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DESCRIPTIVE OF QUANTITATIVE DATA | SUPPLEMENTARY

Analysis of the Use of the Dana Application as a Digital Payment Tool in Facilitating Consumer Purchasing Transactions

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Abstract: This research aims to achieve the following objectives: (1) to explore how the implementation of the DANA e-wallet facilitates consumer transactions at the Ya'ahowu Market in Gunungsitoli City; (2) to examine the usage patterns of the DANA application within the Ya'ahowu Market; and (3) to identify the challenges and risks associated with using the DANA application in simplifying transactions for consumers at the market. The research methods employed include observation, interviews, and documentation collection, with five respondents participating in the study. Based on interviews with key informants, the study found that the increasing adoption of e-wallets, such as DANA, has significantly streamlined transaction processes at Ya'ahowu Market. Informants revealed that, prior to the introduction of the DANA application, transactions were conducted solely in cash. However, since the app's integration, both buyers and sellers at Ya'ahowu Market have embraced e-wallets, recognizing their potential to simplify transactions and enhance overall market efficiency. This shift demonstrates the market's effort to keep up with technological advancements in digital payment systems.

Keywords: Consumer Behavior, Purchasing Decisions, Dana Application.

1. INTRODUCTION

The development of science and technology (IPTEK) in North Sumatra has significantly contributed to the advancement of society. Tasks that once required substantial physical effort are now increasingly automated by machines. Similarly, the evolution of computer technology has surpassed the cognitive capabilities of humans in various fields. Through numerous innovations, technological advancements are now widely recognized for providing substantial convenience and comfort to human life. In the context of the digital era, the development of science and technology is applied across multiple sectors, which is a key characteristic of this period. It is undeniable that nearly every aspect of modern life has been influenced by scientific and technological progress, including the economic sector, which has seen significant technological integration.

The rapid advancement of technology has also impacted payment systems in business transactions, particularly in sustaining business relationships. Technological innovations in payment systems have shifted the role of cash to more efficient and economical forms of non-cash or non-card payments. These payments are primarily conducted through interbank or intra-bank transfers. One prominent non-cash payment platform is the DANA application, a digital wallet designed to facilitate seamless transactions. Through DANA, users can perform financial transactions conveniently via their devices, eliminating the need to carry large amounts of cash. The DANA application, developed by Indonesian programmers, received approval from Bank Indonesia under license number 20/1370/DSSK/Srt/B on August 28, 2018. As of today, DANA boasts 135 million users, a number that continues to grow as the platform forges partnerships with various businesses and regulatory bodies, offering consumers more payment options.

According to Sunarto Zulkifli (2003) in his book "Fundamentals of Islamic Banking Accounting", transactions are economic or financial events involving at least two parties engaging in exchanges,



business partnerships, or lending, either on agreed-upon terms or based on applicable legal or sharia principles. Such transactions, particularly those with economic value, affect the accounting equation and require a suitable payment system. The emergence of digital payment systems, or e-money, has expanded the scope of cash transactions to include electronic payments, marking a significant development in financial stability. Despite the proliferation of digital payments, their adoption is not yet widespread in all regions. In Gunungsitoli City's Ya'ahowu Market, for instance, the use of the DANA application is still limited. While most transactions are still conducted in cash, this may be attributed to a lack of knowledge about the app or reluctance to use it as an alternative payment method. Dastan and Gurler's (2016) research highlights several factors influencing consumer adoption of third-party payment systems like e-wallets, including provider reputation, environmental influences, consumer trust, convenience, and mobility. Similarly, Zhao and Xi (2015) found that consumers' willingness to use e-wallets is influenced by the perceived advantages and disadvantages.

Ya'ahowu Market, known for selling a wide range of products at affordable prices, remains largely reliant on cash transactions. Field observations reveal that only a few vendors use the DANA application, with many expressing concerns about potential risks such as fraud, transaction failures, and insufficient funds to top up balances. Additionally, some vendors are hesitant to adopt the technology due to its novelty and perceived barriers, such as network issues and unfamiliar features. The following data illustrates the growth of DANA application usage over the past five years in Indonesia.

Table 1. Number of DANA App Users

Years	User (person)
2018	20,000,000
2019	40,000,000
2020	93,000,000
2021	135,000,000
2022	170,000,000
2023	200,000,000

Source: Liputan6, 2023

From the description above, the researcher is interested in digging deeper into how the use of the Dana application in market transactions, and wants to conduct research with the title "Analysis of the Use of the Dana Application as a Digital Payment Tool in Facilitating Consumer Purchase Transactions at Ya'ahowu Market, Gunungsitoli City".

2. RESEARCH DESIGN AND METHOD

The research method employed in this study is a descriptive qualitative approach, which aims to provide an in-depth understanding of the observed phenomena. The research focuses on Ya'ahowu Market in Gunungsitoli City, located along the Market Complex Road. The informants for this study include one market manager and five employees from Ya'ahowu Market. Data were collected through multiple techniques, including observation, interviews, and documentation. For data analysis, the techniques used involved data reduction, data presentation (data display), and drawing conclusions based on the collected information.

3. RESULT AND DISCUSSION

3.1. Research Result

This analysis focuses on examining the use of the DANA application in facilitating transactions at Ya'ahowu Market in Gunungsitoli City, addressing several elements of the problem formulation. The analysis stage involves data collection techniques, specifically the interview and documentation methods. To ensure objectivity and accuracy in the data, the researcher sought out both key and

supporting informants through in-depth interviews. These interviews were designed to gather reliable information from credible data sources. The analysis of the DANA application's role in streamlining purchase transactions at Ya'ahowu Market was conducted using purposive sampling techniques. This method allows for the deliberate selection of individuals based on specific criteria determined by the researcher. The interviews aimed to gain insight from individuals who had direct knowledge of the application's usage in the market.

One such interview was conducted with Laura Mestika Zebua on Wednesday, August 9, 2023, at 10:00 AM. The objective was to understand her experience as a vendor at Ya'ahowu Market and whether she had ever accepted payments through the DANA application. The direct engagement with informants like Laura enabled the researchers to extract accurate information through these in-depth interviews, contributing to a thorough understanding of the application's impact on transaction processes in the market.

"Yes, I am the owner of the Mestika Utama shop, my name is Lara Mestika Zebua. Regarding whether I have received payments through the DANA application, yes, of course I have, it is not uncommon now, especially young people, that they often make payments with e-wallet applications such as DANA and this really helps me who only take care of the shop myself so I don't have to walk to the next shop to exchange customer money because what is transferred is only according to the transaction value ".

Information obtained from informant Laura Mestika Zebua on Wednesday, August 09, 2023 at 10.00 WIB about whether there are obstacles experienced in using the DANA application:

"In today's digital era, the use of e-wallet applications is very popular in the community and we are no exception as business owners in the Ya'ahowu market, we often receive payments via e-money including the DANA application, this fund application has a lot of features in it that can help us make transactions but sometimes there are obstacles when the internet network is unstable".

Furthermore, researchers asked Laura Mestika Zebua on Wednesday, August 09, 2023, at 10:00 WIB whether you have ever made a transfer through the DANA application.

"Yes, I have. I am very helped by the existence of this application because it is practical, I can make transactions anywhere without having to think about large fees because the DANA application is very cheap and even free if you have not met the maximum daily transaction limit."

Furthermore, researchers asked Laura Mestika Zebua on Wednesday, August 09, 2023 at 10.00 WIB:

"Personally as a community member as well as an employee in this office, I often hear positive sentences from customers or consumers who are present in this place to buy. They claim to be greatly helped by the DANA application."

From the results of the interview above, it can be explained that the use of the DANA application is still not optimal so that there are still people who do not know the Ya'ahowu Market e-wallet.

Furthermore, researchers still ask about whether network stability affects transactions on the DANA application, with Laura Mestika Zebua on Wednesday, August 09, 2023 at 10.00 WIB revealing that:

"Well, network stability is certainly very influential on the use of the DANA application because when using it must be connected to the internet, good internet access will certainly provide satisfaction to customers because the process becomes fast".

Furthermore, with the researcher's question asking Laura Mestika Zebua on Wednesday, August 09, 2023 at 10.00 WIB about Does the DANA application have a limit on transactions? She revealed that:

"Yes, of course in using the DANA application there are also obstacles faced even though they can still be handled easily. The first and frequent obstacle is that if the network is unstable or bad, it will hamper transactions to be slow, so it is recommended that customers continue to bring cash if they think the network is unstable when shopping. In addition, this DANA application also turns out to have a maximum transaction limit, for example someone shopping and making transactions 10 times a day, then those who do not pay may only be 2 or 3 transactions. There is also a limit on the transaction nominal, which is a maximum of ten million rupiah. In addition, sometimes there is also a failure to pay when transactions due to frequent application updates".

Furthermore, researchers still asked Mrs. Laura Mestika Zebua on Wednesday, August 09, 2023 at 10.00 WIB about whether the balance in the DANA application can be withdrawn at all banks? She revealed that:

"Of course, the balance in the DANA application can be withdrawn even though it has a maximum daily withdrawal limit of ten million rupiah, until now I have only made transactions at three different banks, namely BRI bank, BNI bank and Bank Sumut and all of them have no insurmountable obstacles".

Based on interviews conducted with informant Laura Mestika Zebua as one of the shop owners at Pasar Ya'ahowu on Wednesday, August 09, 2023 about what payment features are available in the DANA application? The informant revealed that:

"One of the features that I often find used by shop owners is Qris, where application users can simply scan the barcode provided by the shop".

Based on interviews conducted with informant Laura Mestika Zebua as one of the shop owners at Pasar Ya'ahowu on Wednesday, August 09, 2023 Have you ever transferred money through the DANA application? The informant revealed that:

"Yes, I often use this DANA application to transfer money to my family who are far away and it helps me because I don't have to go to the bank ATM which takes time and energy".

Based on interviews conducted with informant Laura Mestika Zebua on Wednesday, August 09, 2023 about What are the benefits of using the DANA application? The informant revealed that:

"There are so many benefits that I get with this DANA application, besides being practical it is also easy to understand its features, usually I have difficulty when using

a new application but the appearance of this DANA application is very easy for me to understand".

Based on an interview conducted with informant Laura Mestika Zebua as one of the shop owners at Pasar Ya'ahowu on Wednesday, August 09, 2023 Is the DANA application risky? The informant revealed that:

"The DANA balance in the account can be hijacked and stolen but this is only my opinion because the password uses only six digits".

Based on an interview conducted with informant Laura Mestika Zebua as one of the shop owners at Pasar Ya'ahowu on Wednesday, August 09, 2023 Does the DANA application help you in making transactions? The informant revealed that:

"Yes. The presence of the DANA application really helps me in making transactions anywhere at any time without being limited by space and time".

Based on interviews conducted with informant Hajis at the Ya'ahowu Market in Gunungsitoli city on Wednesday, August 09, 2023 at 11.00 WIB, are you a seller at the Ya'ahowu market in Gunungsitoli city who has received payments using the DANA application?

"Yes, I am the owner of Ridho Fashion shop, my name is Hajis. Regarding whether I have received payments via the DANA application, yes of course I have, there are many of my customers who use the DANA application to make payments at my shop. I am very happy because I don't need to provide small money for refunds from customers and this is what I have wanted for a long time".

Information obtained from informant Hajis on Wednesday, August 09, 2023 at 11.00 WIB about whether there are obstacles experienced in using the DANA application:

"Nowadays, the use of the e-wallet application, DANA, is very helpful for us, but sometimes the internet network conditions are sometimes bad, making us upset and having to look for other alternatives, sometimes we also have to wait for customers to take their money at ATMs".

Furthermore, researchers asked Hajis on Wednesday, August 09, 2023 at 11.00 WIB about whether you have ever made a transfer through the DANA application?

"Yes, I have, even very often I make transactions through this DANA application because it is very easy for me to understand how, and also do not need to leave the house if you want to buy tokens or cellphone credit"

Furthermore, researchers asked questions about how the community responded to the DANA application on Wednesday, August 09, 2023 at 11.00 WIB:

"I often see people making transactions at several stores using the DANA application and of course this indicates that the community's response to something new is very fast"

From the results of the interview above, it can be explained that the use of the DANA application is still not optimal so that there are still people who do not know the Ya'ahowu Market e-wallet. Furthermore, researchers still ask about whether network stability affects transactions on the DANA application, with Hajis on Wednesday, August 09, 2023 at 11.00 WIB revealing that:

"In my opinion, network stability is the most important and most important because without a network, you cannot do any transactions, even to log in to the application, so the conclusion is very influential".

Furthermore, with the researcher's question asking Hajis on Wednesday, August 09, 2023 at 11.00 WIB about Does the DANA application have a limit on transactions? He revealed that:

"I feel that there are some obstacles that can occur in certain conditions and are beyond our control, for example a bad network and slow. In addition, there are also frequent errors in the application due to frequent feature updates or application security improvements".

Furthermore, researchers still asked Hajis on Wednesday, August 09, 2023 at 11.00 WIB about whether the balance in the DANA application can be withdrawn at all banks? He revealed that:

"Yes, I made a withdrawal of the balance in the DANA application. It can be withdrawn even though it has a maximum daily withdrawal limit, until now I have only made transactions at three different banks, namely BRI bank, BNI bank and Bank Sumut and all of them have no insurmountable obstacles".

Based on interviews conducted with informant Hajis as one of the shop owners at Pasar Ya'ahowu on Wednesday, August 09, 2023 about what payment features are available in the DANA application? The informant revealed that:

"In this DANA application, there are many application features that we can use to make various types of transactions including electricity payments, BPJS health payments, BPJS employment, prepaid and postpaid credit payments and many other features that are very beneficial for anyone who uses this DANA application".

Based on an interview conducted with informant Hajis as one of the shopkeepers at Ya'ahowu Market on Wednesday, 09 January 2019. August 2023 Have you ever transferred money through the DANA application? The informant revealed that:

"Yes, I often make transactions using the DANA application and it is very helpful. In addition, the DANA application is very easy to understand". Based on interviews conducted with informant Hajis on Wednesday, August 09, 2023 about What are the benefits of using the DANA application? The informant revealed that: "I think there are many benefits that I get with this DANA application, besides being practical it is also easy to understand its features, usually I have difficulty when using a new application but the DANA application display is very easy for me to understand, I don't need to leave the house just to buy credit or pay electricity".

Based on interviews conducted with informant Hajis as one of the shop owners at Pasar Ya'ahowu on Wednesday, August 09, 2023 Is the DANA application risky? The informant revealed that:

"I think the DANA application is very safe to use and as long as I use it I have never experienced any loss, whether it's losing my balance or the like. Even if there is a default payment, the money is still back in my DANA".

Based on interviews conducted with informant Hajis as one of the shop owners at Pasar Ya'ahowu on Wednesday, August 09, 2023 Does the DANA application help you in making transactions? The informant revealed that:

"Yes. The presence of the DANA application really helps me in making transactions anywhere at any time without being limited by space and time".

Pasar Ya'ahowu Kota Gunungsitoli Aristo Buulolo on Thursday, August 10, 2023 at 11.00 WIB are you a seller in Pasar Ya'ahowu Kota Gunungsitoli who has received payments using the DANA application? :

"Yes, introduce my name is Aristo and I have a shop here since a few years ago and often use this DANA application for transactions and it really helps me in making transactions, making payments anywhere as long as the network is reached".

Information obtained from informant Aristo Buulolo on Thursday, August 10, 2023 at 11.00 WIB about whether there are obstacles experienced in using the DANA application:

"Yes, several times I experienced problems in transactions such as failed payments and I had to repeat it several times and in the end the transaction was successful but that did not make me not use the application again because it was very practical".

Furthermore, researchers asked Aristo Buulolo on Wednesday, August 10, 2023 at 11.00 WIB about whether you have ever made a transfer through the DANA application?

"I often make transfers through DANA because it is free of admin fees and there is no need to leave the house. I think this DANA application is the best application ever"

Next, Aristo Buulolo on Thursday, August 10, 2023 at 11:00 am:

"Of course, I often find people asking to top up their DANA balance at mini markets, namely alfamidi and indomaret, this indicates that the DANA application is very useful for them."

From the results of the interview above, it can be explained that the use of the DANA application is still not optimal so that there are still people who do not know the Ya'ahowu Market e-wallet. Furthermore, researchers still ask about whether network stability affects transactions on the DANA application, with Aristo Buulolo on Thursday, August 10, 2023 at 11.00 WIB revealing that:

"Of course, network stability is needed in making transactions in the DANA application because the DANA application requires a maximum internet connection so that the transaction process is fast".

Furthermore, with the researcher's question asking Aristo Buulolo on Thursday, August 10, 2023 at 11.00 WIB about Does the DANA application have a limit on transactions? He revealed that:

"The DANA application has a limit of ten million in a day, meaning that you cannot make transactions above ten million rupiah. However, I also don't know whether this DANA application can be upgraded to a premium account or not. It could be unlimited if it can be upgraded to a premium account".

Furthermore, researchers still asked Aristo Buulolo on Thursday, August 10, 2023 at 11.00 WIB about whether the balance in the DANA application can be withdrawn at all banks? He revealed that:

"I often make transactions through the DANA application, namely making withdrawals because I receive several payments through the DANA application so I have to withdraw them and it is very easy because I can withdraw them at any bank including BNI, BRI and Mandiri I have made that withdrawal".

Based on interviews conducted with informant Aristo Buulolo as one of the shop owners at Pasar Ya'ahowu on Thursday, August 10, 2023 about what payment features are available in the DANA application? The informant revealed that:

"The features in the DANA application that I often use are BPJS and Electricity payments, I buy at low prices in the DANA application compared to other e-money applications".

Based on interviews conducted with informant Aristo Buulolo as one of the shop owners at Pasar Ya'ahowu on Thursday, August 10, 2023 Have you ever transferred money through the DANA application? The informant revealed that:

"Yes, I often use this DANA application to transfer money to my family who are far away and it helps me because I don't have to go to the bank ATM which takes time and energy".

Based on interviews conducted with informant Aristo Buulolo on Thursday, August 10, 2023 about What are the benefits of using the DANA application? The informant revealed that:

"The benefits are more about effectiveness, because I don't have to leave the house just to pay for water or electricity".

Based on interviews conducted with informant Aristo Buulolo as one of the shop owners at Pasar Ya'ahowu on Thursday, August 10, 2023 Is the DANA application risky? The informant revealed that:

"I think the DANA application is very safe, although there are errors sometimes when using it but my balance has never been lost".

Based on interviews conducted with informant Aristo Buulolo as one of the shop owners at Pasar Ya'ahowu on Thursday, August 10, 2023 Does the DANA application help you in making transactions? The informant revealed that:

"I am very grateful for the DANA application because I can make various kinds of transactions in it including money transfers, electricity payments, credit purchases".

Pasar Ya'ahowu Kota Gunungsitoli Nita Waruwu on Thursday, August 10, 2023 at 13.00 WIB are you a seller in Pasar Ya'ahowu Kota Gunungsitoli who has received payments using the DANA application? :

"Yes, I am a seller here, my name is Nita Waruwu and the name of my shop is Nita Fashion, I sell various kinds of clothes from children to adults".

Information obtained from informant Nita Waruwu on Thursday, August 10, 2023 at 13.00 WIB about whether there are obstacles experienced in using the DANA application:

"Yes, I experience problems when the network is unstable, I have to rush to the ATM to withdraw cash when shopping".

Furthermore, researchers asked Nita Waruwu on Thursday, August 10, 2023 at 13.00 WIB about whether you have ever made a transfer through the DANA application?

"Yes Often, I have been using this DANA application since 3 years ago when covid because I have to do all activities online"

Furthermore, still with the same informant, namely Nita Waruwu on Thursday, August 10, 2023 at 11.00 WIB about how the benefits of this DANA application:

"It's very beneficial, I think, because I don't have to go out of the store to exchange customers' money to other stores."

Furthermore, researchers still ask about whether network stability affects transactions on the DANA application, Nita Waruwu on Thursday, August 10, 2023 at 13.00 WIB revealed that:

"Well, network stability is certainly very influential on the use of the DANA application because when using it, must be connected to the internet; good internet access will certainly provide satisfaction to customers because the process becomes fast".

Furthermore, with the researcher's question asking Nita Waruwu on Thursday, August 10, 2023 at 13.00 WIB about Does the DANA application have a limit on transactions? He revealed that:

"Yes, I also don't really know if there is a limit for transfers and withdrawals on this DANA application, what I have done so far is only transferring small money under ten million so there are no problems about that".

Furthermore, researchers still asked Nita Waruwu on Thursday, August 10, 2023 at 13.00 WIB about whether the balance in the DANA application can be withdrawn at all banks? She revealed that:

"In my opinion, the balance in the DANA application can be withdrawn even though it has a maximum daily withdrawal limit of ten million rupiah. I have made withdrawals at several banks, namely BRI, Mandiri and Danamon banks".

Based on interviews conducted with informant Nita Waruwu as one of the shop owners at Pasar Ya'ahowu on Thursday, August 10, 2023 about what payment features are available in the DANA application? The informant revealed that:

"One of the features that I use very often is the purchase of internet credit and prepaid credit, so I don't have to go out of the house just to buy credit".

Based on an interview conducted with informant Nita Waruwu as one of the shop owners at Pasar Ya'ahowu on Thursday, August 10, 2023 about whether you have ever transferred money through the DANA application? The informant revealed that:

"Yes, I have transferred money through the DANA application even though it is only occasionally, because I also use mobile banking which also has no admin fees when transferred to fellow banks".

Based on interviews conducted with informant Nita Waruwu on Thursday, August 10, 2023 about What are the benefits of using the DANA application? The informant revealed that:

"For me personally as a businessman and owning a shop, of course I get many benefits, I transfer money and make BPJS payments without going anywhere".

Based on interviews conducted with informant Nita Waruwu as one of the shop owners at Pasar Ya'ahowu on Thursday, August 10, 2023 Is the DANA application risky? The informant revealed that:

"Until now, I have never experienced any losses while using the DANA application, at most if the network is unstable, errors often occur or even if there is a payment failure, the money still returns in the application balance".

Based on interviews conducted with informant Nita Waruwu as one of the shop owners at Pasar Ya'ahowu on Wednesday, August 09, 2023 Does the DANA application help you in making transactions? The informant revealed that:

"Yes. The presence of the DANA application really helps me in making transactions anywhere at any time without being limited by space and time. I have been using this application for years, and hopefully, this application will be more successful, and its features will increase".

Pasar Ya'ahowu Kota Gunungsitoli Firman Lase on Thursday, August 10, 2023 at 15.00 WIB are you a seller in Pasar Ya'ahowu Kota Gunungsitoli who has received payments using the DANA application? :

"Okay, let me introduce my name is Firman Lase, about whether I have ever received a transfer from a customer who bought at my shop, yes of course I have although it is very rare for me to receive it, but if asked, yes of course I have."

Information obtained from informant Firman Lase on Thursday, August 10, 2023 at 15.00 WIB about whether there are obstacles experienced in using the DANA application?

"Until now I have not experienced any severe obstacles in using this DANA application, I am actually very lucky because I can use this application very easily and practically. So until now I have no fatal obstacles."

Furthermore, researchers asked Firman Lase on Wednesday, August 10, 2023 at 15.00 WIB about whether you have ever made a transfer through the DANA application?

"Yes, I have. The existence of this application very helps me because it is practical, I can make transactions anywhere without having to think about large fees because the DANA application is very cheap in cost and even free if you have not met the maximum daily transaction limit."

Furthermore, with Firman Lase on Thursday, August 10, 2023 at 15.00 WIB how the community responds to this DANA application:

"I see that the community has a positive view of the DANA application, in fact the community is greatly helped by this application, even in my house we all use the DANA application."

Furthermore, researchers still ask about whether network stability affects transactions on the DANA application, with Firman Lase on Thursday, August 10, 2023 at 15.00 WIB revealing that:

"Yes, it is very influential, network stability is certainly very dependent on DANA application users because when using it must be connected to the internet, good internet access will certainly provide satisfaction to customers because the process becomes fast".

Furthermore, with the researcher's question asking Firman Lase on Thursday, August 10, 2023 at 15.00 WIB about Does the DANA application have a limit on transactions? He revealed that:

"Yes, of course in using the DANA application there are also transaction limits that have a free limit on admin fees, free transactions are only 3 transactions, then after three times there will be an admin fee of around two thousand five hundred rupiah and for the maximum daily withdrawal limit of only ten million rupiah, I hope that in the future it can be upgraded to unlimited."

Furthermore, researchers still asked Firman Lase on Thursday, August 10, 2023 at 15.00 WIB about whether the balance in the DANA application can be withdrawn at all banks? He revealed that:

"Of course, the balance in the DANA application can be withdrawn even though it has a maximum daily withdrawal limit of ten million rupiah, until now I have only made transactions at three different banks, namely BRI bank, BNI bank and Bank Sumut".

Based on interviews conducted with informant Firman Lase as one of the shop owners at Pasar Ya'ahowu on Thursday, August 10, 2023 about what payment features are available in the DANA application? The informant revealed that:

"I often use it for electricity and BPJS payments and it really helps me who is very busy every day because I have to look after the shop and take care of the household, so the DANA application is very practical and effective".

Based on interviews conducted with informant Firman Lase as one of the shop owners at Ya'ahowu Market on Thursday, August 10, 2023 Have you ever transferred money through the DANA application? The informant revealed that:

"Yes, I often use this DANA application to transfer my shopping money through e-commerce such as tokopedia and shopee".

Based on interviews conducted with informant Firman Lase on Thursday, August 10, 2023 about What are the benefits of using the DANA application? The informant revealed that:

"With the DANA application, it really helps me to make various kinds of transactions which of course simplify my work, not having to go out of the house to just buy credit or pay electricity".

Based on interviews conducted with informant Firman Lase as one of the shop owners at Pasar Ya'ahowu on Thursday, August 10, 2023 Is the DANA application risky? The informant revealed that:

"Until now I have no significant complaints while using this DANA application, however we must remain vigilant to prevent balance theft".

Based on interviews conducted with informant Firman Lase as one of the shop owners at Pasar Ya'ahowu on Thursday, August 10, 2023 Does the DANA application help you in making transactions? The informant revealed that:

"Yes. The presence of the DANA application really helps me in making transactions because it can be done anywhere, especially if we sellers often make transactions, of course it is very practical".

Based on the results of interviews with informants related to the analysis of the use of the DANA application in facilitating purchase transactions at the Ya'ahowu Market in Gunungsitoli City, it has been stated that it is true that along with the times and modern developments, the use of e-wallets is one way to facilitate buyers in transactions at Ya'ahowu Market. It is explained based on interviews with informants that previously they only made transactions in cash, but along with the times and technology, Ya'ahowu Market does not want to be left behind, they take advantage of it by using existing e-wallets and downloading applications so that they can make it easier for buyers and sellers.

3.2. Discussion

After describing the research findings, based on the phenomena that occur in the field and by conducting observations and interviews with respondents on the object of research, the authors can conduct the following research results. The use of the DANA application in facilitating purchase transactions at Pasar Ya'ahowu Gunungsitoli City has been implemented by creating a DANA application barcode. It's just that it's still not optimal because currently there are many e-wallets whose positions are rising such as Shopee Pay and Ovo, actually that is a very good and advanced application at this time even the application is top trending. By using the e-wallet application can have a positive influence and be very helpful in terms of facilitating transactions in trading a product. By implementing the use of the DANA application, it can provide us with the convenience of making transactions and also provide us with the convenience of shopping, wherever we are and whenever we

want as long as it is reached by the network and the seller has installed the DANA application on his smartphone.

The Use of DANA Application in Facilitating Transactions at Ya'ahowu Market Gunungsitoli City

The use of the DANA application in facilitating purchase transactions at Pasar Ya'ahowu Gunungsitoli City has played a very important role in developing the business. Likewise, Ryanti (2019: 315) in his journal regarding the use of e-wallets said that e-wallets are able to produce new things in communication so that with e-wallets, producers and consumers will easily make transactions. Based on the results of research and interviews that have been conducted by researchers at the research site by collecting the data needed in accordance with the research objectives, namely the analysis of the use of the DANA application in facilitating purchasing transactions at the Ya'ahowu Market, Gunungsitoli City to find out how the use of the DANA application in facilitating transactions at the Ya'ahowu Market, Gunungsitoli City and what are the obstacles in using the DANA application in using the DANA application at the Ya'ahowu Market, Gunungsitoli City.

Where Ya'ahowu Market utilizes e-wallets in facilitating purchase transactions by using e-wallet applications such as Ovo, DANA, LinkAja by first filling in the balance in the application they have. The Dana application is an e-money payment application that is often used by many people to be able to transact easily. The e-wallet allows each user to have an application that is rich in transaction features. The existence of e-wallets makes opportunities for users and also people, especially business people, to utilize e-wallets as a platform or means of making purchases and sales transactions.

Pasar Ya'ahowu is a business entity that focuses on selling goods that has been established since 2010, Pasar Ya'ahowu conducts sales transactions offline. Pasar Ya'ahowu sells products offline. The reason Pasar Ya'ahowu uses the DANA application is because currently there are many people who access the internet and interact using e-wallets, so transactions are easy to do anywhere and anytime.

Dana Application is the Consumer's Choice for Making Purchase Transactions

This study aims to determine consumer satisfaction in using the DANA application as a transaction tool at Ya'ahowu Market. According to Kotler and Kellar in Sudaryono's book (2018: 65) that consumer satisfaction is the feeling of consumers, be it pleasure or displeasure arising from comparing a product with the product that consumers expect. Based on the results of interviews from several informants as the object of research, it can be concluded that the DANA application is the community's choice in transactions because it provides many features that are very practical and effective. Measurements are made based on 5 dimensions of service quality, including the dimensions of tangibles, reliability, responsiveness, assurance, and empathy. This is in accordance with the theory of customer satisfaction according to Kotler and Keller in Sudaryono's book (2018: 65) that consumer satisfaction is a consumer feeling in the form of pleasure or displeasure arising from comparing a product with the product that consumers expect. If the product or service expected by consumers does not match the existing reality, then consumers will feel dissatisfied. Conversely, if the product or service is appropriate or better than what consumers expect, then consumers feel satisfied and happy.

Obstacles in Using the DANA application in Facilitating Transactions

This discussion aims to find out the obstacles faced by business actors in implementing e-money. The results of this study indicate that there are obstacles faced by the Shop in utilizing e-wallets in facilitating purchase transactions at Ya'ahowu Market, Gunungsitoli City. According to Zulkifli (2003: 10) Transactions can be interpreted as economic / financial events involving at least two parties (someone with someone or several other people) who exchange with each other, even involving themselves in business partnerships. As for the obstacles in utilizing e-wallets in facilitating purchase transactions at Ya'ahowu Market, namely the community is still constrained in following the e-wallet used by Ya'ahowu Market and there are still many people who do not even know what the DANA application used at Ya'ahowu Market is and basically the use of this DANA application actually

provides convenience to all people both in the vicinity, outside the city, outside the region, even abroad but often the obstacle is that the network is not stable and good so that the community has not been able to thoroughly access the internet.

Based on the foregoing, it can be concluded overall that the Ya'ahowu Market of Gunungsitoli City has utilized e-wallets such as Ovo, DANA, and Link Aja but not optimally / less than optimal because there are still applications that may be more attractive to buyers, namely Mobile Banking and in the use of applications constrained because there are still no features specifically for transactions without limits. In addition, the network is something that we cannot separate in using the DANA application, but the problem that often occurs is network interference which is often unstable or slow. The obstacles to the use of the DANA application in facilitating purchase transactions at Pasar Ya'ahowu Gunungsitoli City are frequent unstable internet connections or network complaints so that many also make cash payments, fraudsters have begun to appear so that many people sometimes do not like to make purchase transactions and features that are not well understood in use and of course the admin's lack of interest in attracting buyers at the place of business and even now there are still those who do not know the e-wallet account used by the Ya'ahowu Market.

4. CONCLUSIONS

Based on research conducted at Ya'ahowu Market in Gunungsitoli City, the study concludes that the implementation of the DANA application significantly facilitates transaction efficiency at the market, offering numerous features, ease of access, and innovative services that attract consumers, including rewards for users. The application has proven effective in delivering its services and addressing transaction errors. Customers expressed satisfaction with the ease of transactions, reducing the need to carry cash and minimizing the risk of loss. While no significant problems were identified, some users suggested increasing the monthly quota for free transactions to encourage more frequent use of the DANA application over cash payments.

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