THE INFLUENCE OF SYSTEM QUALITY, INFORMATION QUALITY, SERVICE QUALITY, AND COMPUTER ANXIETY ON USER SATISFACTION IN THE DANA APPLICATION

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Abstract: *This research aims to determine the influence of system quality, information quality, services quality and computer anxiety on user satisfaction of dana application. Sampling in this research used the Accidental Sampling technique with a sample size of 100 respondents who used the dana application. The analytical method used is Structural Equation Modeling (SEM) with a Partial Least Square (PLS) approach. The research results show that system quality and service quality have a positive effect on dana application user satisfaction. Meanwhile, information quality and computer anxiety have no effect on user satisfaction with dana application.*

Keywords: *system quality, information quality, service quality, computer anxiety, user satisfaction*

1. Introduction

In the current era of digitalization, society is undoubtedly facilitated in carrying out various activities. The advancement of computer technology, as a form of information technology, has automated manual data processing. In addition to technological advancements, some developments have also been made in information systems, one of which is accounting information systems. Accounting information systems comprise a set of controlled resources, including components and hardware, that transform data into information. According to Kurniawan & Imron (2018), the main goal of technology is to assist end-users in effectively utilizing technology.

In the field of information system research, user satisfaction is often used as an indicator to measure the effectiveness and success of accounting information system performance. According to Hidayatullah et al. (2020), user satisfaction is the level of users' thoughts and feelings resulting from comparing their expectations with the system's performance. Other researchers reveal that user satisfaction occurs when a user successfully fulfills their needs with a provided information system (Livari, 2005).

Dana application is an Indonesian digital wallet platform designed to facilitate seamless digital transactions, both online and offline, quickly, conveniently, and with guaranteed security. Furthermore, the dana application serves as a digital wallet, replacing traditional wallets, making it easy to carry anywhere and allowing for practical usage without physical cash. Its utility extends not only to online transactions but also to offline transactions, especially at merchants collaborating with the dana application.

Apart from providing mobile payment services as an e-wallet, the dana application makes financial transactions in business sectors that have partnered with the dana application more accessible. The most popular payment method in Indonesia is the mobile banking system, particularly through smartphone-based apps, where payments are made through applications

downloadable from the Play Store or App Store (PwC Indonesia, 2018). This phenomenon has led Indonesian businesses to compete in establishing payment platforms based on smartphone applications. Mobile technology not only develops rapidly but also has the advantage of reaching consumers for companies (Pesa & Brajkovic, 2016).

According to data from iprice.co.id, titled "Best E-Wallets in Indonesia," there were 38 e-wallets with official licenses in 2018, with transactions reaching USD 1.5 billion. The dana application ranks in the top 10 as an online payment tool in Indonesia. The launch of the dana application demonstrates a commitment to supporting the government's target of achieving 75% financial inclusion by 2019 and positioning Indonesia among the top 10 strongest economies in the world. Among the various e-wallet payment applications to be researched, the focus will be on the dana application, a startup introduced officially in 2018 as one of the digital payment services in Indonesia. The reason for researching dana is its remarkable success even though it is still relatively new. According to the CEO of the dana application, within three and a half months, the application reached one million users, making it the fastest-growing platform compared to others (Agustin Setyo Wardani, 2018).

Below is the data on the number of users of the Dana application:

Table 1. Data on the Number of Dana Application Users

Year	Number Of Users
2018	9 million users
2019	35 million users
2020	52 million users
2021	70 million users

Source: teknogav.com

Several studies have identified factors influencing user satisfaction, including system quality, information quality, service quality, and computer anxiety. The first factor impacting user satisfaction is system quality. Research conducted by Widyadinata & Toly (2014), Putri & Tambun (2018), and Priyanthi, Lompoliu & Langkedeng (2020) indicates that system quality has a positive effect on user satisfaction. This is attributed to user satisfaction when the system used is fast, reliable, easy, flexible, and secure in protecting user data. Livari (2005) also states that the higher the perceived system quality by users, the more frequently they use the system and the more satisfied they are with it. However, a study by Tulodo & Solichin (2019) and Maryana et al. (2018) shows results that system quality does not affect user satisfaction.

The second factor influencing user satisfaction is information quality. Information quality serves as a measure of the output from information systems. Quality information is characterized by accuracy, relevance, completeness, and timeliness. According to Delone & McLean (2003), information quality determines the output of the information system used. Research by Ginting & Marlina (2017), Ningrum & Andi (2016), and Patalo et al. (2021) provides results that information quality has a positive effect on user satisfaction. This is because the delivered information meets user needs in terms of readiness and completeness, easy-to-understand information delivery, timely information, accuracy, and relevance, thus enhancing user satisfaction. However, studies by Amalia & Pratomo (2016) and Yasa & Ariyanto (2017) show that information quality does not affect user satisfaction.

The third factor influencing user satisfaction is service quality. Service quality is a measure of how well the level of service provided aligns with user expectations (Tjiptono,

2012). According to Urbanch & Muller (2012), the level of assistance received by consumers from information system providers is a measure of service quality. Another definition states that good service quality is the level of excellence expected to meet user desires (Wijaya, 2011). Research by Pattipeilohy & Priyatna (2021) and Piri et al. (2021) states that service quality has a positive effect on user satisfaction. This is because with a good system, relevant information, and provided services, user satisfaction is enhanced. In contrast, a study by Budiarno et al. (2022) shows that service quality has a negative effect on user satisfaction.

The fourth factor influencing user satisfaction is computer anxiety. Computer anxiety is the feeling of fear or worry when using or considering the use of a computer (Naviera, 2017). According to Harimurti & Saptantinah Puji Astuti (2017), computer anxiety is defined as an individual's tendency to find it difficult, worrying, or being afraid to use technology (computers) in the present or future. Research by Yunika & Riduwan (2018) states that computer anxiety has a negative effect on user satisfaction. This is because the lower the computer anxiety, the higher the satisfaction of individuals in using technology.

This study is an extension of research conducted by Pattipeilohy & Priyatna (2021), where the findings indicated that information quality, system quality, and service quality have a positive influence on user satisfaction. The key difference in this study lies in the addition of the computer anxiety variable.

Users of the dana application are generally from Generation Z (Gen-Z). Generation Z encompasses individuals born between 1997 and 2012, growing up in the digital era with complete technological access, including Personal Computers (PCs), mobile phones, gaming devices, and thinternet (Zis et al., 2021). By the year 2023, individuals in this generation will be aged between 11 and 26. Considering this age range, students are a suitable choice as respondents. Therefore, this study will sample students in Purwokerto who have utilized the dana application. The rationale behind choosing this sample is to investigate whether system quality, information quality, service quality, and computer anxiety influence user satisfaction.

Based on the aforementioned background and the inconsistency in previous research findings, the research problem formulated aims to examine the influence of system quality, information quality, service quality, and computer anxiety on user satisfaction with the dana application.

2. Research Methods

In this study, the population consists of students in Purwokerto who use the dana application. The exact population size is unknown, and the researcher applies the Rao Purba formula for sample size determination (Sujarweni, 2015). Primary data is sourced for this research, collected through a questionnaire distributed via Google Form from October 10, 2023, to October 16, 2023, using WhatsApp and Instagram. To determine the sample size, the study employs the Accidental Sampling Technique, where samples are collected coincidentally, and individuals encountered by the researcher are selected as samples. These individuals happen to be suitable as sample sources for the study (Sugiyono, 2019). The sample size for this research is set at 100 respondents, aligning with the Rao Purba formula. The formula is as follows:

Information:
n = number of sample

$$\left[n = \frac{Z^2}{4 \, (Moe)^2} \right]$$

Z = level of confidence in determining the sample (95% = 1, 96)
Moe = margin of error

Using a margin of error of 10%, the sample size that can be taken is:

$$n = \frac{1{,}96^2}{4 \, (0{,} 10)^2}$$

$$n = 96{,} 04$$

Based on the calculations above, the minimum sample size used is 96 respondents. The sample size for this study will be 100 respondents. The data analysis technique employed in this research is SEM-PLS. In this study, the measurement model or outer model is tested for convergent validity, discriminant validity, and composite reliability. The structural model or inner model undergoes testing for R-Square and F-Square, in addition to hypothesis testing.

Table 2. Operational Definition of Variables

Variable	Indicator
System Quality According to Stefanovic et al. (2016), system quality refers to users' perceptions of the characteristics of quality or performance desired by a system.	• User friendly • Easy to use • Can provide desired service
Information Quality According to Stefanovic et al. (2016), information quality is the user's perception generated by an information system in use.	• Provides precise information • Provides accurate information • Provides sufficent information • Provides Reliable Information • Provides needs information
Service Quality According to Stefanovic et al. (2016), service quality is the user's perception of the quality of information system services received.	• Always ready to help • Secure And Protect Privacy • Available at all times • Gives special attention to each user
Computer Anxiety According to Saade & Kira (2009), computer anxiety is the feeling of fear or worry when using a computer.	• Feels worried • Feels afraid of making mistakes • Feels doubtful

User Satisfaction

According to Stefanovic et al. (2016), user satisfaction is the response or feelings of users after using accounting information.

- Feels satisfied with the provided services
- Provides high-quality services
- Meets the expectations of every user

3. Results And Discussion

3.1. Descriptive Statistics Test Results

The following are the results of the descriptive statistical analysis test:

Table 3. Results Of The Descriptive Statistical Analysis Test

	Mean	Scale min	Scale max	Standard deviation
KS1	4.090	2.000	5.000	0,39375
KS2	4.250	1.000	5.000	0,484722222
KS3	4.050	1.000	5.000	0,420833333
KI1	4.020	3.000	5.000	0,379861111
KI2	3.950	3.000	5.000	0,431944444
KI3	3.960	2.000	5.000	0,404166667
KI4	3.940	2.000	5.000	0,4375
KI5	4.040	3.000	5.000	0,391666667
KL1	4.150	1.000	5.000	0,464583333
KL2	3.940	1.000	5.000	0,469444444
KL3	4.060	3.000	5.000	0,390277778
KL4	3.960	2.000	5.000	0,415972222
CA1	2.730	1.000	5.000	0,686111111
CA2	3.050	1.000	5.000	1.033
CA3	2.690	1.000	5.000	1.046
KP1	4.060	1.000	5.000	0,426388889
KP2	3.960	1.000	5.000	0,480555556
KP3	3.940	1.000	5.000	0,459027778

Based on the above data, the average value of the system quality variable (X1) is 4.130, information quality (X2) is 3.982, service quality (X3) is 4.028, computer anxiety (X4) is 2.823, and user satisfaction (Y) is 3.987.

3.2 Outer Loading Test Result

The following are the results of the Outer Loading test as follows :

Table 4. Result Of Outer Loading

Variable	CR	AVE	Indicato	Outer Loading	
				Original	p-value
System Quality	0,868	0,689	KS1	0,701	0,019
			KS2	0,878	
			KS3	0,898	
Information Quality			KI 1	0,713	0,460
			KI 2	0,895	
	0,913	0,679	KI 3	0,8	
			KI 4	0,877	
			KI 5	0,823	
Service Quality			KL 1	0,767	0,001
	0,832	0,624	KL 2	0,849	
			KL 3	0,75	
Computer Anxiety			CA 1	0,839	0,696
	0,902	0,755	CA 2	0,917	
			CA 3	0,849	
User Satisfaction			KP 1	0,89	
	0,93	0,816	KP 2	0,903	
			KP 3	0,916	

According to Hair et al. (2019), a loading factor value >0.7 indicates that the data used is valid. Based on Table 4, the results of the outer loading test state that all indicators are considered valid as they meet the requirements of their loading factor values.

3.3 Fornell-Larcker Test Results

The following are the results of the Fornell-Larcker test as follows::

Table 5. Fornell Larcker

	Computer Anxiety (X4)	User Satisfaction (Y)	Information Quality (X2)	Service Quality (X3)	System Quality (X1)
Computer Anxiety (X4)	0,869				
User Satisfaction (Y)	0,026	0,903			
Information Quality (X2)	-0,072	0,462	0,824		
Service Quality (X3)	0,02	0,679	0,482	0,79	

System Quality(X1)	-0,022	0,641	0,489	0,672	0,83

According to Sarstedt et al. (2017), the square root of the Average Variance Extracted (AVE) value > 0.5 is required to fulfill the criterion. Based on Table 5, the Fornell-Larcker test indicates that the latent variables pass the test of discriminant validity.

3.4 The results of the Path Coefficient test, t values, and p values are as follows:

The following are the results of the path coefficient, t values, and p values:

Table 6. Path Coefficients, T-Values, P-Values

	Original Sample	t statistics	p values
System Quality (X1) -> User Satisfaction (Y)	0,306	2,353	0,019
Information Quality (X2) -> User Satisfaction (Y)	0,113	0,738	0,46
Service Quality (X3) -> User Satisfaction (Y)	0,418	3,185	0,001
Computer Anxiety (X4) -> User Satisfaction (Y)	0,033	0,39	0,696

Based on Table 6, the variables of system quality and service quality have a positive influence on user satisfaction with t-statistic values >1.96 and p-values <0.05. Meanwhile, the variables of information quality and computer anxiety do not have a significant impact on user satisfaction, as indicated by t-statistic values <1.96 and p-values >0.05.

3.5 R-Square and f-Square Test Results

The following are the results of the R-Square and f-Square tests as follows:

Table 7. R-Square dan f-Square

Variables	R^2	f^2
System Quality		0.007
Information Quality		0.001
Service Quality		0.462
Computer Anxiety		0.001
User Satisfaction	0.693	

Based on table 7, the adjusted R-Square value for the user satisfaction variable is 0.693, this shows that the contribution of system quality, information quality, service quality and computer anxiety to user satisfaction is 69.3%. while the F-Square value on system quality, information quality, and computer anxiety has little effect on user satisfaction. However, service quality has a big influence on user satisfaction.

3.6 Discussion

The Influence of System Quality on User Satisfaction

The results of the variables indicate that system quality has a positive impact on user satisfaction. This implies that the higher the quality of the system provided, the higher the user satisfaction. These findings align with DeLone & McLean's (2003) assertion that system quality must meet reliability standards to satisfy users, influencing users' behavior towards information technology usage. According to Table 3, the average value of the system quality variable is 4.130, falling into the high category. This suggests that respondents agree that users feel satisfied using the DANA application because it provides the necessary services with user-friendly and easy-to-use features. These results are consistent with Widyadinata & Toly (2014), Putri & Tambun (2018), and Priyanthi et al. (2021), who revealed that system quality has a positive impact on user satisfaction.

The Influence of Information Quality on User Satisfaction

The results of the variable indicate that information quality does not have an impact on user satisfaction. The findings are not in line with the theory proposed by DeLone & McLean (2003) because respondents, who are students from the Generation Z, do not have a comprehensive perception of the information quality provided by the DANA application. This is evidenced by Table 3, where the average value of the information quality variable is 3.982, falling into the high category. This indicates that respondents agree that the DANA application provides precise, accurate, sufficient, reliable, and needed information because they only use the DANA application when conducting transactions. These results align with Amalia & Pratomo (2016) and Yasa & Ariyanto (2017), who revealed that information quality does not affect user satisfaction.

The Influence of Service Quality on User Satisfaction

The results of the variable indicate that service quality has a positive impact on user satisfaction. This finding aligns with the theory proposed by DeLone & McLean (2003), indicating that one of the factors used to measure how well the level of service is provided is service quality. Users will use the DANA application more frequently when a higher level of service is offered. According to Table 3, the average value of the service quality variable is 4.028, falling into the high category. This states that respondents agree that the DANA application provides secure services, protects user privacy, can be used at all times, gives special attention to users, and assists whenever needed. When the provided services work optimally, users ultimately feel satisfied with the DANA application. This research is consistent with the studies by Pawirosumarto (2016), Pattipeilohy et al. (2021), and Piri et al. (2021), which revealed that service quality has a positive impact.

The Effect of Computer Anxiety on User Satisfaction

The results of the variable indicate that computer anxiety does not have an impact on user satisfaction. This finding does not align with the theory proposed by DeLone & McLean (2003) as the respondents are students from the Generation Z. Generation Z itself can embrace technological changes in their lives, and technology is integral to them according to Bhakti & Safitri (2017). Furthermore, Generation Z is characterized as flexible, more intelligent, and tolerant of cultural differences (Zis et al., 2021), so respondents do not experience concerns, fears, or doubts when using the DANA application. According to Table 3, the average value of the computer anxiety variable is 2.823, falling into the low category. This is because respondents do not feel anxious, fearful, or doubtful when using the DANA application. This result contradicts Yunika & Riduwan (2018), who stated that computer anxiety has a negative impact on user satisfaction. The findings of this research indicate that computer anxiety does not affect user satisfaction.

4. Conclusion

This study aims to examine the influence of system quality, information quality, service quality, and computer anxiety on user satisfaction. The population consists of students in Purwokerto who use the DANA application, with a sample size of 100 respondents. Based on the problem statement, results, and discussions outlined above, as well as the conducted tests, it can be concluded that system quality and service quality have a positive impact on user satisfaction. Meanwhile, information quality and computer anxiety do not affect user satisfaction.

Suggestions for future researchers are encouraged to conduct further research by adding new variables such as perceived risk to measure the level of user satisfaction and expanding the scope of the study, such as adding or changing samples, such as SMEs.

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