

ABSTRACT

Research conducted by this author is motivated by issues of Safety, Ease, and promotion of Interest in the use of digital payments on DANA (Digital Indonesian Wallet) applications in West Java. The problem that was carried out by the author was based on the results of the pre-survey conducted by the author whose results showed that Safety, Ease and Promotion did not get a good response from respondents. Although according to the data provided by databoks.katadata.co.id, DANA entered into the third largest digital wallet in Indonesia, in fact there were respondents who were not satisfied with the services provided by DANA. therefore the author wants to conduct research on the effect of Safety, Ease and Promotion of Interest in the use of digital payments. This research itself aims to find out how much influence the Safety, Ease and Promotion of Interest in the use of digital payments, both partially and simultaneously.

The method used by the authors in this study is a quantitative method with the type of research used is descriptive, the measurement scale used by the author in this study is a Likert scale. The population of this study is the user of FUNDS in West Java with a sample of 100 respondents. The data analysis technique used in this study is multiple linear analysis. Data processing used by the authors in this study is SPSS.

Based on research conducted by the author, Ease Variable (X1) is included in the good category with a percentage value of 77%, the percentage of security variable (X2) is categorized as not good with a percentage value of 64.57%, the promotion variable (X3) into the good category with a percentage value of 70.67%. Based on the results of the T test, the results of the Security variable will have a negative effect on usage interest, the Ease variable has a negative influence on usage interest, the Promotion variable has a positive and significant effect on usage interest. Based on the results of the F test it can be concluded that the Independent Variables consisting of Security (X1), Ease (X2), and Promotion (X3) simultaneously influence the Interest in the Use of FUNDS in West Java.

Keywords: Ease, Security, Promotion, and Interest in Use.