation coefficient, while the contribution of the independent variables to the dependent variable was measured using the coefficient of determination (Siregar, 2017). The joint effect was tested using the F test, while the effect of each variable was tested using the t test at a significance level of 0.05 (Purnomo, 2016).

Research Hypothesis

- H1:** Ease of Use has a positive and significant effect on Intention to Use the DANA application in Sintang Regency.
- H2:** Transaction Security has a positive and significant effect on Intention to Use the DANA application in Sintang Regency.
- H3:** Consumer Trust has a positive and significant effect on Intention to Use the DANA application in Sintang Regency.
- H4:** Ease of Use, Transaction Security, and Consumer Trust simultaneously have a significant effect on Intention to Use the DANA application in Sintang Regency.

3. RESULTS AND DISCUSSION

3.1 Test Research Instruments

3.1.1 Validity Test

The validity test aims to ensure that each statement item in the questionnaire accurately measures the research variable. Testing was conducted by correlating the score of each item with the total score and then comparing the calculated (r) value with the table (r) value. With a sample of 100 respondents, the degrees of freedom were obtained ($df = 100 - 2 = 98$). At a 5% significance level, the table (r) value used was 0.196. The validity test results for all statement items are presented in Table 1.

Table 1. Validity Test Results

Variable	Indicator	r-count	r-table	Description
Ease of Use (X1)	X1.1	0.723	0.196	Valid
	X1.2	0.784		
	X1.3	0.613		
	X1.4	0.432		
	X1.5	0.390		

	X1.6	0.632		
	X1.7	0.723		
	X1.8	0.779		
Transaction Security (X2)	X2.1	0.760	0.196	Valid
	X2.2	0.676		
	X2.3	0.714		
	X2.4	0.807		
Consumer Trust (X3)	X3.1	0.736	0.196	Valid
	X3.2	0.682		
	X3.3	0.693		
	X3.4	0.586		
	X3.5	0.577		
	X3.6	0.719		
Intention to Use (Y)	Y.1	0.603	0.196	Valid
	Y.2	0.588		
	Y.3	0.566		
	Y.4	0.661		
	Y.5	0.653		
	Y.6	0.585		
	Y.7	0.484		
	Y.8	0.571		

Source: *Processed Data, 2026*

Based on the validity test results in Table 1, all items for the Ease of Use (X1), Transaction Security (X2), Consumer Trust (X3), and Intention to Use (Y) variables have calculated *r* values greater than the *r*-table value of 0.196. Accordingly, all statement items were declared valid and suitable for use as data collection instruments.

3.1.2 Reliability Test

The reliability test is used to assess the consistency of the research instrument. Testing was conducted using Cronbach's Alpha, with an instrument considered reliable when the value reached or exceeded 0.60. The reliability test results for all variables are presented in Table 2.

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	N of Items	Minimum Reliabilities	Description
Ease of Use (X1)	0.763	8	0.60	Reliable
Transaction Security (X2)	0.718	4		
Consumer Trust (X3)	0.731	6		
Intention to Use (Y)	0.733	8		

Source: *Processed Data, 2026*

Based on the reliability test results in Table 2, all research variables obtained Cronbach's Alpha values above 0.60. Accordingly, the instruments for the Ease of Use (X1),

Transaction Security (X2), Consumer Trust (X3), and Intention to Use (Y) variables were declared reliable and suitable for use in the study.

3.2 Classical Assumption Test

3.2.1 Normality Test

The normality test was conducted to determine whether the research data were normally distributed. Testing used the Kolmogorov–Smirnov method, with the data considered normally distributed when the Asymp. Sig. (2-tailed) value was greater than 0.05. The SPSS test results are presented in Table 3.

Table 3. Normality Test Results

Test	Value
N (Sample)	100
Test Statistic	.072
Asymp.Sig.(2-tailed)	.200 ^c

Source: *Processed Data, 2026*

The normality test results in Table 3 show that the Asymp. Sig. (2-tailed) value of 0.200 is greater than 0.05. Accordingly, the research data were declared normally distributed.

3.2.2 Linearity Test

The linearity test aims to assess the linear relationship between the independent and dependent variables. Testing was conducted using the Test for Linearity, with the criteria of Sig. Linearity < 0.05 and Sig. Deviation from Linearity > 0.05. The SPSS test results are presented in Table 4.

Table 4. Linearity Test Results

Variable	Linearity	Deviation from Linearity	Description
Intention to Use * Ease of Use	.001	.140	Linear
Intention to Use * Transaction Security	.000	.489	
Intention to Use * Consumer Trust	.000	.779	

Source: *Processed Data, 2026*

Based on the linearity test results in Table 4, all independent variables have linear relationships with Intention to Use (Y). This is indicated by the Sig. Linearity values of 0.001 for Ease of Use (X1), 0.000 for Transaction Security (X2), and 0.000 for Consumer Trust (X3), all of which are less than 0.05. In addition, the respective Sig. Deviation from Linearity values are 0.140, 0.489, and 0.779, all of which are greater than 0.05. Accordingly, all relationships among the variables satisfy the linearity assumption.

3.2.3 Multicollinearity Test

The multicollinearity test was conducted to detect high correlations among the independent variables in the regression model. The model was declared free from

multicollinearity when the Tolerance value was ≥ 0.10 and the VIF was ≤ 10.00 . The SPSS test results are presented in Table 5.

Table 5. Multicollinearity Test Results

Model		Collinearity Statistics	
		Tolerance	VIF
	Ease of Use	.762	1.312
	Transaction Security	.801	1.249
	Consumer Trust	.754	1.326

a. Dependent Variable: Intention to Use

Source: Processed Data, 2026

Based on the multicollinearity test results in Table 5, all independent variables have Tolerance values > 0.10 and VIF values < 10.00 . Accordingly, the regression model was declared free from symptoms of multicollinearity.

3.3 Hypothesis Test

3.3.1 Multiple Linear Regression Analysis

Multiple linear regression analysis is used to examine the effects of several independent variables on a dependent variable, both partially and simultaneously. The regression coefficient analysis results obtained using SPSS are presented in Table 6.

Table 6. Multiple Linear Regression Analysis Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.596	.339		4.705	.000
	Ease of Use	.316	.076	.376	4.172	.000
	Transaction Security	.131	.057	.203	2.310	.023
	Consumer Trust	.187	.073	.232	2.554	.012

a. Dependent Variable: Intention to Use

Source: Processed Data, 2026

Based on the multiple linear regression analysis results in Table 6, the following multiple linear regression equation was obtained:

$$Y = 1.596 + 0.316 X_1 + 0.131 X_2 + 0.187 X_3$$

- 1) The constant value of 1.596 indicates that when Ease of Use (X_1), Transaction Security (X_2), and Consumer Trust (X_3) are equal to zero, Intention to Use (Y) has a value of 1.596.
- 2) The Ease of Use (X_1) coefficient of 0.316 indicates that each one-unit increase in X_1 will increase Intention to Use by 0.316 units.
- 3) The Transaction Security (X_2) coefficient of 0.131 indicates that each one-unit increase in X_2 will increase Intention to Use by 0.131 units.

- 4) The Consumer Trust (X3) coefficient of 0.187 indicates that each one-unit increase in X3 will increase Intention to Use by 0.187 units.

3.3.2 Correlation Coefficient Analysis (R)

Multiple correlation coefficient analysis is used to measure the strength of the simultaneous relationship between the independent and dependent variables, with the results presented in Table 7.

Table 7. Correlation Coefficient Test Results (R)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.636 ^a	.405	.386	.19533

Predictors: (Constant), Consumer Trust, Transaction Security, Ease of Use.

Source: *Processed Data, 2026*

Based on the correlation analysis results in Table 7, the correlation coefficient (R) value of 0.636 falls within the range of 0.60–0.799. This indicates that Ease of Use, Transaction Security, and Consumer Trust have a strong relationship with Intention to Use.

3.3.3 Determination Coefficient (R²)

Based on the coefficient of determination (R²) analysis presented in Table 7, the R-Square value obtained was 0.405. This value indicates that Ease of Use, Transaction Security, and Consumer Trust can explain 40.5% of the variation in Intention to Use. Meanwhile, 59.5% of the variation in Intention to Use is influenced by other factors not included in this research model.

3.3.4 Simultaneous Test (F Test)

The simultaneous test (F test) is used to determine the joint effect of all independent variables on the dependent variable. The SPSS test results are presented in Table 8.

Table 8. Simultaneous Test Results (F Test)

Model	Sum of Squares	Mean Square	F	Significance
Regression	2.494	.831	21.789	.000 ^b
Residual	3.663	.038		

Dependent Variable: Intention to Use

Predictors: (Constant), Consumer Trust, Transaction Security, Ease of Use.

Source: *Processed Data, 2026*

Based on the simultaneous test (F test) results in Table 8, the calculated F value of 21.789 is greater than the F-table value of 2.70, with a significance value of 0.000 < 0.05. These results indicate that Ease of Use, Transaction Security, and Consumer Trust simultaneously have a significant effect on Intention to Use.

3.3.5 Partial Test (t Test)

The partial test (t test) is used to assess the individual effect of each independent variable on the dependent variable. The SPSS test results are presented in Table 9.

Table 9. Partial Test Results (t Test)

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	t
		B	Std. Error	Beta	
1	(Constant)	1.596	.339		4.705
	Ease of Use	.316	.076	.376	4.172
	Transaction Security	.131	.057	.203	2.310
	Consumer Trust	.187	.073	.232	2.554

a. Dependent Variable: Intention to Use

Source: *Processed Data, 2026*

Based on the partial test (t test) results in Table 9, the following results were obtained:

- 1) Ease of Use (X1) has a calculated t value of 4.172, which is greater than the t-table value of 1.984, with a significance value of $0.000 < 0.05$. This result indicates that Ease of Use partially has a positive and significant effect on Intention to Use.
- 2) Transaction Security (X2) has a calculated t value of 2.310, which is greater than the t-table value of 1.984, and a significance value of $0.023 < 0.05$. Accordingly, Transaction Security partially has a positive and significant effect on Intention to Use.
- 3) Consumer Trust (X3) has a calculated t value of 2.554, which is greater than the t-table value of 1.984, with a significance value of $0.012 < 0.05$. This result indicates that Consumer Trust partially has a positive and significant effect on Intention to Use.

3.4 DISCUSSION

The Effect of Ease of Use on Intention to Use

The results show that Ease of Use has a positive and significant effect on the Intention to Use the DANA application in Sintang Regency. Ease of Use also shows the strongest effect among the three independent variables examined in this study. This finding is consistent with Davis (1989), who explains that users are more likely to accept a technology when they perceive that it can be learned and operated without substantial effort. In the context of DANA, ease in understanding menus, using available features, and completing transaction procedures can reduce the effort required from users and strengthen their intention to use the application. This interpretation is also consistent with the dimensions of Ease of Use adopted in this study, which include ease of learning, ease of use, technical support, and availability of resources.

The finding supports Fahlepi et al. (2023), who found that ease of use positively affects the intention to use DANA, as well as Prabawa and Aminah (2023), who reported a positive effect of perceived ease on the intention to reuse DANA. Similar findings were reported by Atieq and Nurpiani (2022) and Rodiah and Melati (2020) in other digital financial service contexts. In Sintang Regency, DANA recorded higher search interest than the other digital financial applications compared in this study. However, such public attention does not directly explain users' willingness to use the application. The present finding indicates that ease of actual use remains an important consideration in forming usage intention.

The Effect of Transaction Security on Intention to Use

Transaction Security has a positive and significant effect on the Intention to Use the DANA application in Sintang Regency. This result indicates that users consider the protection of personal information and financial transaction data when deciding whether to use the application. Sawlani (2021) explains that security concerns the ability of a service provider to protect consumer information and transaction data, while Arasu and Viswanathan (2011, as cited in Sawlani, 2021) emphasize security assurance and data confidentiality. When users perceive that their information and transactions are adequately protected, concerns regarding misuse of personal data or potential transaction losses can be reduced. This provides a stronger basis for users to conduct transactions through the application.

This finding is consistent with Fahlepi et al. (2023), who found that security positively affects the intention to use DANA, and Buluati et al. (2023), who found a positive effect of transaction security on intention to use QRIS. However, the result differs from Adani et al. (2026), who reported that transaction security had a positive but non-significant effect on intention to use mobile banking. The difference may be related to the different service objects examined, as the present study focuses on a digital wallet while Adani et al. (2026) examined mobile banking. The result therefore confirms that, among DANA users in Sintang Regency, transaction security remains an important consideration in forming usage intention.

The Effect of Consumer Trust on Intention to Use

Consumer Trust has a positive and significant effect on the Intention to Use the DANA application in Sintang Regency. This finding shows that users' willingness to use DANA is related to their confidence in the service provider. Wardhana (2024) explains that trust is reflected through ability, benevolence, and integrity. In digital financial services, these aspects become relevant because users depend on the provider to process transactions, protect personal information, and deliver services as expected. When users perceive the provider as capable and reliable in fulfilling these responsibilities, uncertainty in using the service can be reduced and intention to use the application can become stronger.

The result is consistent with Prabawa and Aminah (2023), who found that perceived trust positively affects the intention to reuse the DANA digital wallet. It also supports Nizar and Yusuf (2022), who found that trust positively influences the intention to use LinkAja. Prena and Dewi (2023) similarly identified trust as an important factor in the intention to use ShopeePay. In the Sintang context, the result is relevant because the high search interest in DANA reflects public attention toward the application, but does not necessarily represent confidence in the service provider. The findings of this study show that trust remains a distinct consideration in shaping users' intention to use DANA.

The Effect of Ease of Use, Transaction Security, and Consumer Trust on Intention to Use

Ease of Use, Transaction Security, and Consumer Trust simultaneously have a significant effect on the Intention to Use the DANA application in Sintang Regency. These findings show that users' intention is formed through more than one aspect of their interaction with the service. Ease of Use concerns the effort required to learn and operate the

application, Transaction Security concerns the protection of personal and financial information, while Consumer Trust concerns users' confidence in the ability, benevolence, and integrity of the service provider. These three aspects therefore provide complementary explanations of users' intention to use DANA.

The result is consistent with Prena and Dewi (2023), who found that ease of use, perceived security, and trust contribute to the intention to use ShopeePay. The present study also complements Fahlepi et al. (2023), who examined ease of use and security in relation to the intention to use DANA, and Prabawa and Aminah (2023), who examined ease and trust in relation to the intention to reuse DANA. The contribution of the present study lies in examining Ease of Use, Transaction Security, and Consumer Trust within the same model among DANA users in Sintang Regency. The findings therefore extend previous evidence into a different geographical setting without assuming that user behavior in Sintang is identical to that reported in earlier studies.

4. CONCLUSION

This study concludes that Ease of Use, Transaction Security, and Consumer Trust are important determinants of consumers' Intention to Use the DANA application in Sintang Regency. Ease of Use emerged as the most influential factor, indicating that users are more likely to develop an intention to use DANA when the application is easy to learn, understand, and operate. Transaction Security also contributes to usage intention by strengthening users' confidence in the protection of personal information and financial transactions. In addition, Consumer Trust reinforces users' willingness to use the application when they perceive the service provider as capable, reliable, and committed to protecting their interests.

These findings indicate that consumers' intention to use digital financial services is not shaped by a single consideration. A user-friendly application needs to be supported by secure transaction mechanisms and a trustworthy service provider. For DANA's management, this implies the importance of maintaining a simple and understandable interface, ensuring reliable protection of user data and financial transactions, providing clear information regarding security procedures, and strengthening responsiveness in handling user complaints and transaction problems. Such efforts may enhance users' confidence and encourage more consistent use of the application.

This study is limited to users of the DANA application in Sintang Regency and examines only Ease of Use, Transaction Security, and Consumer Trust as determinants of Intention to Use. Therefore, the findings should be interpreted within the characteristics of the research setting and the variables included in the model. Future studies may incorporate other factors such as perceived usefulness, perceived risk, promotion, service quality, digital financial literacy, social influence, and transaction habits. Further research may also involve broader geographical areas, larger samples, and comparisons across different digital wallet platforms to provide a more comprehensive understanding of consumer behavior in digital financial services.

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