ANALISIS KEPUASAN PENGGUNA APLIKASI DANA MENGGUNAKAN METODE *END USER COMPUTING SATISFACTION* (EUCS) DAN DELONE & MCLEAN

ABSTRAK

Perkembangan teknologi digital telah mendorong transformasi dalam berbagai aspek kehidupan, termasuk dalam bidang keuangan melalui penggunaan aplikasi *e-wallet*. Salah satu *platform e-wallet* yang cukup populer di indonesia adalah dana. meskipun memiliki jumlah pengguna yang besar, berbagai ulasan negatif mengenai kualitas sistem dan informasi masih ditemukan pada platform seperti *google play store*. Hal ini menunjukkan adanya kesenjangan antara ekspektasi dan pengalaman pengguna. Penelitian ini bertujuan untuk menganalisis tingkat kepuasan pengguna aplikasi dana dengan menggabungkan dua pendekatan teoritis, yaitu *end user computing satisfaction* (eucs) dan model delone & mclean. Eucs digunakan untuk menilai lima dimensi kepuasan pengguna yaitu *content, accuracy, format, ease of use*, dan *timeliness*, sementara model delone & mclean menambahkan dimensi *system quality*, *information quality*, *service quality*, dan *net benefits*. pengumpulan data dilakukan melalui penyebaran kuesioner daring kepada 352 responden aktif pengguna dana di seluruh indonesia. Teknik analisis data yang digunakan adalah *structural equation modeling* (sem) dengan bantuan perangkat lunak spss 25 dan amos 25. Hasil penelitian menunjukkan bahwa indikator *content, accuracy, service quality*, dan *net benefits* berpengaruh signifikan terhadap kepuasan pengguna, dengan nilai c.r. $\geq 1{,}967$ dan $p \leq 0{,}05$. Sementara lima variabel lainnya seperti *format, ease of use, timeliness, system quality*, dan *information quality* tidak menunjukkan pengaruh yang signifikan. Secara keseluruhan, mayoritas pengguna merasa puas dengan layanan yang diberikan oleh aplikasi dana. Penelitian ini memberikan implikasi penting bagi pengembang aplikasi dalam meningkatkan kualitas layanan dan daya saing di era ekonomi digital.

Kata Kunci: Kepuasan Pengguna**,** Delone & Mclean, EUCS, DANA, *E-wallet*

ANALYSIS OF USER SATISFACTION WITH THE DANA APPLICATION USING THE END USER COMPUTING SATISFACTION (EUCS)AND DELONE & MCLEAN

ABSTRACT

The advancement of digital technology has significantly transformed various aspects of daily life, including financial transactions through the use of e-wallet applications. One of the most widely used e-wallet platforms in indonesia is DANA. Despite its large user base, numerous negative reviews particularly concerning system and information quality have surfaced on platforms like the google play store. These complaints indicate a gap between user expectations and actual experience. This study aims to analyze user satisfaction with the DANA application by integrating two theoretical frameworks end user computing satisfaction (eucs) and the delone & mclean information systems success model. The eucs model assesses five satisfaction dimensions content, accuracy, format, ease of use, and timeliness. Meanwhile, the delone & mclean model contributes with system quality, information quality, service quality, and net benefits. Primary data were collected through an online survey distributed to 352 active DANA users across indonesia. The data were analyzed using structural equation modeling (sem) with the support of spss 25 and amos 25 software. The findings reveal that content, accuracy, service quality, and net benefits significantly influence user satisfaction, with critical ratio (c.r.) ≥ 1.967 and probability value (p) ≤ 0.05. In contrast, the remaining five variables format, ease of use, timeliness, system quality, and information quality showed no significant effect. overall, users reported high levels of satisfaction with DANA's features and services.This study provides practical insights for application developers aiming to enhance service quality and competitiveness in the digital economy era, while also affirming the applicability of the eucs and delone & mclean models in evaluating user satisfaction with digital platforms.

Keywords: *User Satisfaction, DeLone & McLean, EUCS, DANA, e-wallet.*