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Analysis of Factors Affecting the Interest of People to Use DANA Application Using Principal Component Analysis Method (PCA)

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***Abstract*--** *The important economic field provides technological innovation in it. The use of information technology can meet business information needs quickly, relevantly, and on time. Financial Technology appears to change the payment model from conventional to modern. Many payment applications have developed in Indonesia, one of which is the DANA application that is included in the list of popular digital wallet applications. DANA application helps to provide convenience in transactions. Factors that influence users using the DANA application are security, convenience, trust, usefulness, and desire. The author uses quantitative research methods whose results will be obtained from 200 respondents who actively use the DANA application in the DKI Jakarta area. Then the writer needs to know the factors that influence the user in accepting and using the application as well as the most dominant factor towards the interest in using the DANA application. After determining the number of respondents and research variables, the authors conducted a validity and reliability test. After that, the variable correlation test with the measurement is done taking into account the Kaiser Meyer Oikin (KMO) number, Bartlett test of sphericity and MSA measurement. To simplify data, a core process can be carried out using the Principal Component Analysis (PCA) method. Finally determine the group of factors that are the most dominant influencing users using the DANA application.*

***Keywords*--** *Financial Techology, DANA Aplication, Affecting Factors , Principal Component Analysis (PCA).*

I. INTRODUCTION

The development of the business of Startup Financial techology in Indonesia is growing rapidly because of the potential use of the internet in Indonesia which is increasing from year to year. Every month many new startup founders (owners) appear. Financial Technology has a role in maximizing the use of technology to change, accelerate or sharpen various aspects of the financial services available today which are divided into payment methods (payment gateway), financial management (wealth management), financing (crowdfunding), lending (lending) and the other. At present payments can be made via smartphones using digital payment applications to make it easier for people to make transactions without using cards. The emergence of Fintech also in Indonesia aims to facilitate the public in conducting financial transactions online, increase financial literacy, and realize financial inclusion in Indonesia. According to CNNIndonesia.com DANA made it into the list of popular digital wallet applications. This application also provides convenience in transactions and can provide attractive offers in the form of discount promos. IPrice research data shows that DANA has relatively stable monthly active users from the fourth quarter of 2018 to the quarter of 2019. The Gopay application is in first place, third position is LinkAja application and fourth position is OVO. According to Arief Hermawan (2008) in Suseno (2009) defines behavioral interest using technology (behavioral intention to use) as an interest (desire) for someone to do certain behaviors. According to Taylor and Todd (1995) behavioral intention to use is defined as the desire of individuals to reuse something the same if one time requires a return. According to Cintya Ega Septika (2018) there are five factors that influence users using fund applications, namely security, convenience, trustworthiness, expediency, desires and interests. In this study the authors will analyze the factors that influence people's interest in using the DANA application and the most dominant factor using the DANA application.

II. THEORY REVIEW

Utilization of DANA application helps users to conduct financial transactions faster and efficiently. Based on this, there are other factors of interest affecting users in accepting and using the DANA application. There are five factors that affect the interest in using the DANA application, among others:

A. Security

The security aspect is an important thing in a company information system related to financial data that is very confidential. According to Syamsul Hadi (2015) Security is the customer's perception of the company's ability to protect personal information obtained from electronic transactions against unauthorized users. The security of electronic transactions makes customers feel confident that the confidentiality of their personal data is guaranteed when transacting.

B. Ease

The ease is also one of the considerations related to the decision making process. If anyone believes that the information system is easy to use, then it will be used. One of the factors that influence the use of interest. Davis et al. (1989) about ease factor as a person's level of trust in using an easy information system and does not require much effort from the

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user to be able to do it. Based on the existing definitions can help about the use of this is also a belief about the decision making process. If someone believes that the information system is easy to use then that person will use it.

C. Trust

Trust is defined as a belief that allows individuals to voluntarily become customers of service providers after considering the characteristics of a service provider. Das and Teng (1998) in Farizi and Syaefullah (2014) state that trust is the degree to which a person who believes puts a positive attitude towards the good wishes and reliability of others he believes in changing and risky situations.

D. Usefulness

In a large Indonesian dictionary, usefulness is interpreted as something useful or useful. Davis (1989) and Adam et.al., (1992) define usefulness as a level that someone believes that the use of a particular technology will improve the work performance of that person. According to Davis (1989); Mathieson (1991); and Venkatesh perception of benefit (perceived of usefulness) is a strong determinant of the acceptance of the use of an information system, adoption, and behavior of users.

E. Desire

According to Arief Hermawan (2008) in Suseno (2009) defines behavioral interest using technology (behavioral intention to use) as an interest (desire) for someone to do certain behaviors. The term interest is the terminology of the personality aspect to describe the existence of a will, a force that arises from within an individual to choose other similar objects. According to Taylor and Todd (1995) behavioral intention to use is defined as the desire of individuals to reuse something the same if one time requires a return. Behavioral interest is defined as the motivation or desire of an individual who appears to do a behavior if he has a desire or interest to do.

Theory of Quantitative Methods

Research using quantitative research methods. Quantitative means the amount or addition, so quantitative research is research that uses numbers that are added as data that are then analyzed. Quantitative research is often seen as opposed to qualitative research, even though not a few researchers who use quantitative methods are also interested in using qualitative. The results of quantitative analysis are then confirmed by qualitative analysis as conducted (Indrawati, 2012). Quantitative research methods are research methods that try to make accurate measurements of behavior, knowledge, opinions, or attitudes (Cooper & Schindler, 2011; in Indrawati, 2015). Quantitative methods are widely used in various studies because of their suitability for testing models or hypotheses (Chew, 2007; Indrawati, 2012; in Indrawati, 2015).

III. RESEARCH METHOD

In this research method, a factor analysis will be carried out on the interest in using the DANA application. The Dana application is a digital wallet application that is currently being used in Indonesia. In this study, researchers used questionnaire data taken from 200 respondents using the DANA application.

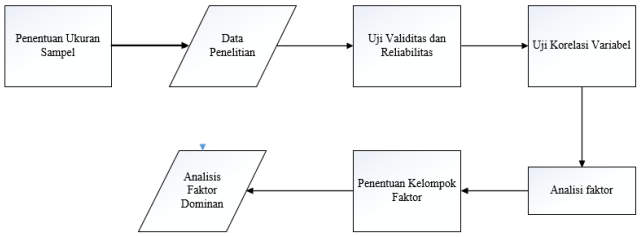

Figure 1. Chart of Research Methods

A. Determination of Research Sample Size

In this study, researchers used 201 samples, users who have conducted at least one transaction using the DANA application out of a total population of 420 users of the DANA application. Determination of the number of samples is done by referring to the Kretijie Morgan Table.

TABLE 1. Kretijie Morgan

Populasi (N)	Sampel (n)	Populasi (N)	Sampel (n)	Populasi (N)	Sampel (n)	Populasi (N)	Sampel (n)	Populasi (N)	Sampel (n)
10	10	110	86	320	175	1100	285	7000	364
15	14	120	92	340	181	1200	291	8000	367
20	19	130	97	360	186	1300	297	9000	368
25	24	140	103	380	191	1400	302	10000	370
30	28	150	108	400	196	1500	306	15000	375
35	32	160	113	420	201	1600	310	20000	377
40	36	170	118	440	205	1700	313	30000	379
45	40	180	123	460	210	1800	317	40000	380
50	44	190	127	480	214	1900	320	50000	381
55	48	200	132	500	217	2000	322	75000	382
55	48	210	136	550	226	2200	327	1000000	384
60	52	220	140	600	234	2400	331		
65	56	230	144	650	242	2600	335		
70	59	240	148	700	248	2800	338		
75	63	250	152	750	254	3000	341		
80	66	260	155	800	260	3500	346		
85	70	270	159	850	265	4000	351		
90	73	280	162	900	269	4500	354		

B. Research Data

In this study, in obtaining research data used several steps, including the determination of research variables, making question items where each indicator represents the research variables and determining the scale of respondents' answers.

1. Determination of Research Variables
   In this study, researchers used 5 research variables, among others: Security (X1), Ease (X2), Trust (X3), Usefulness (X4) and Desire (X5).
2. Determination of the Scale
   In this study the Likert scale to measure perceptions, attitudes or opinions of a person or group of people about social phenomena. The answer choice score, which is the highest score with a value of 5 and the lowest score with a value of 1.

TABLE 2. Likert Scale

Score	Respondent Answer
5	Highlty Agree
4	Agree
3	Neutral
2	Agree Less
1	Disagree

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C. Validity and Reliability Test

After determining the number of respondents and research variables, the next is to test the validity and reliability of the indicator questions that represent each research variable. This is done to find out whether the items of each question raised by respondents represent the variables to be examined.

1. Validity Test
   Validity test is used to determine the appropriateness of items in a question in defining a variable.

$$r = \frac{(n(\sum XY) - (\sum X \sum Y))}{\sqrt{(n\sum x^2 - (\sum x)^2)(n\sum y^2 - (\sum y)^2)}}$$

   Where:
   r = Correlation Coefficient
   n = Number of respondents
   X = Question score
   Y = Total Score
2. Reliability Test
   Reliability test is conducted to determine the consistency or regularity of measurement results of an instrument if the instrument is used again as a measurement tool for an object of a respondent.

$$r_{11} = \left[\frac{k}{k-1}\right]\left[1\frac{\sum \sigma_{j^2}}{\sigma_{x^2}}\right]$$

   Where:
   r_{11} = Instrument Reliability
   k = Number of Hemispheres Tests
   σ_{j^2} = Hemisphere Variant; j = 1, 2, ..., k
   σ_{x^2} = Variant of test scores
   x = Selected score value

D. Variable Correlation Test

The correlation test was conducted to determine the relationship between two variables with certain scales. Both variables must be independent of one another, meaning that each variable is independent and does not depend on one another. There are no terms independent variables and dependent variables. To facilitate the interachievement of the strength of the relationship between two variables the researcher gives the following criteria (Sarwono: 206):
Where:
0 = There is no correlation between the two variables
> 0 - 0.25 = Very weak correlation
> 0.25 - 0.5 = Sufficient correlation
> 0.5 - 0.75 = Strong correlation
> 0.75 - 0.99 = Very strong correlation

E. Factor Analysis

Data analysis techniques in this study used the factor analysis method. Analysis of analysis factors including variations such as component analysis and general factor analysis is a statistical approach that can be used to analyze relationships between several variables and explain these variables in their general state based on dimensions (factors).

The main principle of factor analysis is correlation, the assumptions related to the correlation used are as follows (Santoso 2003):

1. The correlation between independent variables must be strong enough, for example above 0.5.
2. Large partial correlation, the correlation between two variables by assuming that the other variables are fixed, it must be small (Anti Image Correlation).
3. Testing the entire correlation matrix (correlation between variables) measured by the magnitude of the Barlett Test of Sphericity or Measuring Sampling Adequancy (MSA). This test requires a significant correlation between at least some variables.

The basic process of factor analysis includes the following steps (Santoso 2003):

1. Determine what variables will be analyzed. The first step in factor analysis is to assess which variables are considered feasible for inclusion in further analysis.
2. Test the predetermined variables, some measurements that can be done include by observing the Kaiser Meyer Oikin (KMO) number, Bartlett test of sphericity and MSA measurement.
3. Conduct a core process in factor analysis, namely factoring, or deriving one or more factors from variables that have passed the previous variable test. The method used is Principal Component Analysis (PCA). Determination of the formation of the number of factor groups is done by looking at the value
   eigenvalue (eigenvalue) which states the relative importance of each factor in calculating the variance of the analyzed variables. Eigenvalues below 1 cannot be used in calculating the number of factors formed.
4. Perform a process factor rotation or rotation of the factors that have been formed. The purpose of rotation is to clarify the variables that fall into certain factors.

F. Factor Group Analysis

In this research the extraction method used is Principal Component Analysis (PCA). Understanding Principal component analysis / PCA is a technique used to simplify a data, by transforming data linearly to form a new coordinate system with maximum variance. Determination of the formation of the number of factor groups is done by looking at the eigenvalue (Eigenvalue) which states the relative importance of each factor in calculating the variance of the analyzed variables. Eigenvalues below 1 cannot be used in calculating the number of factors formed. In this study, researchers used the Communality technique with the formula:

$$\text{Det } (A - \lambda I) = 0$$

Where :
A = matrix nxn
λ = eigenvalue value
I = identity matrix (square matrix
with the main diagonal element valued

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1 while the other elements are 0

G. *Dominant Factor Analysis*

Dominant factor analysis is carried out to find the most dominant factor group, viewed from the results of the value data (component transformation matrix) showing the value of the components - the components formed are named based on the loading factor of a variable against the formation factor and can be seen from the value of the two groups of factors which is the most dominant and plays a major role in the interest in using the DANA application.

IV. Research Results And Discussion

A. *Characteristics of Respondents*

The characteristics of respondents based on filling out the questionnaire with the number of respondents amounting to 201 people, can be described as follows:

1. Gender

   Gender of the respondent to find out to get the profile picture of the respondent. The respondents according to gender can be seen in the picture below

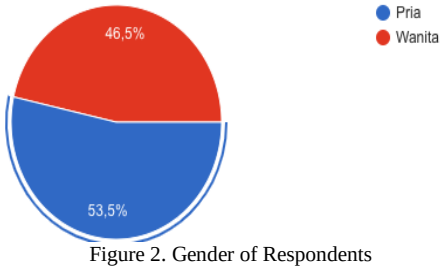

Figure 2. Gender of Respondents

Based on the picture, it is known that respondents by sex are 53.5% male, and 46.5% female. The data shows that the largest proportion are respondents with male gender.

B. *Age*

Age of respondent to know to get respondent profile picture. As for respondents according to age.

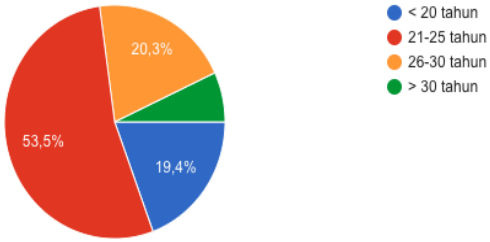

Figure 3. Age of Respondents

Based on Figure 3 it is known that respondents by age are 53.5% aged 21-25 years, 20.3% aged 26-30 years, 19.4% aged <20 years, and 6.8% aged> 30 years. The data shows that the largest proportion are respondents aged 21-25 years.

C. *Job*

The respondent's job is to find out to get the respondent's profile picture. The respondent by occupation.

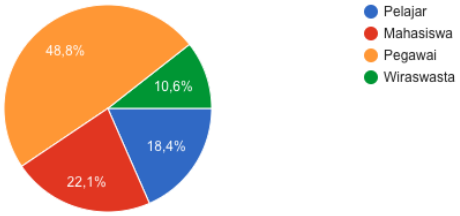

Figure 4. Respondents' Work

Based on Figure 4.3, it is known that respondents based on work are 48.8% of their jobs are employees, 22.1% of their jobs are students, 18.4% of their jobs are students, and 10.6% of their jobs are self-employed. The data shows that the largest proportion are respondents with work as employees.

D. *Many Use of DANA Application in a Day*

The following is an overview of respondents' profiles based on the number of uses of the DANA application in a day.

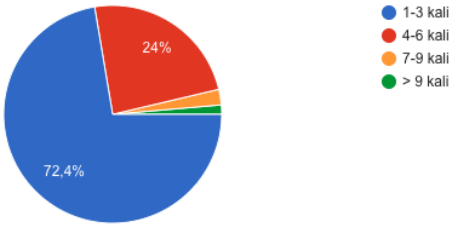

Figure 5. The Many Usages of DANA Application in a Day

Based on Figure 5 it is known that respondents based on the number of uses of DANA applications in a day is as much as 72.4% as much as 1-3 times a day, 24% as much as 4-6 times a day, 2.3% as much as 7-9 times a day, and 1.4 %> 9 times a day. The data shows that the largest proportion are respondents with daily usage of 1-3 times.

B. *Correlation Matrix*

Correlation matrix is a correlation matrix that contains correlation values between variables to be analyzed. In the correlation section, it can be seen the magnitude of correlation between variables.

TABLE 3. Correlation Matrix

Correlation Matrix

		Zscore (Keamanan)	Zscore (Kemudahan)	Zscore (Kepercayaan)	Zscore (Kemanfatan)	Zscore (Keinginan)
Correlation	Zscore(Keamanan)	1.000	.053	.218	.076	.100
	Zscore(Kemudahan)	.053	1.000	.532	.676	.673
	Zscore(Kepercayaan)	.218	.532	1.000	.660	.534
	Zscore(Kemanfatan)	.076	.676	.660	1.000	.579
	Zscore(Keinginan)	.100	.673	.534	.579	1.000

The table above explains that the variable that has the greatest correlation to the security variable is the trust variable which is equal to 0.218. This shows that there is a strong and positive relationship. This can be seen from the questionnaire answers that have been filled out by users of DANA, the answers show that the security features of the DANA application are safe to use for transactions so that users trust to

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make transactions with applications provided by DANA.

The variable that has the greatest correlation in the ease of variables is the usefulness of 0676. This indicates that there is a strong and positive relationship. Where, the DANA application feature is useful to facilitate the user in fulfilling daily needs, such as for electricity payment, postpaid, pulse, etc. Because the DANAA application is easy to use anywhere and anytime.

The variable that has the greatest correlation in the trust variable is the usefulness of 0660. It shows a strong and positive relationship. Where, the DANA application feature can be trusted for users in fulfilling daily transaction needs.

The variable that has the greatest correlation in the variable of usefulness is the ease of 0655. This indicates that there is a strong and positive relationship. Where, the DANNA application is easy to use, making payment transactions faster.

The variable that has the greatest correlation on the desire variable is convenience, which is 0.673. This shows that there is a strong and positive relationship. Where, DANA collaborates with various merchants to attract someone to use the DANA application and make it easier for users of the DANA application to make transactions.

C. Factor Analysis

The basic process of factor analysis includes the following steps:

1. Determine what variables will be analyzed. The first step in factor analysis is to assess which variables are considered feasible for inclusion in further analysis.
2. Test the variables that have been determined, some measurements that can be done include taking into account the Kaiser Meyer Oikin (KMO) number, Bartlett test of sphericity and MSA measurements.
   a. The Kaiser Meyer Oikin Test (KMO) and the Bartlett test of sphericity
      Kaiser-Meyer-Olkin Test (KMO) to determine the adequacy of the sample or measurement of sample eligibility. It is considered feasible if the KMO value> 0.5. Bartlett's test of sphericity is used to test that the variables in the sample are correlated (related).

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.775
Bartlett's Test of Sphericity	Approx. Chi-Square	387.968
	df	10
	Sig.	.000

Figure 5. KMO dan Bartlett's Test

In the figure above shows that the value of Bartlett's test is 387,968 with significance of 0.000, this means that there is a correlation between variables (significance <0.05). While the KMO value is 0.775, this means that the variables in this study can be further processed, because 0.775> 0.5.

   b. MSA measurement
      In this test used to determine valid variables from the variables used. For variables that have a MSA value> 0.5, then the variable is declared valid. The MSA value is contained in the Anti-Image Correlation table, that is, the numbers marked "a"

TABLE 4. Anti-Image Matrics

Anti-image Matrices

		Zscore (Keamanan)	Zscore (Kemudahan)	Zscore (Kepercayaan)	Zscore (Kemanfatan)	Zscore (Keinginan)
Anti-image Covariance	Zscore(Keamanan)	.942	.029	-.150	.041	-.023
	Zscore(Kemudahan)	.029	.422	-.025	-.166	-.207
	Zscore(Kepercayaan)	-.150	-.025	.504	-.204	-.094
	Zscore(Kemanfatan)	.041	-.166	-.204	.410	-.050
	Zscore(Keinginan)	-.023	-.207	-.094	-.050	.497
Anti-image Correlation	Zscore(Keamanan)	.548[a]	.045	-.217	.067	-.033
	Zscore(Kemudahan)	.045	.765[a]	-.054	-.400	-.451
	Zscore(Kepercayaan)	-.217	-.054	.785[a]	-.450	-.188
	Zscore(Kemanfatan)	.067	-.400	-.450	.765[a]	-.111
	Zscore(Keinginan)	-.033	-.451	-.188	-.111	.811[a]

The table above explains that the safety variable has an MSA value of 0.548, where 0.548> 0.5 then the safety variable is declared valid. The ease variable has an MSA value of 0.765, where 0.765> 0.5 then the ease variable is declared valid. The trust variable has an MSA value of 0.785, where 0.785> 0.5 then the confidence variable is declared valid. The usefulness variable has an MSA value of 0.765, where 0.765> 0.5 then the expediency variable is declared valid. The desire variable has a MSA value of 0.811, where 0.811> 0.5 then the desire variable is declared valid.

3. Conduct core processes in factor analysis
   The first step is to look at the Estimation of Communality. The value of communalities explains how much a variable can explain a factor.

TABLE 5. Communalities

Communalities

	Initial	Extraction
Zscore(Keamanan)	1.000	.974
Zscore(Kemudahan)	1.000	.758
Zscore(Kepercayaan)	1.000	.683
Zscore(Kemanfatan)	1.000	.759
Zscore(Keinginan)	1.000	.687

Extraction Method: Principal Component Analysis.

In the table above explains the security variable has a value of 0.974, where the sacurity variable can explain the factors formed by 97.4%.

The ease variable has a value of 0.758, where the budget variable can explain the factor formed by 75.8%. The trust variable has a value of 0.683, where the trust variable can explain the factor formed by 68.3%. The expediency variable has a value of 0.759, where the expediency variable can explain the factors formed by 75.9%. The desire variable has a value of 0.687, where the desire variable can explain the factors formed by 68.7%.

TABLE 6. Total Variance Explained

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.855	57.103	57.103	2.855	57.103	57.103	2.813	56.262	56.262
2	1.007	20.133	77.236	1.007	20.133	77.236	1.049	20.974	77.236
3	.513	10.259	87.495						
4	.364	7.273	94.769						
5	.262	5.231	100.000						

Extraction Method: Principal Component Analysis.

The table above explains that in determining the number of factors, there are two factors formed, namely components 1 and 2.

4. Perform a factor rotation or rotation of the factors that have been formed.
   The loading factor is where the determination of each variable will be included in factor 1 or 2 of the factor formed. Table 7 only shows how much a variable correlates with the factor to be formed.

TABLE 7. Component Matrix

Component Matrix[a]

	Component	
	1	2
Zscore(Keamanan)	.200	.967
Zscore(Kemudahan)	.853	-.175
Zscore(Kepercayaan)	.813	.149
Zscore(Kemanfatan)	.865	-.102
Zscore(Keinginan)	.824	-.093

Extraction Method: Principal Component Analysis.

In the table above the safety variable is correlated by 0.200 with a factor of 1, and 0.967 by a factor of 2. The ease of variable correlates by 0.853 by a factor of 1, and -0.175 by a factor of 2. The variable of trust is correlated by 0.813 by a factor of 1, and -0.149 by a factor of 2. The variable usefulness correlates by 0.865 by a factor of 1, and -0.102 by a factor of 2. The variable of desire is correlated by 0.824 by a factor of 1, and -.093 by a factor of 2.
In table 7 to determine which variables will be included in factor 1 and which variables will be included in factor 2. Determination of which variable to enter is determined by looking at the largest correlation value.

TABLE 8 Rotated Component Matrix

Rotated Component Matrix[a]

	Component	
	1	2
Zscore(Keamanan)	.051	.986
Zscore(Kemudahan)	.870	-.045
Zscore(Kepercayaan)	.781	.270
Zscore(Kemanfatan)	.871	.030
Zscore(Keinginan)	.828	.032

Extraction Method: Principal Component Analysis.

In the table above it can be seen that the biggest correlation with factor 1 is ease of 0.870, trust by 0.781, usefulness by 0.871, and desire by 0.828. While the biggest correlation with factor 2 is security at 0.986. Then each member from factor 1 is ease, trust, usefulness and desire. Factor 2 is security.
The final step in determining factors is to look at the component transformation matrix table.

TABLE 9. Component Transformation Matrix

Component Transformation Matrix

Component	1	2
1	.989	.151
2	-.151	.989

Extraction Method: Principal Component Analysis.

The table above shows that in component 1 the correlation value is 0.989> 0.5, and component 2 is the correlation value 0.989> 0.5. Because components 1 and 2 are greater than 0.5, the two factors formed can be said to be accurate in summarizing the five variables.

5. Naming the group of factors, at this stage, the factors formed are given a name based on the loading factor of a variable against the formation factor.

a. The first factor contains the variables of ease, trust, usefulness and desire. The first factor has an eigen value of 2,855, where the highest value is among the other components. This means that the first group of factors has a very high effect on the implementation of information security management. The dominant variable in the first group of factors is expediency, this makes expediency play a major role in one's interest in using the DANA application.
b. The Second Factor contains a safety variable with an eigen value of 1.007, where the value is smaller than the first factor. This shows the second factor has a not too dominant influence on someone's interest in using the DANA application.

V. CONCLUSIONS AND SUGGESTIONS

A. *Conclusions*

Based on the results of research that has been done regarding the factors that influence people's interest to use the DANA application, the conclusions obtained are:

1. Based on the factor analysis, the factors that influence the interest of the community using the DANA application are ease, trust, usefulness and desire with an eeigen value of 2,855. While the second factor is the safety of the eigen value 1,007, where the value is smaller than the first factor. This shows the second factor has a not too dominant influence on someone's interest in using the DANA application.
2. The most dominant factor influencing community interest in using the DANAA application of the two factors formed

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is the first factor. This factor is formed by: ease of 0.820, trust of 0.841, expediency of 0.889, and desire of 0.809. Because of the correlation of ease, trust, usefulness and positive desires, the more DANA pays attention to the factors of ease, trust, usefulness and desire, the greater will be the interest of the community to use the DANA application.

B. Suggestions

From the results of research and discussion that have been analyzed, the following suggestions can be given:

1. For DANA Application
   If DANA wants to attract more users, then DANA must implement all variables from the first factor (ease, trust,usefulness and desire). Efforts that must be made by the DANA application are as follows:

a. DANA should improve features in payment methods, so that users can make transactions easier, and cooperate with various existing merchants so that users can always use payments with DANA.
b. As with the indicator variable trust, if the transaction fails the money will return, if DANA applies to all transaction processes, then the user will feel confident and calm to carry out every payment transaction process using DANA.
c. Development of DANA applications must be more innovative in creating new technologies so that users feel fulfilled their needs.
d. With promotions and discounts provided will increase the user's desire to make transactions using DANI.

2. For Further Researchers

Based on the results of the study, the authors suggest further researchers to use different research methods so that the results of subsequent studies the variables used can be more varied or more, and can be more accurate in order to find out the comparison of other methods.

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