

The Effect of User Experience on Donation Interest through the Digital Wallet Applications

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Abstract

Technological developments that have penetrated the financial sector have provided convenience and comfort for the public in digitally transacting, including in donating. The condition of the Covid-19 pandemic has also required people to work from home, so that donation transactions made through digital applications are very relevant to be implemented. This study aims to see the effect's comparison of user experience on the donation interest through the digital wallet applications of Gopay, OVO, DANA, and LinkAja in teachers and staffs who work at the Vocational High School 1 Jambi City. The method used is the non-probability sampling with a sample size of 118 respondents. The measurement of user experience in this study used simplicity, security, and convenience factors. Analysis of comparative used the Kruskal Wallis H test with SPSS version 25 software. The results showed that there were differences in simplicity, security, convenience and user experience between the interest in donating users through the digital wallet application of Gopay, OVO, DANA, and LinkAja. This study is based on the author's thoughts so that the originality can be responsible.

Keywords: Donation; E-Wallet; User Experience

Abstrak

Perkembangan teknologi yang merambah sektor keuangan, telah memberikan kemudahan dan kenyamanan bagi masyarakat dalam bertransaksi secara digital, termasuk dalam berdonasi. Kondisi pandemi Covid-19 juga telah menuntut masyarakat untuk beraktivitas dari rumah, sehingga transaksi berdonasi yang dilakukan melalui aplikasi digital sangat relevan untuk diterapkan. Penelitian ini bertujuan untuk mengetahui perbandingan pengaruh user experience terhadap minat berdonasi melalui aplikasi dompet digital Gopay, DANA, dan LinkAja pada Guru dan Staf yang bekerja di SMK Negeri 1 Kota Jambi. Metode yang digunakan adalah metode non-probability sampling dengan jumlah sampel sebanyak 118 responden. Pengukuran user experience pada penelitian ini menggunakan faktor kemudahan, keamanan, dan kenyamanan. Analisis perbandingan menggunakan uji Kruskal Wallis H dengan software SPSS versi 25. Hasil penelitian menunjukkan bahwa terdapat perbedaan kemudahan, keamanan, kenyamanan, dan pengalaman pengguna antara minat berdonasi pengguna aplikasi dompet digital Gopay, OVO, DANA, dan LinkAja. Artikel ini didasarkan pada pemikiran penulis sehingga dapat dipertanggungjawabkan keasliannya.

Kata Kunci: Donasi; E-Wallet; User Experience

INTRODUCTION

Technological developments currently are increasingly being extended to various sectors, including the financial sector. This sector seems to have positively impacted the payment system (Dewi & Ariyanti, 2020). Initially, the payment system was only done in cash, but now it is also done non-cash. Bank Indonesia (BI) has also authorized the enactment and application of the non-cash payment system through Bank Indonesia Regulation (PBI) Number 20/6/PBI/2018 concerning Electronic Money. According to Bank Indonesia data as of February 2019, the use of electronic money has recorded a significant growth spike, reaching 66.6 percent. As a result, the types of electronic money have become increasingly diverse. Starting from chip-based electronic money in the form of cards (e-money) to server-based electronic money such as digital wallets (e-wallet).

Electronic money is a legal means of payment in electronic form, where the value of the money is stored in certain electronic media. Electronic money continues to show an increase in transaction value (Bank Indonesia, 2019). This is based on the ease of access provided. With the increasing number of smartphone users in the last five years, more than 38 e-wallet types of electronic money are officially circulating in public (Devita, 2019).

Based on the survey results of the iPrice Group with App Annie in 2019 (see the Figure 1), Gopay, OVO, DANA, and LinkAja are the digital wallet applications that occupy the top four positions. Gopay and OVO are electronic money that collaborates with online transportation service applications, namely Gojek and Grab. Both can be used to transact inside or outside the application service. Then, DANA is a digital wallet application integrated with the Quick Response Code Indonesian Standard (QRIS) payment system to support economic activities and people's digital lifestyle. Meanwhile, LinkAja is a digital wallet application resulting from cooperation from several State-owned Enterprises (*Badan Usaha Milik Negara*¹) in Indonesia.

With a digital wallet, users feel safer, more comfortable, and confident in transacting digitally (Mahendra, 2020). Coupled with the COVID-19 pandemic, which requires people to carry out all activities from home. According to the Central Agency on Statistics (*Badan Pusat Statistik*²) 2020 Report, the increase in online shopping activities is in line with the increasing use of digital wallet applications. Not only shopping, other activities such as donating digitally are also starting to become a global trend today. Public enthusiasm in distributing zakat and donations has resulted in a two-fold increase in transactions. In fact, several digital wallet platforms collaborate with Kitabisa.com and Dompot Dhuafa in channeling donation funds.

¹ *Badan Usaha Milik Negara* (BUMN) is a company owned either wholly, mostly, or partly by the Indonesian government, and the Indonesian government exerts control over it.

² *Badan Pusat Statistik* (BPS) is a non-ministerial government agency that is directly responsible to the President and carries out governmental duties in the statistical sector according to statutory regulations in Indonesia.

Whether in the form of fundraising for victims of natural disasters, neglected children, people with cancer, and victims affected by COVID-19.

This study aims to analyze the effect of user experience on interest in donating through digital wallet applications. The novelty of this study is the result of research that finds differences in user experience aspects which are elaborated on aspects of simplicity, security, and convenience in the interest in donating between users of several digital wallet applications such as Gopay, OVO, DANA, and LinkAja. This is based on a study that there is no research that uses these factors in comparing several digital applications in donating. This research is expected to contribute to developing digital literacy for the community, especially in donating.

LITERATURE REVIEW

Digital Wallet Applications

The rapid growth of technology has forced people to feel positive and negative influences. One of them can be seen from the increase in public expenditure in meeting their life needs. This makes the public aware of the importance of a non-physical exchange medium (Novitasari & Fitriasari, 2016). Thus, electronic money (e-money), which involves technology in terms of using the internet network, is now present to solve these problems.

Electronic money (e-money) is still classified as an innovation. However, the Indonesian government has authorized electronic money (e-money) through Bank Indonesia Regulation (PBI) Number 20/6/PBI/2018 concerning Electronic Money. Where in article one, paragraph three explains that this payment instrument must first fulfill three elements, namely:

1. issued based on the value of money paid to the issuer;
2. the money value stored electronically in server or chip-based media; and
3. the value of money managed by the issuer is not classified as a deposit referred to in the Banking Law.

In line with PBI, many companies in the financial and technology sector have begun arriving with new digital payment products (Dewi & Ariyanti, 2020). As of 11 November 2020, Bank Indonesia has updated the list of electronic money providers that have obtained official licenses, where 53 companies have successfully issued electronic money (e-money) in Indonesia.

It is known that electronic money can be divided into two types, namely chip-based electronic money in the form of cards (e-money) and server-based electronic money in the form of a digital wallet application (e-wallet). However, Devita (2019) explained that the increase in smartphone usage during the last five years had more encouraged digital wallet applications (e-wallet) usage. The smartphone penetration rate is projected to reach up to 28 percent of Indonesia's total population (Nafi, 2019). Even the study results by an independent research institute, FT Confidential

Research stated that the mobile payment penetration rate was only two percent superior to the smartphone penetration rate (Rosmayanti, 2019).

Apart from being influenced by the level of smartphone penetration, the National Non-Cash Movement promoted by Bank Indonesia since 2014 has also influenced the development of digital wallet applications (e-wallet). This movement aims to increase public awareness of the importance of using non-cash financial instruments for the economy or better known as a cashless society (Nuha et al., 2020).

Digital wallet applications (e-wallet) are generally known as electronic applications that utilize the internet network for online payment transactions via smartphones. Proclaimed from The Economic Times, the digital wallet application (e-wallet) is a prepaid account protected with a password where users can save their money for every online transaction.

On average, digital wallet applications (e-wallet) use three types of payment platforms, namely Quick Response Code (QR Code), Near-Field Communication (NFC), and One-Time Password (OTP) as proof of verification of user transactions (Rosmayanti, 2019). There is no doubt that debit cards and credit cards that do not use security codes are starting to be replaced by this digital wallet application (e-wallet).

Apart from offering a sophisticated security system, digital wallet applications (e-wallet) also offer various benefits and conveniences for users. Starting from shopping activities, using transportation services, money transfers, payments and refills, and sharing services with others.

The use of digital wallet applications (e-wallet) has become a lifestyle, where more than 50 percent of its users are dominated by millennials and the Z generation (Ramadhani, 2020). Another thing is shown from the top 10 rankings of digital wallet applications (e-wallet) with the largest monthly active number in Indonesia based on the iPrice Group survey with App Annie in 2019.

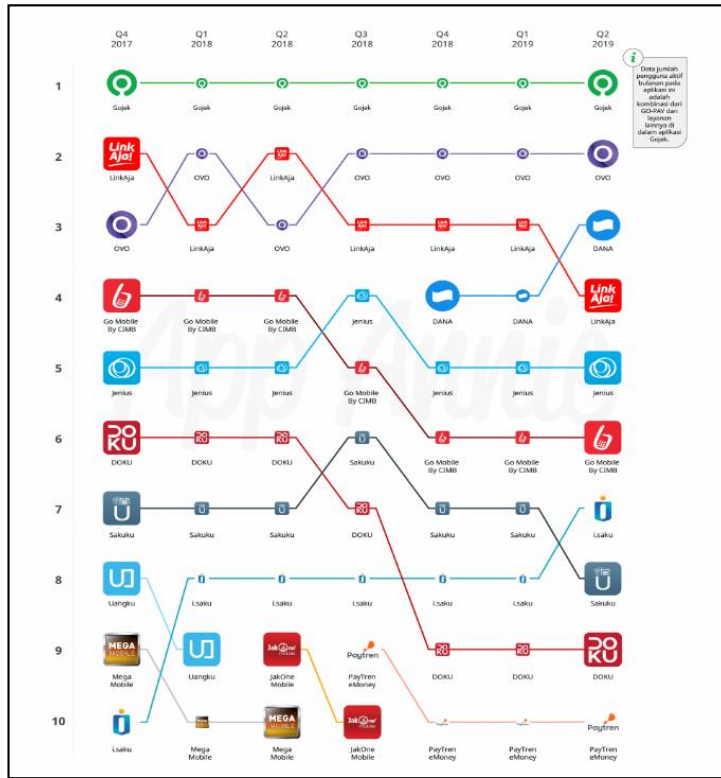


Figure 1. List of The Largest E-Wallet Applications in Indonesia
 Source: Devita, 2019.

Based on the survey result shown by Figure 1, it can be concluded that Gopay, OVO, DANA, and LinkAja are digital wallet applications (e-wallet) that dominate Indonesia's market share. This is shown by the Ipsos survey of 500 respondents, where Gopay controlled the market as much as 58 percent, OVO as much as 29 percent, DANA as much as 9 percent, and LinkAja as much as 4 percent (CNBC Indonesia, 2020). Therefore, this research will only focus on those four digital wallet applications (e-wallet).

Donation

According to the *Kamus Besar Bahasa Indonesia*³ (KBBI), the word "donation" is defined as a permanent donation in the form of money from donors to the association; giving; gift. Donations can also be likened to donations or charity. This is in line with Poerwadarminta (1983) thought, which was proclaimed on the Bacalagers Media website, where he defined donations as a gift that was compensation and aimed to assist.

Basically, donations can be given by individuals or legal entities voluntarily without any beneficial benefit (Azhar, 2016). The initiative for giving donations leads to a mutual help attitude. It can also be said that people who put their income aside to give people in need can be categorized as donating activities.

³ *Kamus Besar Bahasa Indonesia* is the official Indonesian language dictionary compiled by the Language Development and Development Agency and published by Balai Pustaka.

Donations can also be collected and channeled by certain organizations. Even the world organization, the United Nations Children's Emergency Fund (UNICEF), was formed based on the desire to improve human welfare. Especially children, women, and victims of natural disasters. Also, the scope of donations does not only revolve around people experiencing difficulties. Donations can also be given to someone for the success or achievements he has achieved—for example, discovery, research, and development.

In an Islamic context, a donation is known as *infaq*. The word *infaq* itself comes from the word *anfaqa-yunfiq*, which means to spend or finance. In short, *infaq* is defined as the act of setting aside a portion of the property for an interest ordered in the teachings of Islam. This definition is in line with the explanation of the donation in Islam which is stated in Al-Qur'an Surah Al-Baqarah verse 267.

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِأَخِيذِهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ

O you who have believed, spend from the good things which you have earned and from that which We have produced for you from the earth. And do not aim toward the defective therefrom, spending [from that] while you would not take it [yourself] except with closed eyes. And know that Allah is Free of need and Praiseworthy.

Unlike the case with *zakat*, *infaq* can be distributed to anyone, anywhere, and anywhen. *Infaq* does not have specific criteria, and it is just that there must be sincerity in donating it. Allah swt. also gave freedom to humans to determine the type and nominal donated. Regarding *infaq*, Rasulullah saw. also explained in the *hadits* narrated by Bukhari.

There are angels who always pray every morning and evening: "O Allah, give people who give *infaq*, a substitute." And said another: "O Allah, make a person who holds *infaq*, a calamity.

As technology develops, donations can be channeled through digital wallet applications (e-wallet), online shopping sites (e-commerce), and bank transfers. However, donating activities through digital platforms has not become a culture that the community has implemented (Wisandiko & Indarwati, 2020). The lack of socialization provided by the government and related agencies can be one reason for the low level of public interest in donating digitally.

Several types of digital platforms developed in Indonesia, such as Gopay, OVO, DANA, and LinkAja, have provided access to donated services for their users. Besides offering the ease and speed of channeling funds, this digital wallet application (e-wallet) has collaborated with trusted charity organizations, such as the *Badan Amil*

*Zakat Nasional*⁴ (Baznas), KitaBisa.com, Dompot Dhuafa, and Rumah Zakat. Several digital wallet applications (e-wallet) collaborate with Act for Humanity (ACT) to raise funds for natural disaster victims. Then, digital donations can also be distributed to mosques, orphanages, and nursing homes, chronic disease foundations, and even societies formed by the community.

User Experience

In 1993, the term user experience was first introduced by an academic and practitioner in design and usability named Don Norman (Febriani, 2019). This theory serves as a tool for companies in terms of improving product quality. At that time, trials were carried out by assessing user satisfaction with Apple products (Febriani, 2019).

Most companies that publish digital wallet applications (e-wallet) in Indonesia have also adopted the user experience theory. The company considers that user experience can be one of the factors that influence people's decisions to use digital wallet applications (e-wallet) (Dewi & Ariyanti, 2020). According to a study conducted by Ipsos Indonesia, 25 percent of Indonesians use digital wallet applications (e-wallet) in Indonesia because they have a pleasant experience (Mahendra, 2020).

According to Garrett (2011) in Dewi & Ariyanti (2020), user experience can positively influence product marketing and user loyalty. In simple terms, user experience assessments will assure pleasant, satisfying performance and provide a sense of security for users (Bugaresta, 2018).

RESEARCH METHOD

This research was conducted using quantitative methods. This method aims to test the hypotheses that have been determined based on the population and sample in the study (Sugiyono, 2019). This study uses primary data and some secondary data as materials to achieve the research objectives. Primary data were obtained from a Likert scale questionnaire filled in by respondents, namely teachers and staffs of The State Vocational High School 1 Jambi City. The classification based on employment status as shown in Table 1.

Table 1. Respondent Data Classification

Employment status	Total
Civil Servant	69
Honorary Teacher	34
Honorary Staff	24
Outside Teacher	15
Total	142

Source: *Data Pokok Kependidikan (Dapodik)*, 2020

⁴ *Baznas* is an institution that manages the distributions of zakat in Indonesia nationally

Meanwhile, secondary data was obtained from *Data Pokok Kependidikan*⁵ (Dapodik) of The State Vocational High School 1 Jambi City in 2020 through an access permit from the school operator. Secondary data was also obtained through literature studies from various literature sources, such as journals, internet articles, news, and other research relevant to this research topic.

In this study, the objects are based on the amount of income per individual that exceeds the 2020's Provincial Minimum Wage (*Upah Minimum Provinsi/UMP*) standard. In accordance with the Jambi Governor's Decree Number 220/Kep.Gub/Disnakertrans, the standard has increased by 8.51 percent from 2015. Previously, from Rp 2.423.888 to Rp 2.630.162.

The research variables consisted of, X1 = Simplicity, X2 = Security, X3 = Convenience, and Y = Interest in donating through four digital wallet applications namely Gopay, OVO, DANA, and LinkAja. The analysis technique begins by measuring the validity of the questionnaire through the instrument analysis test. The data validity testing technique used was Pearson Product Moment, and the reliability of the research instrument used Cronbach's Alpha technique. Both calculations will use a tool in the form of Statistical Product and Service Solutions (SPSS) software version 25.

Furthermore, this study will conduct hypothesis testing using the Kruskal Wallis H test technique. The test results will be based on ranking, aiming to determine the significant difference between two or more groups of variables with a numerical data scale (interval/ratio) and an ordinal scale (Hidayat, 2014). As part of a non-parametric test, the assumption of normality in the Kruskal Wallis H test can be violated.

This study also conducted a homogeneity test to determine whether data variations from the population had homogeneous variances or not. According to Widiyanto (2010), if the significance value or Sig. < 0.05, then the variance of two or more data population groups is not homogeneous (not the same). Conversely, if the significance value or Sig. > 0.05, then the variance of two or more data population groups is homogeneous (same).

RESULTS AND DISCUSSION

The objects used in this research are teachers and staffs who work at The State Vocational High School 1 Jambi City. This research was conducted online by distributing questionnaires in the form of Google Forms through school operators and social media to the research targets. Respondent data that has been collected are as many as 140 data. However, the data is reduced to 118 data. This occurs because 22 respondents were detected that they could not meet the predetermined criteria. The respondents' criteria in this study include gender, age, latest education, monthly income, and intensity of donating through a digital wallet application.

⁵ *Data Pokok Kependidikan* is an integrated national scale data collection system, and is the main data source for national education system.

Based on the respondent's data results, it is known that female respondents are more dominant in distributing donations through the digital wallet application. This study was also dominated by respondents aged 41-50 years with the last level of education, namely undergraduate program (S1). The majority of respondents have an average monthly income below Rp 3.000.000.

Furthermore, respondent data also shows that Gopay and OVO are the digital wallet applications with the highest number of uses. Apart from being used to distribute donations, this digital wallet application is often used as a means of payment for transportation services, food delivery, goods delivery services, and collaborating merchant transactions. It is also known that the majority of respondents only have the intensity of donating one time during the use of the digital wallet application. Furthermore, the respondent's data will be examined with the following tests.

Validity Test

The validity test is useful for assessing the accuracy between the data that occurs on the object of research and the power reported by researchers (Dewi & Ariyanti, 2020). In short, this test can help researchers to see whether the items in the statement are following the research objectives or not. It should be noted that the statement items can be said to be valid if the r_{count} value is greater than the r_{table} value.

In this study, the validity level was tested based on the suitability of the statement items in each digital wallet application Gopay, OVO, DANA, and LinkAja. The results of the validity test carried out on the research variables are shown in following tables for each of four applications (Table 2 up to Table 5).

Table 2. Test Results of the Validity of the Gopay Digital Wallet Application

Variable	Statement Items	r_{count}	$r_{\text{table 5\% (25)}}$	Information
Simplicity (X1)	KEM1	0,785	0,396	Valid
	KEM2	0,864	0,396	Valid
	KEM3	0,850	0,396	Valid
	KEM4	0,822	0,396	Valid
Security (X2)	KEA1	0,678	0,396	Valid
	KEA2	0,839	0,396	Valid
	KEA3	0,789	0,396	Valid
	KEA4	0,789	0,396	Valid
	KEA5	0,677	0,396	Valid
	KEA6	0,799	0,396	Valid
Convenience (X3)	KEN1	0,723	0,396	Valid
	KEN2	0,706	0,396	Valid
	KEN3	0,794	0,396	Valid
	KEN4	0,867	0,396	Valid
	KEN5	0,827	0,396	Valid
	KEN6	0,856	0,396	Valid
Interest in Donating (Y)	DON1	0,76	0,396	Valid
	DON2	0,832	0,396	Valid
	DON3	0,794	0,396	Valid
	DON4	0,777	0,396	Valid

Source: Primary data processed by SPSS, 2020.

Table 3. Test Results of the Validity of the OVO Digital Wallet Application

Variable	Statement Items	r _{count}	r _{table 5% (25)}	Information
Simplicity (X1)	KEM1	0,733	0,396	Valid
	KEM2	0,750	0,396	Valid
	KEM3	0,874	0,396	Valid
	KEM4	0,889	0,396	Valid
Security (X2)	KEA1	0,889	0,396	Valid
	KEA2	0,799	0,396	Valid
	KEA3	0,794	0,396	Valid
	KEA4	0,821	0,396	Valid
	KEA5	0,872	0,396	Valid
	KEA6	0,822	0,396	Valid
Convenience (X3)	KEN1	0,881	0,396	Valid
	KEN2	0,916	0,396	Valid
	KEN3	0,891	0,396	Valid
	KEN4	0,877	0,396	Valid
	KEN5	0,823	0,396	Valid
	KEN6	0,888	0,396	Valid
Interest in Donating (Y)	DON1	0,841	0,396	Valid
	DON2	0,822	0,396	Valid
	DON3	0,791	0,396	Valid
	DON4	0,793	0,396	Valid

Source: Primary data processed by SPSS, 2020

Table 4. Test Results of the Validity of the DANA Digital Wallet Application

Variable	Statement Items	r _{count}	r _{table 5% (25)}	Information
Simplicity (X1)	KEM1	0,852	0,396	Valid
	KEM2	0,815	0,396	Valid
	KEM3	0,903	0,396	Valid
	KEM4	0,822	0,396	Valid
Security (X2)	KEA1	0,806	0,396	Valid
	KEA2	0,773	0,396	Valid
	KEA3	0,708	0,396	Valid
	KEA4	0,782	0,396	Valid
	KEA5	0,724	0,396	Valid
	KEA6	0,716	0,396	Valid
Convenience (X3)	KEN1	0,795	0,396	Valid
	KEN2	0,888	0,396	Valid
	KEN3	0,838	0,396	Valid
	KEN4	0,872	0,396	Valid
	KEN5	0,862	0,396	Valid
	KEN6	0,841	0,396	Valid
Interest in Donating (Y)	DON1	0,819	0,396	Valid
	DON2	0,775	0,396	Valid
	DON3	0,866	0,396	Valid
	DON4	0,846	0,396	Valid

Source: Primary data processed by SPSS, 2020

Table 5. Test Results of the Validity of the LinkAja Digital Wallet Application

Variable	Statement Items	r_{count}	$r_{\text{table 5\% (25)}}$	Information
Simplicity (X1)	KEM1	0,778	0,396	Valid
	KEM2	0,867	0,396	Valid
	KEM3	0,910	0,396	Valid
	KEM4	0,866	0,396	Valid
Security (X2)	KEA1	0,891	0,396	Valid
	KEA2	0,846	0,396	Valid
	KEA3	0,857	0,396	Valid
	KEA4	0,837	0,396	Valid
	KEA5	0,843	0,396	Valid
	KEA6	0,866	0,396	Valid
Convenience (X3)	KEN1	0,858	0,396	Valid
	KEN2	0,896	0,396	Valid
	KEN3	0,906	0,396	Valid
	KEN4	0,913	0,396	Valid
	KEN5	0,900	0,396	Valid
	KEN6	0,923	0,396	Valid
Interest in Donating (Y)	DON1	0,875	0,396	Valid
	DON2	0,884	0,396	Valid
	DON3	0,879	0,396	Valid
	DON4	0,912	0,396	Valid

Source: Primary data processed by SPSS, 2020.

Based on data of Table 2 up to Table 5 above, it can be concluded that the results of the validity test on the Simplicity (X1), Security (X2), Convenience (X3), and Interest in Donating (Y) variables for each digital wallet application are declared valid. Because the statements submitted have met the requirements, the r_{count} value is greater than 0.396. So, the questionnaire can be carried out for further testing.

Reliability Test

The reliability test is used to measure the consistency of the research instrument's function when it is used more than once by the same respondent. In other words, this instrument can be said to be reliable if the answers given by respondents to questions are consistent or stable over time. The research instrument here refers to the use of a questionnaire through Google Forms media.

The reliability test stages will be based on Cronbach's Alpha value. Each variable can be reliable when the Cronbach's Alpha value is greater than 0.60. Here are the results of the reliability test that was carried out on the research questionnaire.

Table 6. Instrument Reliability Test Results

Variable	Digital Wallet Application	Cronbach's Alpha	N	Information
User Experience	Gopay	0,968	20	Reliable
	OVO	0,977	20	Reliable
	DANA	0,973	20	Reliable
	LinkAja	0,983	20	Reliable

Source: Primary data processed by SPSS, 2020

Table 6 shows that the user experience variables in the four digital wallet applications namely Gopay, OVO, DANA, and LinkAja, are declared reliable. This occurs because the Cronbach's Alpha value on each research object is greater than 0,60. It is also known that the Cronbach's Alpha average value is 0,975. Thus, the questionnaire question items can be trusted as data collectors for further testing stages.

Normality Test

The normality test is used to test whether the research data comes from a population with a normal distribution or not. In this study, one of the conditions that must be met is that the data is not normally distributed. Thus, the results of testing the distribution of research data in terms of normality can be seen in Table 7.

Table 7. Normality Test Results

Variable	Digital Wallet Application	Kolmogorov-Smirnov			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Simplicity	Gopay	0,143	118	0,000	0,934	118	0,000
	OVO	0,159	118	0,000	0,936	118	0,000
	DANA	0,147	118	0,000	0,918	118	0,000
	LinkAja	0,136	118	0,000	0,954	118	0,000
Security	Gopay	0,160	118	0,000	0,933	118	0,000
	OVO	0,169	118	0,000	0,933	118	0,000
	DANA	0,172	118	0,000	0,935	118	0,000
	LinkAja	0,137	118	0,000	0,939	118	0,000
Convenience	Gopay	0,184	118	0,000	0,923	118	0,000
	OVO	0,170	118	0,000	0,933	118	0,000
	DANA	0,189	118	0,000	0,918	118	0,000
	LinkAja	0,146	118	0,000	0,932	118	0,000
User Experience	Gopay	0,129	118	0,000	0,957	118	0,001
	OVO	0,099	118	0,006	0,962	118	0,002
	DANA	0,136	118	0,000	0,952	118	0,000
	LinkAja	0,103	118	0,004	0,952	118	0,000

Source: Primary data processed by SPSS, 2021

Based on the results of the normality test in Table 7, it can be seen that the Simplicity, Security, Convenience, and User Experience variables in each of the Gopay, OVO, DANA, and LinkAja digital wallet applications have a significance value less than 0,05. This shows that the data are not normally distributed. The data distribution abnormality is thought to be due to the unfulfilled normality assumption for the alternative test used in the four available groups.

Homogeneity Test

A homogeneity test is carried out to test whether the population's data has a homogeneous variance or not. The results of homogeneity data's testing can be seen in Table 8.

Table 8. Homogeneity Test Results

Variable	Levene Statistics	df1	df2	Sig.
Simplicity	0,607	3	468	0,611
Security	1,523	3	468	0,208
Convenience	1,435	3	468	0,232
User Experience	1,311	3	468	0,270

Source: Primary data processed by SPSS, 2021

Based on the table above, it is known that the significance value of the Simplicity, Security, and Convenience variable is greater than 0,05. Thus, the variance of the data population group is homogeneous or the same. Meanwhile, overall, the User Experience variable shows similar results where the significance value is 0,270, so it can be concluded that all research variables have the same or homogeneous data group variance.

Hypothesis Test

In this study, hypothesis testing was carried out using the Kruskal Wallis H test. This is a non-parametric statistical test tool. It is known that the Kruskal Wallis H test is an alternative to the ANOVA test. ANOVA test assumes that the data come from a normally distributed population or has a homogeneous variance. If one of these assumptions cannot be fulfilled, a non-parametric analysis tool is needed to compare it.

Based on Table 7 it is known that the data are not normally distributed. Meanwhile, Table 8 shows that the research data used has a homogeneous or the same variance. Therefore, the research hypothesis testing was carried out using the Kruskal Wallis H test. This test will compare more than two mutually exclusive *k* samples. The data in Table 9 are the results of testing the hypothesis from the study.

Table 9. Recapitulation of Hypothesis Test Results

Digital Wallet Application	Sub-Variabel User Experience	Chi-Square	Asymp.Sig	Information	Conclusion
Gopay DANA OVO LinkAja	Simplicity	8,458	0,037	H0 rejected	Significant Differences

Digital Wallet Application	Sub-Variabel User Experience	Chi-Square	Asymp.Sig	Information	Conclusion
Gopay DANA OVO LinkAja	Security	8,263	0,035	H0 rejected	Significant Differences
Gopay DANA OVO LinkAja	Convenience	9,101	0,025	H0 rejected	Significant Differences
Gopay DANA OVO LinkAja	User Experience	9,524	0,014	H0 rejected	Significant Differences

Source: Primary data processed by SPSS, 2021

The assessment of the results of the hypothesis test's recapitulation is based on the Chi-Square table with $df = 3$ and $\alpha = 0.05$, namely $\chi^2_{3;0,05} = 7.81472$ (rounded to 7.82). Thus, the results of the recapitulation of the hypothesis test show that the Simplicity, Security, and Convenience sub-variables and the User Experience variable have a Chi-Square calculated value greater than the table value. As well as the Asymp.Sig value for each variable is also greater than 0,05.

Hypothesis Test 1

From the framework built in this study, hypothesis 0 (H0) and hypothesis 1 (H1) are as follows:

H0: There is no significant difference in Simplicity between interests in donating for the Gopay, OVO, DANA, and LinkAja digital wallet application users.

H1: There is a significant difference in Simplicity between interests in donating for the Gopay, OVO, DANA, and LinkAja digital wallet application users.

Based on the results of data processing, it is known that the Chi-Square value is 8,458, which is greater than the Chi-Square table value of 7,82. Then, the Asymp.Sig value for this hypothesis is still below the critical value of 0,05. This condition indicates a significant difference. So, it can be concluded that there is a significant difference in Ease between Gopay, OVO, DANA, and LinkAja users' interest in donating.

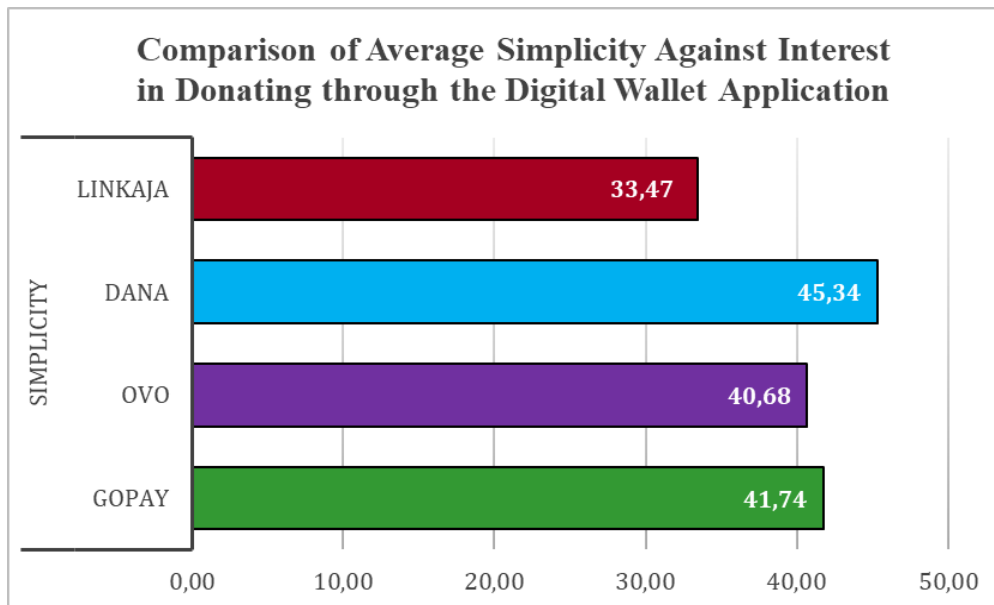


Figure 2. Comparison of Average Simplicity Against Interest in Donating through the Digital Wallet Application

Next, the researcher compared the Simplicity variable's effect on the interest in donating users of the Gopay, OVO, DANA, and LinkAja digital wallet applications. Figure 2 shows that DANA has the highest rating in terms of ease of operation of donation services. Followed by Gopay and OVO with the respective percentage ratings of 41,74 and 40,68 percent. Meanwhile, LinkAja occupied the lowest position by assessing the easiness of service operation, only reaching 33,47 percent.

Hypothesis Test 2

From the framework built in this study, hypothesis 0 (H0) and hypothesis 1 (H1) are as follows:

H0: There is no significant difference in Security between interests in donating for the Gopay, OVO, DANA, and LinkAja digital wallet applications users.

H2: There is a significant difference in Security between interests in donating for the Gopay, OVO, DANA, and LinkAja digital wallet applications users.

Based on the results of data processing, it is known that the Chi-Square value is 8,263, which is greater than the Chi-Square table value of 7,82. Furthermore, the Asymp.Sig value is 0,35 and is still below the critical value of 0,05. This condition indicates a significant difference. So, it can be concluded that there is a significant difference in security between the interest in donating of Gopay, OVO, DANA, and LinkAja users.

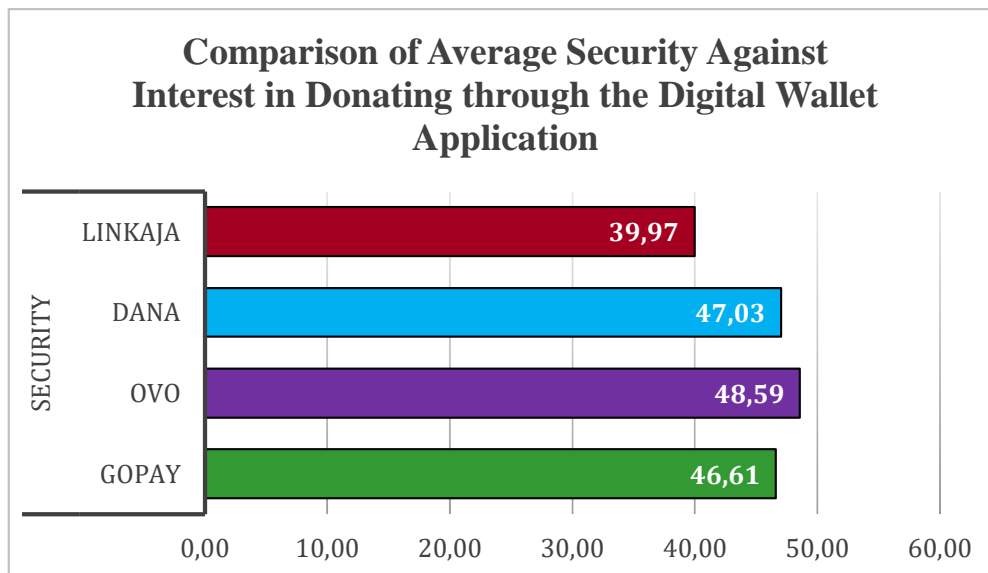


Figure 3. Comparison of Average Security Against Interest in Donating Through the Digital Wallet Application

From Figure 3 it is known that OVO has the highest rating in maintaining data security and privacy of the donors. The assessment only has a difference of about 1,56 percent compared to the DANA security system assessment. Furthermore, the safety of donating through Gopay is still considered good because the rating is still above 45 percent. Unfortunately, LinkAja still occupies the lowest position in terms of security systems. Although the rating is almost 40 percent.

Hypothesis Test 3

From the framework built in this study, hypothesis 0 (H0) and hypothesis 1 (H1) are as follows:

H0: There is no significant difference in Convenience between interests in donating for the Gopay, OVO, DANA, and LinkAja digital wallet applications users.

H3: There is a significant difference in Convenience between interests in donating for the Gopay, OVO, DANA, and LinkAja digital wallet applications users.

Based on the results of data processing, it is known that the Chi-Square value is 9,101, which is greater than the Chi-Square table value of 7,82. Then, the Asymp.Sig value for this hypothesis is still below the critical value of 0,05. This condition indicates a significant difference. So, it can be concluded that there is a significant difference in Convenience between the interest in donating for the Gopay, OVO, DANA, and LinkAja users.

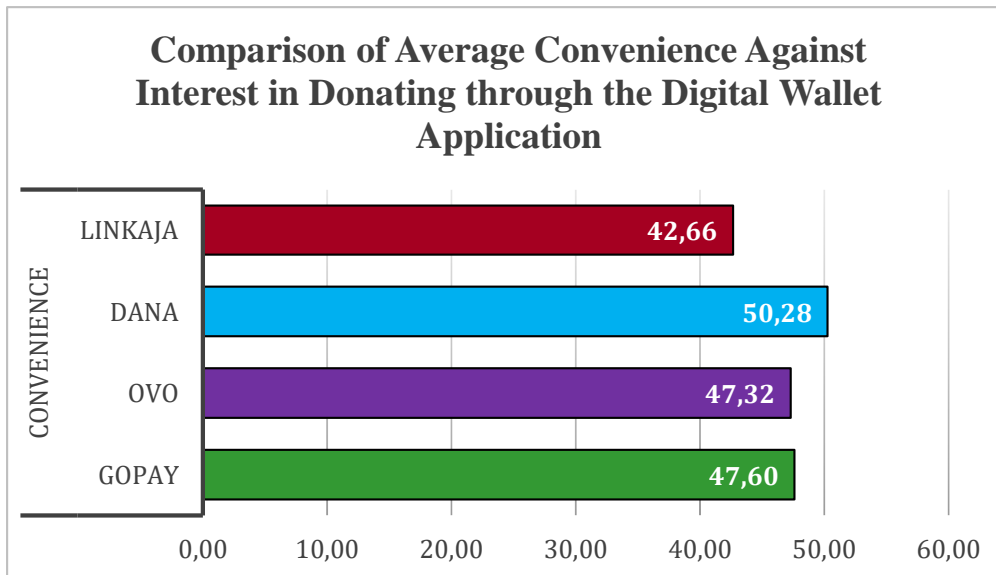


Figure 4. Comparison of Average Convenience Against Interest in Donating Through the Digital Wallet Application

In Figure 4, it can be seen that the four digital wallet applications are considered useful in providing convenience to donate for their users. This is shown by the average rating of each digital wallet application, which exceeds 40 percent. In this assessment, DANA occupies the top position, with an assessment reaching 50,28 percent. The second position is occupied by Gopay, while OVO occupies the next position. Furthermore, the last position is still occupied by LinkAja, with the convenience rating of donating reaching only 42,66 percent.

Hypothesis Test 4

From the framework built in this study, then hypothesis 0 (H0) and hypothesis 1 (H1) are as follows:

H0: There is no significant difference in User Experience between interests in donating for the Gopay, OVO, DANA, and LinkAja digital wallet applications users.

H4: There is a significant difference in User Experience between interests in donating for the Gopay, OVO, DANA, and LinkAja digital wallet applications users.

Based on the results of data processing, it is known that the Chi-Square value is 9,524, which is greater than the Chi-Square table value of 7,82. Then, the Asymp.Sig value for this hypothesis is still below the critical value of 0,05. This condition indicates a significant difference. Thus, it can be concluded that there is a significant difference in User Experience between Gopay, OVO, DANA, and LinkAja users' interest in donating.

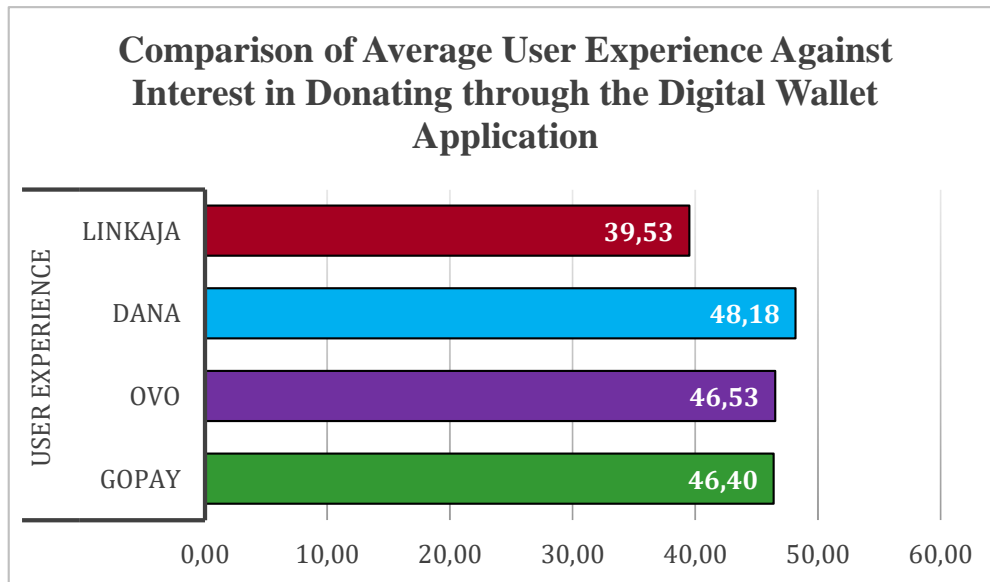


Figure 5. Comparison of Average User Experience Against Interest in Donating Through the Digital Wallet Application

Figure 5 shows that the Simplicity, Security, and Convenience variables together produce a significant average difference where DANA holds the greatest user experience influence—followed by Gopay and OVO with a rating difference of 0,13 percent. Furthermore, the lowest position is occupied by LinkAja with an assessment of only 39,53 percent.

CONCLUSION

Based on the results of the analysis and discussion above, several conclusions can be obtained. First, the DANA app has the highest overall average score. The simplicity and security sub-variable is in the "good" category, and the convenience sub-variable is in the "excellent" category. Second, the OVO app has the second-place average overall. The security, simplicity, and convenience sub-variables are in the "good" category. Third, the Gopay application has an average value of third place overall. The security, simplicity and convenience sub-variable are in the "good" category. Fourth, the LinkAja application has the last overall average score. The security and convenience sub-variable are in the "good" category, and the simplicity sub variable is in the "enough" category. So, it can be concluded that there are significant differences in simplicity, security, convenience, and user experience for the interest in donating to Gopay, OVO, DANA, and LinkAja users.

For further research, it is recommended to expand the population with different targets. In addition, researchers can also add other variables that are not used in this study. This is useful for knowing more about the difference in the effect of user experience on the interest in donating comprehensively.

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