

# The Influence of Perceived Usefulness, Ease of Use, Security, and Trust on Intention to Use DANA E-Wallet

Factors Affecting  
DANA E-Wallet  
Intention

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## ABSTRACT

Micro, Small, and Medium Enterprises play a crucial role in Indonesia's economy, particularly in North Sumatra, yet struggle to access Islamic banking financing due to internal and external challenges. This study seeks to develop strategies for enhancing partnership-based financing for these enterprises within Islamic banks. Employing the Analytic Network Process, the research engaged nine key informants from academia, regulatory bodies, and Islamic banking practitioners through in-depth interviews and pairwise comparison questionnaires to prioritize solutions. Findings reveal that insufficient bank staff expertise in understanding the needs of these enterprises is the primary internal barrier, while dependence on personal or informal capital poses the main external obstacle. Key strategies include targeted staff training, fostering multi-stakeholder partnerships, promoting enterprise products digitally, and implementing policies for financing subsidies and collaboration forums. This study provides a strategic framework for inclusive, sharia-compliant financing to drive regional economic growth. Limited to North Sumatra with a small informant sample, the findings may not fully apply elsewhere. The proposed strategies offer practical guidance for banks and policymakers to strengthen financing ecosystems, promoting sustainable development for these enterprises.

**Keywords:** E-Wallet, Intention to Use, Perceived Ease of Use, Perceived Security, Perceived Usefulness, Trust.

## ABSTRAK

Usaha Mikro, Kecil, dan Menengah (UMKM) memainkan peran krusial dalam perekonomian Indonesia, khususnya di Sumatera Utara, namun kesulitan mengakses pembiayaan perbankan syariah akibat tantangan internal dan eksternal. Studi ini berupaya mengembangkan strategi untuk meningkatkan pembiayaan berbasis kemitraan bagi usaha-usaha ini di dalam bank syariah. Dengan menggunakan Proses Jaringan Analitik (Analytic Network Process), penelitian ini melibatkan sembilan informan kunci dari akademisi, badan regulator, dan praktisi perbankan syariah melalui wawancara mendalam dan kuesioner perbandingan berpasangan untuk memprioritaskan solusi. Temuan penelitian menunjukkan bahwa kurangnya keahlian staf bank dalam memahami kebutuhan usaha-usaha ini merupakan hambatan internal utama, sementara ketergantungan pada modal pribadi atau informal merupakan hambatan eksternal utama. Strategi-strategi utama meliputi pelatihan staf yang terarah, pengembangan kemitraan multi-pemangku kepentingan, promosi produk usaha secara digital, dan penerapan kebijakan subsidi pembiayaan serta forum kolaborasi. Studi ini menyediakan kerangka kerja strategis untuk pembiayaan inklusif dan sesuai syariah guna mendorong pertumbuhan ekonomi regional. Terbatas di Sumatera Utara dengan sampel informan yang kecil, temuan ini mungkin tidak sepenuhnya berlaku di tempat lain. Strategi yang diusulkan menawarkan panduan praktis bagi bank dan pembuat kebijakan untuk

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*memperkuat ekosistem pembiayaan, yang mendorong pembangunan berkelanjutan bagi usaha-usaha ini.*

**Kata kunci:** *Dompot Elektronik, Niat Penggunaan, Kemudahan Penggunaan yang Dirasakan, Keamanan yang Dirasakan, Kegunaan yang Dirasakan, Kepercayaan.*

## INTRODUCTION

The advancement of digital technology has significantly transformed various facets of life, particularly in payment systems, which have evolved rapidly to meet modern demands (Kesuma & Nurbaiti, 2023). This technological progress has spurred continuous innovation, making financial transactions more accessible and efficient (Zahra et al., 2024). Indonesia's digital economic growth has surpassed the average of other ASEAN countries, reflecting its rapid adoption of digital solutions (Mendrofa et al., 2024). This growth is evident in the shift from cash-based to digital transactions, such as e-wallets, which have become increasingly popular due to their convenience and efficiency. Transactions have transitioned from traditional cash payments to digital methods, such as e-wallets accessed via mobile applications, offering convenience, speed, flexibility, and efficiency in every payment process (Setiawan et al., 2022; Toii et al., 2025). E-wallets, as an internet-based payment alternative, have driven the growth of financial technology, transforming the financial industry by seamlessly converting traditional currencies into digital formats (Utami & Irwansyah, 2022; Kur'aniyah & Abidin, 2023; Nismara, 2024). However, the expanding use of e-wallets has raised significant concerns about the protection of users' personal data, with issues like data leaks, system hacking, and misuse of personal information fostering user apprehension (Nurrahma et al., 2025).

DANA, a pioneer in Indonesia's e-wallet landscape, has gained significant popularity, attracting considerable customer attention and necessitating a focus on factors contributing to user satisfaction (Alamsha & Purnama, 2022; Hartanto et al., 2023). Despite its prominence, research on DANA's adoption in specific regional contexts, such as Jayapura, remains limited, particularly in understanding how local factors influence user behavior. According to Utomo and Rahman (2024), while security concerns significantly affect e-wallet adoption, there is a lack of studies exploring how perceived usefulness, ease of use, security, and trust interact in less urbanized areas with unique socio-economic and infrastructural challenges, such as Jayapura. This research gap highlights the need to investigate these factors in the context of Jayapura, where digital infrastructure and technological literacy may differ from larger Indonesian cities.

Young people, who often lack access to smartphones or knowledge of technological advancements, have prompted technology companies to develop user-friendly applications to meet public needs (Wulandari & Idayanti, 2023). DANA's platform supports diverse functions, including in-store payments, online shopping, social services, and bill payments, offering attractive promotions and seamless integration with savings accounts and credit cards (Kartika & Pamikatsih, 2023; Sari et al., 2024; Septia et al., 2024). However, compared to competitors like OVO, Go-Pay, and ShopeePay, DANA faces challenges in financial literacy, perceived ease of use, security, and service features, resulting in lower user engagement (Ferdiansyah & Nur, 2024).

The shift to digital payment methods has reshaped consumer behavior, with fintech offering convenient solutions for transactions, especially for remote interactions (Simanjuntak & Nurhadi, 2023; Naomi & Priyanto, 2020). Fintech's positive impact on the financial sector is evident, yet concerns about personal data security persist, intensifying competition among e-wallet providers in Indonesia (Heryanti, 2023; Utomo & Rahman, 2024; Isnoe & Azis, 2024). DANA's comprehensive features prioritize ease of transactions, eliminating the need to carry cash by allowing users to top up balances effortlessly (Inaya et al., 2023; Mustofan & Kurniawati, 2024).

However, there is a gap in understanding how these features influence user trust and intention to use in regions like Jayapura, where digital adoption may be constrained by

limited infrastructure or lower technological literacy. According to Nurrahma et al. (2025), data security concerns are critical in shaping user trust, yet few studies have examined this in the context of specific e-wallet applications like DANA in less urbanized settings. Features such as expense recording, budgeting, and financial target setting further enhance DANA's utility for users, particularly students managing their finances (Ramadhandy et al., 2024). The purpose of this study is to examine the direct and indirect effects of perceived usefulness, perceived ease of use, perceived security, and trust on the intention to use DANA e-wallet among users in Jayapura City, using the Technology Acceptance Model (TAM) as a theoretical framework, to address the gap in understanding regional adoption dynamics and provide insights for improving DANA's adoption in similar contexts.

## **LITERATURE REVIEW & HYPOTHESIS DEVELOPMENT**

### **Perceived Usefulness and Perceived Ease of Use on Trust**

The Technology Acceptance Model (TAM) serves as the theoretical foundation for this study, explaining user acceptance of technology through key constructs like perceived usefulness and Perceived Ease of Use, which influence attitudes and intentions toward technology adoption. According to Naufaldi and Tjokrosaputro (2020), TAM posits that users' beliefs about a system's utility and ease of use drive their intention to use it, making it highly relevant for studying e-wallet adoption. In this study, TAM is extended to include perceived security and trust as critical factors influencing the intention to use e-wallets, given their importance in digital financial transactions. Perceived usefulness refers to the extent to which users believe a technology enhances their performance, increasing their trust in the system (Sandi et al., 2021; Suryani et al., 2021). If users perceive an e-wallet as useful, they are more likely to trust and adopt it (Kurniawan & Samryn, 2024). Conversely, if the technology is perceived as having little value, adoption decreases (Irvania et al., 2022). Perceived ease of use reflects the effort required to use a system, impacting user trust by reducing perceived complexity (Sandy & Firdausy, 2020; Widaningsih & Mustikasari, 2022). According to Ashghar and Nurlatifah (2020), ease of use fosters positive perceptions, enhancing trust in e-wallet platforms. Perceived security, an extension to TAM, is crucial in digital payments, as users need assurance that their data is protected, further strengthening trust. Pringgadini and Basiya (2022) indicate that higher perceived security significantly boosts user trust. These relationships lead to the following hypotheses:

H1: Perceived usefulness has a significant effect on trust.

H2: Perceived ease of use has a significant effect on trust.

H3: Perceived security has a significant effect on trust.

### **Factor Influencing Intention to Use**

Trust is a critical factor in technology adoption, reflecting users' confidence in a service provider's reliability, especially in risky or uncertain contexts like e-wallets (Naufaldi & Tjokrosaputro, 2020). According to Wong (2017), trust, measured through dimensions like Ability, Benevolence, and Integrity, significantly influences users' intention to use a system, as it assures them that their interests are protected (Setyoparwati, 2019). This trust directly impacts the intention to use, defined as the likelihood of adopting or continuing to use an e-wallet, observed through behaviors like repeat usage or positive word-of-mouth (Monica & Japariato, 2022). Perceived usefulness also directly affects intention to use, as users who believe a technology improves efficiency or simplifies tasks are more likely to adopt it (Kusumo & Rosyadi, 2023; Setiawan et al., 2023). Similarly, perceived ease of use influences intention to use by reducing the effort required, making the technology more appealing (Fahrizal et al., 2023; Elizabeth, 2023). Perceived security plays a pivotal role, as users' belief in a system's ability to safeguard their data directly encourages adoption, particularly in e-wallets where personal information is at risk. Research by Kristianti and Pambudi (2017) highlights that robust security features

increase users' willingness to use digital payment platforms. These relationships are critical in understanding e-wallet adoption dynamics in Indonesia's competitive fintech landscape, where user perceptions significantly shape behavioral intentions (Janneth & Sari, 2022; Sudyasjayanti & Gadi, 2022). Based on these insights, the following hypotheses are proposed:

H4: Trust has a significant effect on intention to use.

H5: Perceived usefulness has a significant effect on intention to use.

H6: Perceived ease of use has a significant effect on intention to use.

H7: Perceived security has a significant effect on intention to use.

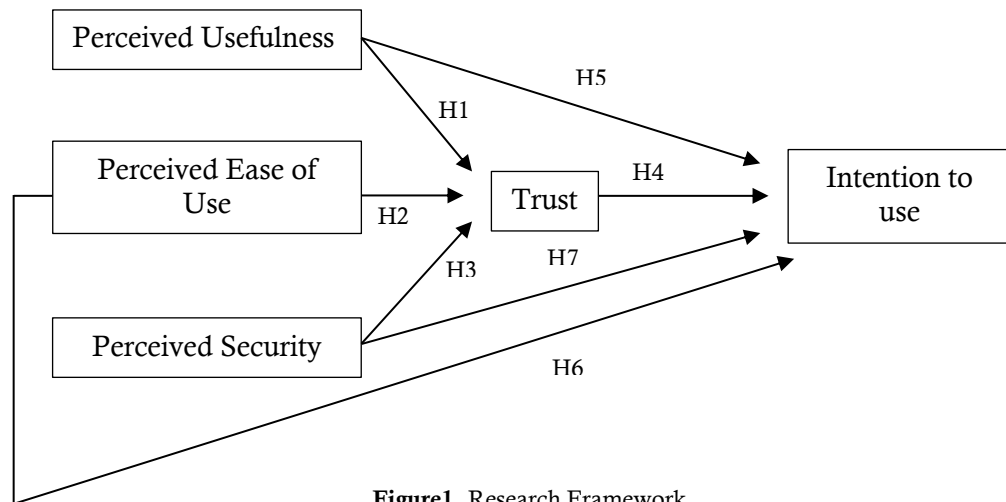


Figure1. Research Framework

The research framework integrates the Technology Acceptance Model (TAM) with additional constructs of Perceived Security and Trust to explain the adoption of e-wallets in Indonesia. This framework posits that perceived usefulness, perceived ease of use, and perceived security influence trust, which in turn, along with these factors, affects the intention to use an e-wallet. According to Deliyana et al. (2022), incorporating security alongside TAM constructs provides a comprehensive model for understanding user behavior in digital payment systems. The framework, illustrated in Figure 1, depicts the causal relationships among these variables, with Trust acting as a mediating factor between perceptions and behavioral intentions. The model assumes that users' perceptions of a system's utility, ease, and security shape their trust, which subsequently drives their intention to adopt or continue using the technology (Wahyudi et al., 2021). Figure 1 visually represents these hypothesized relationships, guiding the empirical analysis to test how these factors interact in the context of e-wallet adoption. This framework is particularly relevant in Indonesia, where fintech growth is rapid, but concerns about security and trust remain significant barriers to widespread adoption (Hamdi et al., 2024). By testing these relationships, the study aims to provide insights into enhancing e-wallet acceptance among users.

## RESEARCH METHOD

This study adopts a quantitative approach to examine the causal relationships among perceived usefulness, perceived ease of use, perceived security, trust, and intention to use among DANA e-wallet users. The research identifies intention to use as the endogenous variable, while perceived usefulness, perceived ease of use, perceived security, and trust serve as exogenous variables, forming a model to test direct and indirect effects. Primary data were collected using a Google Form questionnaire distributed via WhatsApp Messenger, targeting users of the DANA e-wallet in Jayapura City. To ensure clarity, the

questionnaire was developed based on established scales, with 20 items adapted from prior studies, including 4 items each for perceived usefulness, perceived ease of use, perceived security, trust, and intention to use, measured on a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5).

The study population consists of DANA e-wallet users in Jayapura City aged 18 years or older, with a sample size of 144 respondents selected through purposive sampling. This sampling method ensured that only active DANA users with at least one transaction in the past three months were included, enhancing the relevance of responses. The sample size was determined based on Hair et al. (2019), using a ratio of 5 times the number of questionnaire items ( $5 \times 20 = 100$ ), but increased to 144 to account for potential incomplete responses and to improve statistical robustness. A pilot test was conducted with 30 respondents to validate the questionnaire, ensuring all items met validity and reliability criteria before full distribution.

Data analysis was performed using SmartPLS, employing both outer and inner model evaluations. The outer model assessed convergent validity ( $AVE > 0.5$ ), discriminant validity, and reliability (Cronbach's Alpha and Composite Reliability  $> 0.7$ ), while the inner model tested the structural relationships and hypotheses. To mitigate potential bias from distributing questionnaires via WhatsApp, respondents were selected from diverse groups, including university students, professionals, and local communities, to ensure varied representation. This approach allowed for a comprehensive examination of the factors influencing DANA e-wallet adoption, providing insights into user behavior in a digital payment context.

**RESULTS**

This study presents findings from a quantitative analysis exploring factors influencing DANA e-wallet adoption among users in Jayapura City, employing Structural Equation Modeling with SmartPLS software. The analysis examines relationships among perceived usefulness, perceived ease of use, perceived security, trust, and intention to use, based on data collected from 144 respondents in 2025. Results are organized to provide a comprehensive overview of respondent demographics, measurement model validity, reliability, structural relationships, and hypothesis outcomes, offering insights into user behavior toward e-wallet adoption. Data processing occurred in 2025, with findings supported by tables and figures to ensure clarity and transparency in presenting the results.

**Table 1.** Demographic Characteristics of Respondents

Characteristic	Category	Frequency	Percentage (%)
Age	18-25 years	80	55.6
	26-35 years	40	27.8
	36-45 years	20	13.9
	>45 years	4	2.8
Gender	Male	72	50.0
	Female	72	50.0
Education Level	High School or below	30	20.8
	Diploma	25	17.4
	Bachelor's Degree	80	55.6
	Master's or above	9	6.3
Occupation	Student	70	48.6
	Employee	40	27.8
	Entrepreneur	20	13.9
	Other	14	9.7
Frequency of DANA Use	Daily	50	34.7
	Weekly	60	41.7
	Monthly	34	23.6
Total Respondents		144	100.0

To contextualize the findings, Table 1 summarizes the demographic characteristics of the 144 respondents, detailing their age, gender, education level, occupation, and frequency of DANA e-wallet use. The majority of respondents, comprising 55.6 percent,

were aged 18 to 25 years, reflecting the appeal of e-wallets among younger users, while gender distribution was balanced, with 50 percent male and 50 percent female. Educationally, 55.6 percent held a bachelor's degree, and 48.6 percent were students, aligning with the tech-savvy profile of e-wallet users. In terms of usage, 41.7 percent used DANA weekly, indicating regular engagement, while 34.7 percent used it daily and 23.6 percent monthly. Table 5 establishes a foundation for interpreting the model results by providing a clear profile of the sample, which informs the subsequent analysis of measurement and structural models.

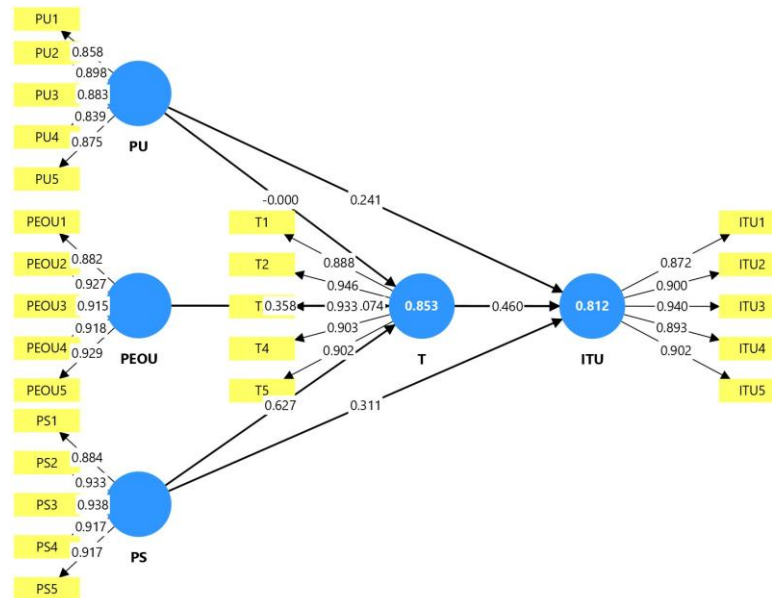


Figure 2. Outer and Inner Model

Figure 2, titled Measurement and Structural Model of Factors Influencing DANA E-Wallet Adoption, visually represents the outer and inner models analyzed using SmartPLS. The outer model assesses the validity of 20 questionnaire items, with each construct perceived usefulness, perceived ease of use, perceived security, trust, and intention to use measured by four items. All indicators achieved outer loading values exceeding 0.7, as depicted in Figure 2, confirming that each item reliably measures its respective construct, ensuring the measurement model's robustness. The inner model illustrates path coefficients representing the strength and significance of relationships among constructs, providing a clear visual of the hypothesized effects tested in this study. This figure serves as a critical tool for understanding how indicator validity and structural relationships contribute to the overall findings.

Table 2. Average Variance Extracted

Variables	AVE
Perceived Usefulness	0.759
Perceived Ease of Use	0.836
Perceived Security	0.843
Trust	0.836
Intention to Use	0.813

Table 2 presents the average variance extracted values to assess convergent validity for each construct. As shown in Table 2, all constructs surpass the threshold of 0.5, with perceived usefulness at 0.759, perceived ease of use at 0.836, perceived security at 0.843, trust at 0.836, and intention to use at 0.813. These values indicate that each construct explains more than 50 percent of the variance in its indicators, confirming strong convergent validity (Hair et al., 2019). The high AVE values affirm that the questionnaire items are well-aligned with their constructs, providing a solid foundation for the structural

analysis that follows. This ensures the data collected from respondents accurately represent the theoretical constructs under investigation.

**Table 3.** Reliability Test

<b>Variables</b>	<b>Cronbach's Alpha</b>	<b>Composite Reliability</b>
Perceived Usefulness	0.920	0.940
Perceived Ease of Use	0.951	0.962
Perceived Security	0.953	0.964
Trust	0.951	0.962
Intention to Use	0.942	0.956

Table 3 provides reliability test results, reporting Cronbach's Alpha and Composite Reliability for each construct. As detailed in Table 3, all constructs exceed the reliability threshold of 0.7. Specifically, Perceived Usefulness has a Cronbach's Alpha of 0.920 and a composite reliability of 0.940, Perceived Ease of Use has 0.951 and 0.962, Perceived Security has 0.953 and 0.964, Trust has 0.951 and 0.962, and Intention to Use has 0.942 and 0.956. These high reliability scores demonstrate consistent and stable responses across questionnaire items, ensuring the measurement scales are dependable. The robust reliability metrics support the validity of the data, enabling confident analysis of the structural relationships in the model.

**Table 4.** R Square Result

<b>Variable</b>	<b>R-square</b>	<b>Adjusted R-square</b>
Trust	0.853	0.849
Intention to Use	0.812	0.806

Table 4 reports the R-Square values, reflecting the explanatory power of the model for Trust and Intention to Use. As indicated in Table 4, the R-Square for Trust is 0.853, with an Adjusted R-Square of 0.849, meaning that perceived usefulness, perceived ease of use, and perceived security explain 84.9 percent of the variance in trust, leaving 15.1 percent influenced by unexamined factors. For intention to use, the R-Square is 0.812, with an Adjusted R-Square of 0.806, indicating that 80.6 percent of the variance is explained by the model, with 19.4 percent attributable to other variables. These values suggest a strong model fit, though the unexplained variance highlights opportunities for future research to explore additional factors, such as financial literacy or technological infrastructure, that may influence e-wallet adoption.

**Table 5.** Research Model Hypothesis Test

<b>Hypothesis</b>	<b>Original Sample</b>	<b>T-Statistics</b>	<b>P-Values</b>	<b>Description</b>
H1	-0.000	0.001	0.999	Not Supported
H2	0.358	5.484	0.000	Supported
H3	0.627	8.284	0.000	Supported
H4	0.460	3.806	0.000	Supported
H5	0.241	2.207	0.027	Supported
H6	-0.074	0.802	0.422	Not Supported
H7	0.311	2.891	0.004	Supported

Table 5 summarizes the hypothesis testing results, evaluating the significance of relationships among constructs based on T-Values and P-Values. Significance is determined by a T-Value greater than 1.96 or a P-Value less than 0.05 (Ghozali, 2018). The analysis reveals that five relationships are statistically significant. Perceived Ease of Use significantly affects Trust, with a T-Value of 5.484 and P-Value of 0.000. Perceived Security also significantly affects Trust, with a T-Value of 8.284 and a P-Value of 0.000. Trust significantly influences Intention to Use, with a T-Value of 3.806 and a P-Value of 0.000. Perceived Usefulness significantly impacts Intention to Use, with a T-Value of 2.207 and P-Value of 0.027. Perceived Security significantly affects Intention to Use, with a T-Value of 2.891 and P-Value of 0.004. However, two relationships are not significant. Perceived Usefulness does not significantly affect Trust, with a T-Value of 0.001 and a P-

Value of 0.999. Similarly, Perceived Ease of Use does not significantly affect Intention to Use, with a T-Value of 0.802 and a P-Value of 0.422. These findings highlight the critical roles of Perceived Security and Trust in driving e-wallet adoption, while the mixed effects of Perceived Usefulness and Perceived Ease of Use suggest context-specific dynamics that warrant further exploration.

The demographic insights from Table 1 enhance the interpretation of these findings, indicating that younger, educated users, particularly students, may prioritize security and trust due to their familiarity with digital platforms. The high AVE and reliability values in Tables 2 and 3 validate the measurement model, ensuring that the constructs are accurately captured in the data. Figure 2 provides a visual summary of the outer loadings and structural paths, reinforcing the robustness of the analysis. The R-Square values in Table 4 demonstrate the model's strong explanatory power, though the unexplained variance suggests potential for investigating additional variables, such as user experience or cultural factors. Collectively, the results validate the research model and offer valuable insights into the factors driving DANA e-wallet adoption, with implications for enhancing user engagement in digital payment systems.

## **DISCUSSION**

The findings of this study provide valuable insights into the factors influencing DANA e-wallet adoption in Jayapura City, aligning with and extending prior research on technology acceptance. The significant effect of perceived ease of use on trust, as indicated by a T-value of 5.484 and a P-value of 0.000, suggests that users who find DANA intuitive and easy to navigate develop greater confidence in the platform. This result is consistent with Ashghar and Nurlatifah (2020), who found that ease of use fosters trust in digital payment systems by reducing perceived complexity. Similarly, perceived security significantly affects trust, with a T-Value of 8.284 and P-Value of 0.000, highlighting the critical role of data protection in building user confidence. According to Kristianti and Pambudi (2017), robust security features are essential for trust in e-wallets, as users prioritize the safety of their personal and financial information. This strong relationship underscores the importance of security in a context where digital transactions are increasingly prevalent but face risks like data breaches.

Trust significantly influences intention to use, with a T-Value of 3.806 and P-Value of 0.000, confirming its role as a mediator in technology adoption. This finding aligns with Wong (2017), who emphasized that trust, encompassing ability, benevolence, and integrity, drives users' willingness to adopt e-wallets. Perceived usefulness and perceived security also directly affect intention to use, with T-Values of 2.207 and 2.891, respectively, and P-Values below 0.05, indicating that users are more likely to adopt DANA when they perceive it as valuable and secure. These results support Janneth and Sari (2022), who noted that perceived benefits and security assurances enhance adoption intentions in Indonesia's competitive e-wallet market. However, the non-significant effect of perceived usefulness on Trust (T-Value: 0.001, P-Value: 0.999) contradicts Munthaha et al. (2023), possibly due to users prioritizing practical functionality over trust-building in this context. This may reflect local dynamics, such as limited awareness of DANA's advanced features, which could reduce its perceived utility in fostering trust.

The non-significant effect of perceived ease of use on intention to use (T-Value: 0.802, P-Value: 0.422) is also unexpected, differing from Pratama (2023), who found a direct link between ease of use and adoption intention. This discrepancy may stem from users in Jayapura perceiving ease of use as less critical compared to security and trust, possibly due to varying levels of technological familiarity or infrastructure limitations. According to Deliyana et al. (2022), regional differences in digital literacy and access can influence the relative importance of ease of use, suggesting that contextual factors may moderate this relationship. These findings partially support the Technology Acceptance Model (TAM), as perceived usefulness and ease of use show mixed effects, while the inclusion of Perceived Security and Trust strengthens the model's applicability to e-wallets. Theoretically, this study extends TAM by highlighting the dominant role of security and trust in digital

payment contexts, suggesting that TAM may require adaptation to account for regional variations in technology adoption.

Despite the robust findings, this study has limitations that warrant consideration. The use of purposive sampling may introduce selection bias, as only active DANA users were included, potentially overlooking perspectives from less frequent or non-users. Additionally, the study's focus on Jayapura limits generalizability, as infrastructural and cultural factors may differ in other regions. Future research could explore additional variables, such as financial literacy or user experience, to address the unexplained variance in Trust (15.1%) and Intention to Use (19.4%). These findings have significant implications for both theory and practice. Theoretically, they suggest that extending TAM with security and trust constructs enhances its explanatory power in digital payment contexts, particularly in regions with unique technological challenges. Practically, DANA can leverage these insights by prioritizing user-friendly interfaces and robust security features to build trust and encourage adoption. Policymakers in Jayapura can support e-wallet adoption through targeted digital literacy programs, ensuring broader access to digital financial services.

## **CONCLUSION**

This study reveals that perceived security and trust significantly influence the intention to use the DANA e-wallet among users in Jayapura City, while Perceived Usefulness and Perceived Ease of Use show limited direct effects on adoption. The findings highlight that users prioritize secure transactions and confidence in the platform, with ease of use contributing to trust but not directly to adoption intentions. These results align with the Technology Acceptance Model, emphasizing the critical role of trust and security in digital payment adoption, particularly in a regional context. The non-significant impact of perceived usefulness on trust and perceived ease of use on intention to use suggests that users may value practical functionality and simplicity less than anticipated, possibly due to specific local factors influencing their behavior. This underscores the need for e-wallet providers to focus on robust security measures and trust-building strategies to enhance user adoption.

The study offers practical implications for DANA and policymakers in Jayapura, suggesting that enhancing security features, such as two-factor authentication, and improving user-friendly interfaces can boost trust and adoption rates. For policymakers, implementing community-based digital literacy workshops and providing incentives for e-wallet transactions can accelerate financial digitalization. However, the study has limitations, including its reliance on purposive sampling, which may limit generalizability by focusing only on active DANA users, potentially overlooking perspectives from less frequent users. The specific context of Jayapura, with its unique technological infrastructure, may also restrict the applicability of findings to other regions. Future research should explore additional variables, such as financial literacy or cultural influences, and extend the study to other cities to compare adoption patterns, providing a more comprehensive understanding of e-wallet usage dynamics.

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