

# Effect Of Ease Of Use Of Application, E-Service Quality And Benefit Perception Of E-Wallet Application On Customer Satisfaction

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## **ABSTRACT**

*Current developments have brought many significant changes in human life, one of which is in making payments when transactions are made by people who have started to switch to non-cash. Evidenced by the existence of an electronic transaction system called fintech. Financial Technology (fintech) was created by the world of the financial services industry with technology to operate financial mechanisms more easily through smartphones using electronic wallets (E-Wallet). This study aims to determine the effect of application ease of use, e-service quality and perceived benefits on customer satisfaction. This research was conducted on e-wallet application users aged 17 to > 35 years. The sampling method used purposive sampling with a total sample of 105 respondents. The number of statements given to respondents was 21 statement items. The data analysis technique used in this research is descriptive analysis, validity test, reliability test, classical assumption test and multiple linear regression analysis. The results of the research based on the analysis that has been carried out are that the ease of use of the application has a negative and insignificant effect on customer satisfaction, e-service quality has a positive and significant effect on customer satisfaction, and perceived benefits have a positive and significant effect on customer satisfaction.*

**Keywords:** *Ease of Use of Applications, E-Service Quality, Perceived Benefits, Customer Satisfaction*

## **INTRODUCTION**

Current developments have brought many significant changes in human life, one of which is that people are starting to switch to non-cash payments when making transactions. This is proven by the existence of an electronic transaction system called fintech. Financial Technology (fintech) was created by the world of the financial services industry with technology to operate easier financial mechanisms via smartphones using electronic wallets (E-Wallets) (Ghazmahadi et al., 2020; Mariam et al., 2021; Mariam & Ramli, 2022; Steven et al., 2023). One of the e-wallets that is currently developing in Indonesia is DANA. DANA is here to offer payments and financial services that are flexible and accessible to all groups. Transactions that can be carried out by *e-wallet* DANA with Premium features are bank transfers, bill payments, online game top ups, credit or DANA PayLater, transactions using barcode scanning, and e-commerce. DANA tries to provide good service and according to expectations so that it has a good perception in the eyes of consumers. If DANA is able to produce good service then the company can achieve consumer expectations and provide services that satisfy (Gunawan et al., 2021).

Customer satisfaction will be a measure of a person's feelings of happiness or disappointment that arise from comparing the product's perceived performance or results against expectations (Anggriana et al., 2017; Febriani et al., 2023; Khasanah et al., 2021; Ramli, 2019b; Utama et al., 2020). Overall customer satisfaction is a measure of how satisfied a customer is with the service they receive. Satisfied customers will show great opportunities to reuse them in the future (Bolang et al., 2021; Mariam & Ramli, 2019; Novarian & Ramli, 2020; Ramli, 2019a).

The use of digital financial applications in the form of e-wallets is greatly influenced by the quality of online services (E-Service Quality) as services on the internet network to

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facilitate shopping, purchasing and distribution activities effectively and efficiently (Mariam & Ramli, 2017; Ramli, 2013; Sukarno et al., 2020). E-Service Quality is part of the art and science of choosing markets or targets to get, keep and grow customers by creating, delivering and communicating superior customer value (Analita & Wijaksana, 2020; Dewi & Ramli, 2023; Mariam et al., 2022; Mariam & Ramli, 2020; Supiati et al., 2021).

This brings perceived benefits from the ease of use of the application and *e-service quality*. Good quality is closely related to customer satisfaction because perceived benefits are important for e-wallet users to use and reuse a technology system (Imran, Arvian, et al., 2020; Ramli, 2012). Perception of usefulness is a belief about the decision-making process to continue using the application, if someone believes that the system is useful then he will use it (Mulyadi et al., 2020; Priambodo & Prabawani, 2016; Ramli & Novariani, 2020; Rumaidlany et al., 2022).

The Technology Acceptance Model (TAM) shows that ease of use and perceived benefits will determine user acceptance of the information technology used (Bachtiar et al., 2023; Ramli & Novariani, 2020). Through TAM, a relationship will be found between users' beliefs about the usefulness of a technology and their attitudes and intentions to use the technology (Diatmono et al., 2020; Mariam et al., 2020; Putra & Raharjo, 2021; Ramli et al., 2020).

Research related to customer satisfaction has been carried out previously by (Aimee, 2019; Fairuz & Jatmiko, 2022; Juwaini et al., 2022; Ramli, 2020; Sylvyani & Ramli, 2023). Where the ease of use of the application has a positive effect on customer satisfaction (Imran, Mariam, et al., 2020; Nurdiansyah et al., 2020; Pham & Ahammad, 2017; Putra & Raharjo, 2021; Ramli & Mariam, 2020; Rizky et al., 2023; Takaya et al., 2020). E-service quality has a positive effect on customer satisfaction (Mahendri & Azah, 2023; Novyantri & Setiawardani, 2021; Kasinem, 2020). Perceived benefits have a positive effect on customer satisfaction (Hamid et al., 2016; Mariam et al., 2023; Priambodo & Prabawani, 2016; Putra & Raharjo, 2021; Salma & Ramli, 2023).

Previous research discussing customer satisfaction in the banking industry was conducted by Gonu et al. (2023). However, the exploration related to this research concentrates on customer satisfaction in the banking industry, whereas in this research it was conducted on customer satisfaction among users application *e-wallet FUND*.

The aim of this research is to determine the role of customer satisfaction, ease of use of the application, e-service quality and perceived benefits related to the application *e-wallet FUND*. It is hoped that this research can contribute to the scientific level of marketing management by developing a better theoretical understanding of the variables to be studied and can provide positive managerial implications for the application of customer satisfaction.

Customer satisfaction is the value of a person's feelings whether satisfying or disappointing resulting from a process of comparing the existence or appearance of a desired product with that expected by the values (Aimee, 2019). Satisfaction can be interpreted as an expectation that customers want to obtain, either in the form of price, service, comfort or other things that will directly give satisfaction to customers (Maulana, 2016; Meidiyanty et al., 2023; Situmorang et al., 2023). And then F. Li et al. (2021) suggests that customer satisfaction is a collection of elements from situational attitudes such as usefulness, enjoyment, trust and previous user experience. Customer satisfaction is a person's feeling after comparing their perceived performance or results with expectations (Harahap & Ramli, 2023; Mariam & Ramli, 2023; Rinaldi & Ramli, 2023). Then Fairuz & Jatmiko (2022) and Mulya & Ramli, (2023) express ongoing or ongoing satisfaction that provides confidence in the customer and is the result of consistent satisfaction with transactions over time. From the definition above, it can be concluded that customer satisfaction is the feeling felt by customers when using the product or service.

Ease of use of an application is defined as the extent to which a person believes that the use of a particular system is free from difficulties such as being easy to understand or

use (Ozturk et al., 2016).Lai (2017)states that perceived ease of use is the level of user expectations regarding the effort that must be expended to use a system.Nadia et al. (2021)states that individual beliefs regarding the information technology systems that will be used during operations are very easy. From the definition above, it can be concluded that ease of use of applications is an important reason for customers to reuse a technology system that makes things easier for them.

*E-service quality*defined as the ability to provide convenience and speed in accessing electronic services will be related to the extent to which the company provides appropriate services, without errors, and the system functions as it should (Mahendri & Azah, 2023). Novyantri & Setiawardani, (2021)states that e-service quality is a form of service in a company application or website by paying attention to the facilities for online shopping and purchasing activities to make it more effective and efficient. E-Service is defined as all forms of providing maximum electronic services provided by the company with all the advantages to meet customer needs in order to meet customer expectations (Kasinem, 2020; Yunus et al., 2023).

Individuals who find it easier to use the internet will find it easier to get the benefits of this technology(Yolanda & Widijoko, 2014).Romadloniyah & Prayitno (2018)states that perceived usefulness is the subjective probability of potential users using a particular application to facilitate their work performance.Putra & Raharjo (2021)states that perceived usefulness can be interpreted as users' assessments and perceptions about whether the new system they use will provide them with added value compared to the old system.

#### **The Relationship between Ease of Use of Applications and Customer Satisfaction**

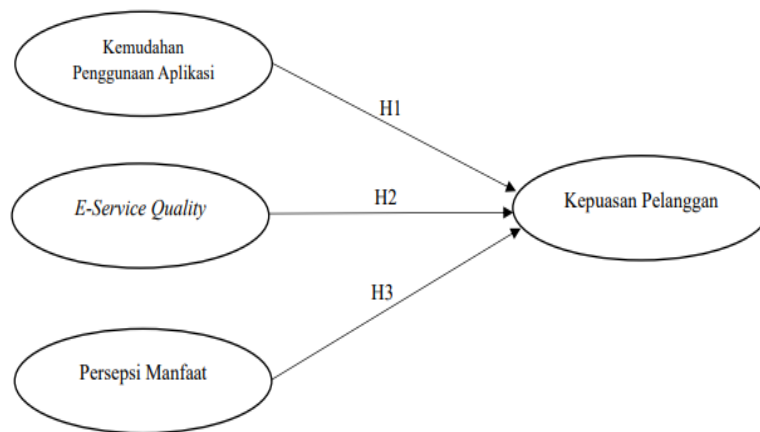
Numerous studies have confirmed that an application's ease of use and benefits significantly impact user attitudes, which have a relative impact on user satisfaction. Perceived ease of use has the most significant impact on customer satisfaction(Putra & Raharjo, 2021). The research is relevant to the researchPham & Ahammad (2017)which states that ease of use has a positive influence on customer satisfaction. Ease of use is an important factor for the development of electronic payments. Users who have no difficulty accessing functions and information can increase usage satisfaction. It can be concluded that if the ease of using the application is very good, the convenience provided makes it easier for customers to use the application and get information, and does not cause confusion and discomfort for consumers, so that consumer satisfaction will be maintained. Thus, the hypothesis regarding the ease of use of the application is stated as follows: H1: Ease of use of the application has a positive effect on customer satisfaction.

#### **The Relationship between E-Service Quality and Customer Satisfaction**

*E-service quality*as a transaction from start to finish including: regarding information search, privacy policy, website navigation, ordering process, customer service interaction, delivery, return policy, and satisfaction with the product ordered). The difference between traditional service quality and electronic service quality is that there are shortcomings in that the seller (salesman) directly provides service to the buyer, there is virtual two-way communication between the buyer and seller and the buyer carries out the service himself. E-service quality is the overall opinion and evaluation of customers related to online delivery and the company's handling of failed services(Fritz, 2020). Customer satisfaction also depends on the quality of service provided from producers to consumers. How can producers provide a pleasant and satisfying experience when purchasing a product so that it gives rise to good feedback for consumers. By keeping up with the times, one of which is technological developments that have penetrated all aspects of life resulting in changes to a more modern lifestyle, one of which includes shopping for products online.(Juhria et al., 2021). In researchJuhria et al. (2021)with consumers shopping online, services are provided remotely via digital-based chat features, images, etc. or can also be called E-service. E-Service is an electronic service or e-service which is defined as a service, business or action carried out through information technology media. These electronic services include elements of e-tailing services, customer support and service. H2: E-Service Quality has a positive effect on customer satisfaction.

**The Relationship between Perceived Benefits and Customer Satisfaction**

Hamid et al. (2016) showed that perceived usefulness and perceived ease of use predicted continued intention to use the service. Perceived usefulness is defined as the extent to which a person believes that using a particular information system will improve his or her performance, from this definition perceived usefulness is confidence in the decision making process (Priambodo & Prabawani, 2016). This supports the opinion Putra & Raharjo (2021) which says that perceived benefits are closely related to user satisfaction because perceived benefits are the main concern for users in using and reusing a technological system. It is concluded that perceived benefits are very important to customer satisfaction. Thus, the hypothesis related to service quality is stated as follows: H3: Perceived benefits have a positive effect on customer satisfaction.



**Figure 1. Model Research**

**METHODS**

This research design uses causal associative research which can prove the relationship between hypothesized variables. A causal relationship is cause and effect. In this research, there are independent variables (which influence), namely ease of use of the application, service quality and perceived benefits which have an influence on the dependent variable (influenced), namely customer satisfaction. The type of data used is quantitative data through questionnaires which will then be distributed online. Next, data processing uses primary data taken from the results of the questionnaire.

This research contains independent variables and dependent variables. The independent variable (X) includes the variable ease of use of the application adapted from Nadia et al. (2021) & Mahmuda (2021) with 5 statements, e-service quality that adopts from (Heryanti 2023; Gunawan et al. 2021; F. Li et al. 2021; Anita 2018) with 8 statements and variable perception of the benefits of adopting Nadia et al. (2021) with 3 statements. Then the dependent variable (Y) is the customer satisfaction variable with 5 statements adopted by F. Li et al. (2021), so that the total number of questionnaires is 21 statements attached to the operational variables as well as attachment 3, namely the questionnaire.

**Table 1. Likert Measurement Scale**

Category	Score
Strongly Disagree (STS)	1
Disagree (TS)	2
Agree (S)	3
Strongly Agree (SS)	4

The number one indicates that the respondent gave a negative response regarding the statement or question asked. Meanwhile, number four indicates that the respondent gave a positive response regarding the statement or question asked.

The population of this study is an unknown number of DANA e-wallet users. The sample uses a non-probability sampling method. This research also took research using

purposive sampling techniques. Purposive sampling technique is a sampling technique using certain considerations Sugiyono (2013) with the criteria being that respondents have made transactions with DANA at least twice and are domiciled in Jakarta. The sample in this research is all DANA e-wallet users in Jakarta, with the determination of sample size referring to Hair et al. (2021) namely  $(n \times 5)$  21 statements  $\times$  5 so that the sample in this study was 105 respondents.

This research uses quantitative methods by collecting data using survey techniques through questionnaires distributed online via Google Form. In this research, it is necessary to have measuring instruments to measure validity and reliability. The validity test uses the Pearson product moment correlation technique, with the condition that it is valid if it is significant  $< 0.05$  and the reliability test uses Cronbach's *alpha* with the condition of being reliable if the value Cronbach's *alpha*  $> 0.6$  Sugiyono (2017). Next, an assumption test is carried out which is a requirement to fix the multiple linear regression analysis model. The classical assumption test includes the normality test, multicollinearity test and heteroscedasticity test (Sugiyono, 2021).

Hypothesis testing in this research uses multiple linear regression analysis which processes the data via SPSS and to test each hypothesis it will be tested using the f test to test the influence of the independent variables together on the related variables. The t test is to test whether an independent variable has an effect or not on the variable related to the hypothesis conditions and is accepted if the significant value is  $< 0.05$ . The coefficient of determination test ( $R^2$ ) is based on the square of the correlation coefficient so that this coefficient test is useful for determining the magnitude of the variable's contribution (Riduwan & Kuncoro, 2017).

## **RFINDING AND ESULTS**

### **Respondent Demographics**

Based on the results of the questionnaire distributed via Google Form, data was obtained from 105 respondents in accordance with the criteria of this research. It can be explained, based on gender, namely 45 men or 43% and 60 women or 57%. Then, based on the age range of respondents who dominate, namely 21-25 years, there are 58 people or 55.2%, next, the age range is 17-20 years, there are 25 people or 23.8%, the age range is 26-35 years, there are 21 people or a percentage 20%, and the age range  $> 35$  years is 1 person or a percentage of 1%. Based on the last high school/vocational education, that is 80 or a percentage of 55.2%, and 56 people have tertiary education or 38.6%. Furthermore, based on employment status, those who dominate are private employees as many as 53 people or 50%, then students as many as 51 people or 49%, private sector employees as many as 1 person or 0.7%. Demographic data can be seen in full in Appendix 4.

### **Validity and Reliability Test**

Based on references from Sugiyono (2013) for validity and reliability tests, it can be accepted and declared valid if the majority of indicators for each variable show a value  $> 0.361$ . The validity test carried out in this research is to determine to what extent the statements in the questionnaire used are valid or invalid. Of the 30 respondents obtained, the results were valid if the value was  $> 0.361$  and could be said to be invalid if  $< 0.361$ . The validity test results obtained in this research are, the validity test for the ease of use application variable with 5 statement items is said to be valid because the range of result values from 0.794 to 0.890 is greater than 0.361, the validity test for the e-service quality variable with 8 statement items is said to be valid because the value range from 0.513 to 0.702 is greater than 0.361, the validity test for the perceived benefit variable with 3 statement items is said to be valid because the value range from 0.651 to 0.838 is greater than 0.361, the validity test for the customer satisfaction variable with 5 statement items is said to be valid with a range of values 0.594 to 0.854 is greater than 0.361. So it can be concluded that as many as 21 statements are said to be valid because  $r_{count} > r_{table}$ . So it can be concluded that as many as 21 statements are suitable for use and can measure the indicators and variables in this research. And the reliability test carried out in this

research is used to determine the level of accuracy of a question or statement from the questionnaire, whether each statement has consistency so that it can be used for further research. A questionnaire can be said to be reliable if it shows a Cronbach's alpha coefficient value  $> 0.60$  and can be said to be unreliable if  $< 0.60$ . The results of the reliability test on the ease of use application variable show a Cronbach's alpha value of 0.939 which is in the very reliable category, for the e-service quality variable it shows a Cronbach's alpha value of 0.876 which is in the very reliable category, for the perceived usefulness variable it shows a Cronbach's alpha value of 0.788 which is included in the reliable category and the satisfaction variable shows a Cronbach alpha value of 0.889 which is included in the very reliable category. It can be concluded that the variables of ease of use of the application, e-service quality and satisfaction are variables that are in the very reliable category and the price perception variable is in the reliable category, the data can be seen in Appendix 5.

**Classic assumption test**

The normality test is a test carried out to determine whether the residuals obtained have a normal distribution or not. In this statistical test, the Kolmogorov-Smirnov test is used (Sugiyono, 2019). If the Sig (2-tailed) or significant value is  $> 0.05$  then the data is normally distributed. Conversely, if the Sig (2-tailed) or significant value is  $< 0.05$  then the data is not normally distributed.

**Table2. Normality Test Results**

		Unstandardized Residuals
N		105
Normal Parameters, b	Mean	.0000000
	Std. Deviation	.89858040
	Most Extreme Differences	
	Absolute	,065
	Positive	,060
	Negative	-.065
Statistical Tests		,065
Asymp. Sig. (2-tailed)		,200c,d

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

Based on the results of table 2 above, the Kolmogorov-Smirnov significance value is 0.200  $> 0.05$ , which means the data is normally distributed.

Furthermore, the results of the multicollinearity test obtained tolerance and VIF values, namely, the variable ease of use of the application obtained a tolerance value of 0.441 and a VIF value of 2.266, the e-service quality variable had a tolerance value of 0.424 and a VIF value of 2.361, and the perception of ease variable had a tolerance value. of 0.601 and a VIF value of 1.663.

**Table3. Multicollinearity Test Results**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	Customer satisfaction	5,852	1,337		4,378	0,000		
	Ease of Use of Application	-0.003	0.103	-0.004	-0.033	0.974	0.441	2,266
	E-Service Quality	0.231	0.064	0.394	3,626	0,000	0.424	2,361
	Perception of Benefits	0.525	0.121	0.396	4,342	0,000	0.601	1,663

- a. Dependent Variable: Customer Satisfaction

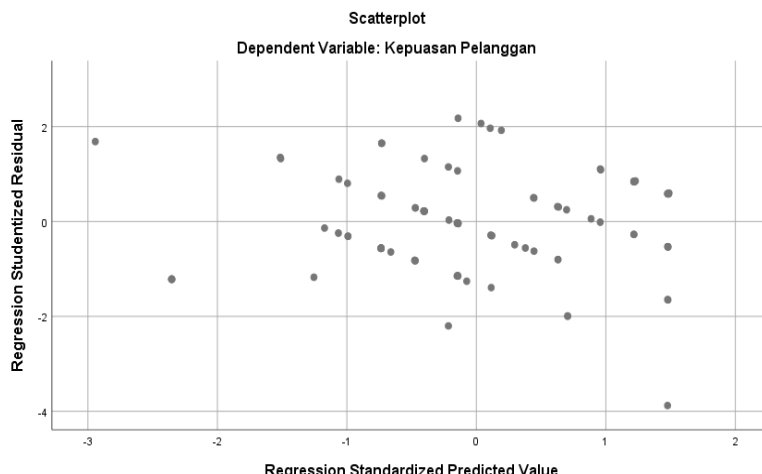
Source: Processed by Researchers Using SPSS

Because all variables obtained tolerance values > 0.10 and VIF, there was no multicollinearity in the data.

**Heteroscedasticity Test**

Based on the scatterplot graph, it can be seen that the scatterplot graph does not have a clear pattern, and the points are spread above and below the number 0 on the y-axis, so it can be shown that heteroscedasticity does not occur.

**Table 4. Heteroscedasticity Test Results**



Source: Processed by Researchers Using SPSS

**Regression Model Equation Analysis**

Based on the t test table, a constanta value of 4,378 is obtained, meaning that if the factors for ease of use of the application, e-service quality, perceived benefits and satisfaction are equal to zero (0), then satisfaction is 4,378. For the ease of use of the application variable, the regression coefficient value is -0.004, meaning that for every variable of ease of use of the application that increases, satisfaction will also increase by -0.004. The e-service quality variable gets a regression coefficient value of 0.394, meaning that every time the e-service quality variable experiences an increase, satisfaction will also increase by 0.394. The benefit perception variable gets a coefficient of determination of 0.396, meaning that for every benefit perception variable that increases, satisfaction will also increase by 0.396. Based on the description above, the hypothesis in this research can be concluded, which can be seen in the table below:

**Table5. Research Model Hypothesis Testing Results**

Hypothesis	Hypothesis Statement	Sign Value.	Statistica 1 Value	Information	Conclusion
H1	Ease of use of the application influences customer satisfaction	0,974	-0.004	Data Do Not Support Hypothesis	Hypothesis Not Supported
H2	<i>E-Service Quality</i> positive effect on customer satisfaction.	0,000	0.394	Data Supports Hypothesis	Supported Hypothesis
H3	Perceived benefits have a positive effect on customer satisfaction	0,000	0.396	Data Supports Hypothesis	Supported Hypothesis

Source: Processed by Researchers Using SPSS

**Simultaneous Influence Analysis (Together)**

Based on the F test table, the f test value is 32,985 with a significance value of  $0.000 < 0.05$ . These results mean that there is a simultaneous or simultaneous influence between the three independent variables, namely ease of use of the application, e-service quality and perceived benefits on the dependent variable satisfaction.

**Table6. f Test Results (simultaneous test)**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	82,273	3	27,424	32,985	,000b
Residual	83,974	101	0.831		
Total	166,248	104			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Perceived Benefits, Ease of Application Use, E-Service Quality

Source: Processed by Researchers Using SPSS

**Partial Influence Analysis (Alone)**

Based on the t test table, it shows that the ease of use of the application variable has a negative effect on satisfaction with a significance value of  $0.974 > 0.05$  and an influence value of -0.004, the e-service quality variable has a positive effect on satisfaction with a significance value of  $0.000 < 0.05$  and an influence value of 0.394, variable Perceived benefits have a positive effect on satisfaction with a significant value of  $0.000 < 0.05$  and an influence value of 0.396.

**Table7. T test results (partial test)**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5,852	1,337		4,378	0,000
	Ease of Use of Application	-0.003	0.103	-0.004	-0.033	0.974
	E-Service Quality	0.231	0.064	0.394	3,626	0,000
	Perception of Benefits	0.525	0.121	0.396	4,342	0,000

a. Dependent Variable: Customer Satisfaction

Source: Processed by Researchers Using SPSS

**Analysis of the Coefficient of Determination (R2)**

Based on the value of the coefficient of determination (R2), the results of the analysis of the variables ease of use of the application, e-service quality and perceived benefits simultaneously resulted in satisfaction with a value of 0.495. This means that 49.5% of the satisfaction variable can be explained by the variables of ease of use of the application, e-service quality and perceived benefits, while the remaining 50.5% can be explained by other variables that are not in the research such as product, place and process.

**Table8. Test results Determination (R2)**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.703a	0.495	0.480	0.91183

a. Predictors: (Constant), Perceived Benefits, Ease of Application Use, E-Service Quality

b. Dependent Variable: Customer Satisfaction

Source: Processed by Researchers Using SPSS

**The Effect of Ease of Use of Applications on Customer Satisfaction**

In this research, ease of use of the application was stated to have no effect on user satisfaction. This means that users do not feel satisfied with the ease of use of the applications available on the e-wallet application, because it can be seen from the characteristics of female and male respondents with the majority aged 21-25 years, who already have some knowledge in using technology. Based on the lowest index value found in the ease of use of the application in an easy-to-use e-wallet application, this means that the use of an application has no effect on individual customer satisfaction. This is because customer satisfaction is not confirmed by the ease of use of applications in the current era because advances in technology and information media have been felt by almost all levels of society, both in terms of positive and negative aspects of their use. But it is not a solution



for all people who cannot use or apply non-cash payments. When the ease of use of the application is not met, the user will not feel satisfied, so there will be a desire not to use the e-wallet in the future. These results are in line with previous research conducted Suryani (2022) which obtained the results that ease of use had a negative influence on satisfaction.

#### **The Influence of E-Service Quality on Customer Satisfaction**

In the second finding in this research, it is stated *e-service quality* can increase user satisfaction. This means that e-wallets can fulfill customer satisfaction through the available e-service quality. *E-service quality* Good ones can increase customer satisfaction, because users feel helped and satisfied with the experience provided by the company because it can be seen from the characteristics of female and male respondents with the majority aged 21-25 years with indexes related to information related to obstacles faced through customer service that are handled well. Customer satisfaction also depends on the quality of service provided from producers to consumers. E-service quality as a transaction from start to finish includes: information search, privacy policy, website navigation, ordering process, customer service interaction, delivery, return policy, and satisfaction with the product ordered. *E-service quality* Good ones can increase the company's operational efficiency, because users can carry out transactions independently without needing help from customer service officers. How can producers provide a pleasant and satisfying experience when purchasing a product so that it gives rise to good feedback for consumers. This is in line with research Juhria et al. (2021) which states that e-service quality has a positive effect on satisfaction.

#### **The Influence of Perceived Benefits on Customer Satisfaction**

In further findings, there is a significant positive influence between the perceived usefulness variable on satisfaction. It can be seen from the questions that using e-wallet makes online payments more efficient. This can be interpreted as meaning that the higher the perceived benefits, the higher the satisfaction with e-wallet users. Conversely, the lower the perception of benefits obtained from e-wallet, the lower the satisfaction with e-wallet. The positive significant relationship occurs because most users think that e-wallets have many benefits that users can experience if used optimally for personal needs. *E-wallet* helps people make payments more practically and quickly. This technological innovation allows users to make transactions without having to go to a bank or ATM to withdraw cash. It can be said that the perceived benefits consist of making work faster, increasing productivity and increasing effectiveness, the higher the values of these indicators, the higher the level of user satisfaction. This supports the opinion Putra & Raharjo (2021) which says that perceived benefits are closely related to user satisfaction because perceived benefits are the main concern for users in using and reusing a technological system.

### **CONCLUSION**

Based on the results of research that has been conducted regarding the analysis of the influence of ease of use of applications on customer satisfaction, it can be concluded that ease of use of applications has a negative and insignificant effect on customer satisfaction, meaning that users do not feel satisfied with the ease of use of applications available on the e-wallet application. . E-service quality has a positive and significant effect on Customer Satisfaction, meaning that e-wallets can fulfill customer satisfaction through the available e-service quality, this is because customer satisfaction is not confirmed by the ease of use of applications in the current era due to advances in technology and information media. It has been felt by almost all levels of society, both from the positive and negative aspects of its use. E-service quality as a transaction from start to finish includes: information search, privacy policy, website navigation, ordering process, customer service interaction, delivery, return policy, and satisfaction with the product ordered. Customer satisfaction also depends on the quality of service provided from producers to consumers. How can producers provide a pleasant and satisfying experience

when purchasing a product so that it gives rise to good feedback for consumers. Perceived benefits have a positive and significant effect on customer satisfaction, this can be interpreted *e-wallet* helps people make payments more practically and quickly. This technological innovation allows users to make transactions without having to go to a bank or ATM to withdraw cash. It can be said that the perceived benefits consist of making work faster, increasing productivity and increasing effectiveness, the higher the values of these indicators, the higher the level of user satisfaction.

The limitations of this research that can be improved in further research are: this research was only conducted in a limited area, namely only the Jakarta area, there are variables with few references because research rarely discusses these variables, this research only focuses on one e-application -wallet, namely DANA, not many people know and understand the DANA e-wallet because it cannot reach street vendors in areas far from the city, the limited data used in this research makes some of the results in the research less than optimal, as well as a lack of theoretical depth can help enrich research and the results of this research. Thus, researchers hope that future research will be even better than before.

Based on the conclusions above, suggestions can be proposed which are expected to be useful, including suggestions for the DANA e-wallet to increase the ease of use of the application because there are still many people who use the application, such as by advertising the application with its various interesting uses to the public so that people know that the e-app - DANA wallet is easy to use and provides attractive offers. It is also recommended to further improve e-service quality so that users do not worry about using and saving money on the DANA application. Furthermore, it is recommended that e-wallets continue to increase the perception of benefits among e-wallet users so that by continuing to increase benefits, satisfaction can be created among positive consumers.

In this research there are several managerial implications, namely to increase customer satisfaction, e-wallet application users need convenience when using applications such as making it one of the solutions to meet the highest needs for non-cash transactions for society. It is also an answer to fulfill needs easily and practically, so that daily activities become fast, effective and can increase productivity for other activities. Apart from that, the e-service quality provided by this company will influence both from within the consumer and from outside the consumer, such as within the consumer with good e-service quality will be able to influence a person's customer satisfaction regarding choices when using the application. You can also get a good impression from an application, such as providing many benefits such as free bank transfers 10 times per month and providing discounts when paying using the e-wallet application. Apart from that, the perception of benefits is also very important in influencing this research to increase customer satisfaction. We can increase benefits for making work faster, more rewarding, increasing productivity and increasing effectiveness.

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