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THE INFLUENCE OF SERVICE FEATURES, BENEFITS, AND SECURITY PERCEPTIONS ON PUBLIC INTEREST IN USING THE DANA DIGITAL WALLET IN THE CITY OF SEMARANG

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Abstract: This study aims to analyze and obtain empirical evidence regarding the influence of service features, perceived benefits, and security perceptions on the use of the DANA digital wallet in Semarang City. The population in this study consists of residents living in Semarang City. The sampling technique used is purposive sampling with a total of 100 respondents. The data used in this study are primary data obtained through the distribution of questionnaires. The analytical model employed is Multiple Linear Regression Analysis. The data analysis techniques include the F-test, Coefficient of Determination (R^2), and t-test. The results of the study indicate that the variables of service features, perceived benefits, and security perceptions simultaneously have a significant effect on the interest of the community in using the DANA digital wallet in Semarang City. Each of the variables service features, perceived benefits, and security perceptions also has a significant partial effect on the community's interest in using the DANA digital wallet in Semarang City.

Keywords: ***Service Features, Benefits, Security Perceptions, and Interests***

INTRODUCTION

Introduction

The development of digital technology in the modern era has driven various innovations in the financial sector, one of which is the emergence of financial technology (fintech) that has introduced digital wallet (e-wallet) services. This innovation makes it easier for people to conduct cashless and cardless transactions. Digital wallets have now become a part of daily life, especially in supporting digital activities such as e-commerce, online transportation, and online bill payments.

According to Peraturan Bank Indonesia No. 18/40/PBI/2016 a digital wallet is an electronic-based service that allows users to store payment instrument data and conduct financial transactions digitally. One of the most widely used payment systems within digital wallets is QRIS (Quick Response Code Indonesian Standard). Launched in 2020, QRIS has become the national standard for digital payments, integrating various payment methods into a single QR code that can be used by all digital wallets and banking services.

The QR Code transaction method requires a cashless or contactless system, allowing interactions between sellers and buyers to be carried out indirectly. QRIS merchants act as business operators who sell goods or services through both online and offline platforms. In addition, QRIS merchants collaborate with Payment System Service Providers (PJSP), making QRIS one of the alternative payment methods that can be used in various business locations, such as stores, restaurants, kiosks, and even traditional markets (Djohar et al., 2024).

According to data from *GoodStats.id* (2024), the transaction value using QRIS in March 2024 reached IDR 42 trillion—the highest since its initial launch—with a total of 48 million users. This increase indicates significant growth in the adoption of digital payment systems by the public. The majority of QRIS users and merchants are located in the Java Island region, particularly in West Java Province, DKI Jakarta, and East Java.

Along with the increasing use of digital payment systems, several digital wallet applications have also recorded high usage rates. According to data from *Rankia.id*, the four largest digital wallets in Indonesia are Gopay (88%), DANA (83%), OVO (79%), and ShopeePay (76%). DANA, developed by PT Espay Debit Indonesia Koe since 2018, has become one of the most popular applications due to its features such as bank card storage, easy money transfers, bill payments, and transaction security through PINs, OTPs, and biometric verification. The primary function of a digital wallet is similar to that of a conventional wallet, but in digital form, allowing for secure cashless transactions. Digital wallets are commonly used for purposes such as purchasing food, booking airline and movie tickets, as well as shopping online.

Peringkat	Nama Aplikasi E-Wallet	Persentase
1	GoPay	88%
2	DANA	83%
3	OVO	79%
4	ShopeePay	76%
5	LinkAja!	30%
6	I.Saku	7%
7	OCTO Mobile	5%
8	DOKU	4%
9	Sakuku	3%
10	JakOneMobile	2%

Figure 1. The Largest Digital Wallets in Indonesia
Source: *rankia.id*

As reported by *kontan.co.id* in December 2023, an X (formerly Twitter) user shared an incident involving the unauthorized withdrawal of funds from their DANA digital wallet. The incident began when the account owner topped up their DANA balance with six million rupiah. Later, they discovered an unknown transaction in the form of a money transfer history, which left only seventeen thousand rupiah in the account. The post prompted several other users to share similar complaints. One case involved a DANA account being used for paylater payments, with many users reporting that their funds were stuck or inaccessible in the DANA app. This incident has led the public to reconsider their interest in using DANA's digital wallet service, emphasizing the need for a secure and risk-free platform in today's digital era.

However, despite this growth, there are still complaints and challenges faced by users, particularly regarding the DANA application. Based on a preliminary survey conducted in

Semarang City, some members of the public reported various issues such as missing balances without any transaction, a confusing app interface, and disruptions in purchasing digital products like electricity tokens. A case of balance theft also surfaced on social media at the end of 2023, further worsening public perception of the application's security.

This phenomenon indicates that public interest in using digital wallets, particularly DANA, is not solely influenced by popularity and technological features, but also by factors such as security, perceived benefits, and the reliability of the service as experienced directly by users. Interest is a psychological drive that leads someone to be attracted to or avoid a product based on their perceptions and needs.

On the other hand, previous research on the influence of service features, benefits, and security perceptions on the interest in using digital wallets has shown inconsistent results. Some studies report a significant influence of these three variables on usage interest (Gozali, 2023; Kartika & Pamikatsih, 2023; Wahyu & Sari, 2024), Meanwhile, other studies state that each variable does not have a significant effect on the intention to use digital wallets (Hatari & Wediawati, 2024; Kie & Bonjornahor, 2024; Nurhasanah, 2023).

Research purposes

Based on the research problem and research questions, the objectives of this study are as follows:

1. To determine whether the variables of service features, perceived benefits, and security have a simultaneous significant effect on public interest in using the DANA Digital Wallet in Semarang City.
2. To determine whether the service feature variable has a partially significant effect on customer interest in using the DANA Digital Wallet in Semarang City.
3. To determine whether the perceived benefit variable has a partially significant effect on customer interest in using the DANA Digital Wallet in Semarang City.
4. To determine whether the security variable has a partially significant effect on customer interest in using the DANA Digital Wallet in Semarang City**.**

LITERATURE REVIEW

1. Technology Acceptance Model (TAM)
   The Technology Acceptance Model (TAM) is a theoretical framework that explains how individuals accept and use technology. This model is used to assess the extent to which users are willing to adopt new technologies. In TAM, there are two main variables that influence users' acceptance of technology: Perceived Usefulness, which refers to the extent to which a person believes that using a particular technology will enhance their performance, and Perceived Ease of Use, which refers to the degree to which a person believes that using the technology will be free of effort (Davis, 1989).
2. Interest
   Interest is a condition that arises in an individual when there is a desire to engage in an activity that draws their attention or makes them attracted to something (Izzuddin & Ilahiyyah, 2022). According to Davis (1989), interest, in terms of product usage behavior, can be defined as the degree of motivation or drive within an individual to perform a specific action related to the product. Interest is closely related to a person's internal motivation, which then leads to a desire to participate in or show attention toward something they are interested in (Khairi et al., 2023).

3. Service Features
   Features are components that function to enhance the usability and value of a product. The presence of features is often a key consideration for consumers in making purchasing decisions (Wahyu & Sari, 2024). Features serve as tools to differentiate one product from another, while services refer to intangible activities that do not result in ownership, providing added value compared to other competitors (Kotler & Keller, 2008).
4. Benefits
   Benefit refers to a belief in something that is perceived to provide a significant impact or change when applied to a particular task (Setyawati et al., 2024). Perceived benefit is defined as the extent to which an individual believes that the use of a particular technology can enhance their effectiveness and performance. In other words, if a feature or facility is considered beneficial, its use is believed to support and increase work productivity for the individual utilizing it (Davis, 1989). A person will use a technology if it provides significant benefits. Conversely, if an individual perceives that a technology does not offer significant benefits, they are unlikely to be interested in using it. Benefits refer to the advantages gained from utilizing the functions and features of the technology (Putri & Karim, 2023).
5. Security Perceptions
   Security perception refers to the level of an individual's confidence that the data or information transmitted through a specific technological system will remain secure and not be easily misused (Khoiriyah et al., 2023). It involves efforts to protect information from various threats in order to ensure smooth business operations, minimize risks, and maximize business opportunities and profitability (Irawan & Affan, 2020).

Based on the description and explanation above, the framework of thinking in this study can be seen in Figure 2.

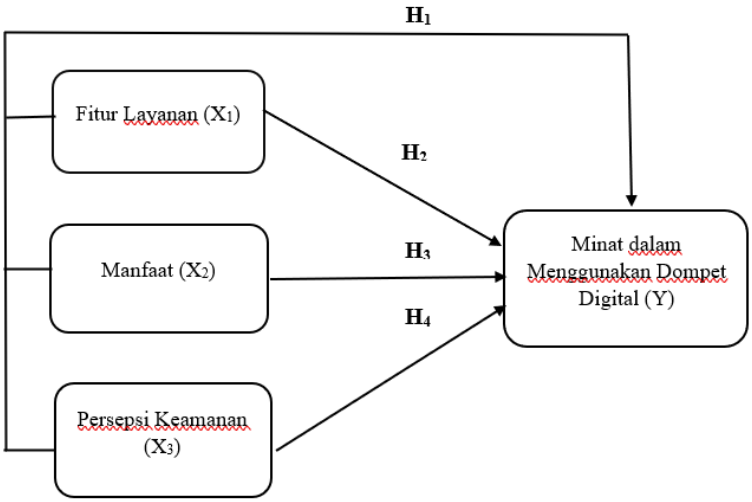

Figure 2. Research Framework
Source: Processed primary data, 2025

RESEARCH METHODOLOGY

This study employs a quantitative approach with a causality research design. The research subjects are residents of Semarang City who either have or do not yet have the intention to use the DANA digital wallet application. The sample was determined using a non-probability sampling method with purposive sampling. Based on the Lemeshow formula with a 10% margin of error, the sample size obtained was 100 respondents.

Data collection was conducted through a questionnaire distributed via Google Forms. The instrument consisted of closed-ended statements and open-ended questions structured based on the research variable indicators and measured using a four-point Likert scale: Strongly Disagree (SD) = 1, Disagree (D) = 2, Agree (A) = 3, and Strongly Agree (SA) = 4. This scale was designed to encourage respondents to provide definitive answers without a neutral option, thereby producing more explicit and measurable data.

The collected data were then edited, coded, and tabulated. Data analysis was performed using multiple linear regression. Additionally, validity and reliability tests were conducted to assess the quality of the instrument, along with normality, multicollinearity, and heteroscedasticity tests to ensure the suitability of the regression model. All analyses were carried out using SPSS version 26 statistical software.

RESULTS AND ANALYSIS

This study involved 100 respondents who are residents of Semarang and have an interest in using the DANA digital wallet application. Data were collected through the distribution of questionnaires using the Google Forms platform via the link: https://bit.ly/MinatDalamPenggunaanDompetDigitalDANA. The characteristics of the respondents in this study are presented in detail in Table 1.

Table 1. Respondent Characteristic

Characteristics		Frequency (People)	Percentage (%)
Gender	Male	51	51 %
	Female	49	49 %
Age	17 – 20 Years	16	16 %
	21 – 25 Years	69	69 %
	26 – 35 Years	14	14 %
	36 – 40 Years	1	1 %
	> 41 Years	0	0 %
Education	Senior High School / Vocational High School Equivalent	53	53 %
	Diploma III / Diploma IV	26	26 %
	Bachelor's Degree (S1) / Master's Degree (S2) / Doctoral Degree (S3)	21	21 %
Job	Student	59	59 %
	Privat Employee	18	18 %
	Entrepreneur	4	4 %
	Civil Servant	6	6 %
	Others	13	13 %
Duration of Use	< 1 Years	18	18 %
	1 – 2 Years	27	27 %
	> 2 Years	55	55 %

Source: Processed primary data, 2025

Validity Test

Validity is a test that indicates the extent to which the measuring instrument used in a study is able to measure what it is intended to measure, and not something else, so that the measurement results are valid.Validity testing is used to measure the accuracy or legitimacy of a questionnaire completed by respondents (Ghozali, 2021: 66). In this study, with a sample size of n = 100, degrees of freedom (df) = n – 2 = 98, and an alpha level of 0.05, the critical r-value (r-table) is 0.196 (based on a two-tailed test at df = 98). The results of the validity test for the

variables of service features, perceived benefits, security perception, and usage interest are presented in Table 2 below:

Tabel 2. Validity Test Result

Variable	Indicator	r_{count}	r_{table}	Sig.	Description
Service Features (X1)	X1.1	0,732	0,196	0,000	Valid
	X1.2	0,720	0,196	0,000	Valid
	X1.3	0,835	0,196	0,000	Valid
	X1.4	0,791	0,196	0,000	Valid
	X1.5	0,760	0,196	0,000	Valid
	X1.6	0,695	0,196	0,000	Valid
	X1.7	0,696	0,196	0,000	Valid
Benefits (X2)	X2.1	0,784	0,196	0,000	Valid
	X2.2	0,546	0,196	0,000	Valid
	X2.3	0,542	0,196	0,000	Valid
	X2.4	0,637	0,196	0,000	Valid
	X2.5	0,647	0,196	0,000	Valid
	X2.6	0,640	0,196	0,000	Valid
	X2.7	0,757	0,196	0,000	Valid
	X2.8	0,756	0,196	0,000	Valid
	X2.9	0,578	0,196	0,000	Valid
Security Perceptions (X3)	X3.1	0,865	0,196	0,000	Valid
	X3.2	0,870	0,196	0,000	Valid
	X3.3	0,828	0,196	0,000	Valid
Interest (Y)	Y1.1	0,804	0,196	0,000	Valid
	Y1.2	0,848	0,196	0,000	Valid
	Y1.3	0,813	0,196	0,000	Valid

Source: Processed primary data, 2025

Based on Table 2, all indicators for each variable show a significance value below 0.05 and an r-count value greater than the r-table value of 0.196. These results indicate that all indicators in this study meet the validity criteria and are suitable to be used as measurement instruments.

Reliability Test

Ghozali (2021: 66) states that reliability testing is used to measure the consistency of questionnaire results that serve as indicators of a variable. Respondents' answers to questions can be considered reliable if each question is answered consistently and not randomly. The results of the reliability test for the variables of service features, benefits, security perception, and interest in using the DANA digital wallet are presented in Table 3 below:

Table 3. Reliability Test Result

Variable	*Cronbanch's Alpha*	Standard	*N of Items*	Description
Service Features (X1)	0,868	0,70	7	Reliabel
Benefits (X2)	0,835	0,70	9	Reliabel
Security Perceptions (X3)	0,815	0,70	3	Reliabel
Interst (Y)	0,735	0,70	3	Reliabel

Source: Processed primary data, 2025

Based on Table 3, it can be seen that the Cronbach's Alpha values for all variables exceed the standard threshold of 0.70, thus it can be concluded that the data are reliable.

Normality Test

The normality test aims to examine whether the regression model's disturbance variables or residuals are normally distributed. As is known, both the T-test and F-test assume that the residual values follow a normal distribution (Ghozali, 2021: 196). If this assumption is violated, statistical tests become invalid for small sample sizes. Normality testing can be conducted using statistical analysis. One of the statistical tests used is the Kolmogorov-Smirnov (K-S) test. The model used to detect normality in this study is the One-Sample Kolmogorov-Smirnov (K-S) test, where the data are considered to be normally distributed if the significance value is > 0,05, and not normally distributed if the significance value is < 0,05. The results of the normality test using the histogram graph can be seen in Figure 3 below:

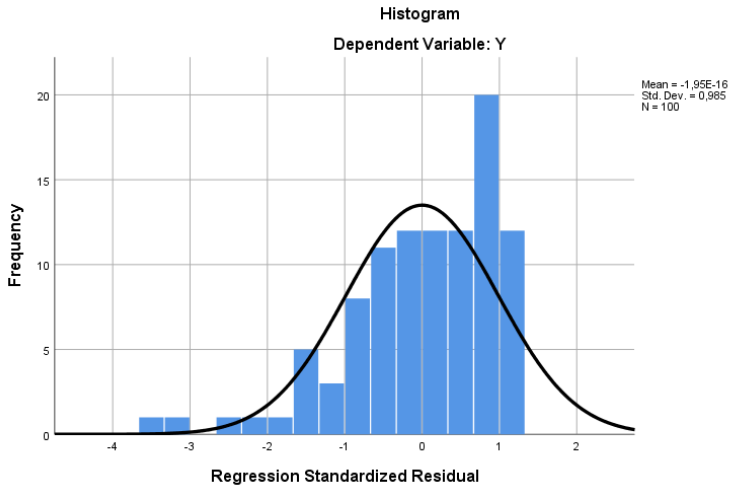

Figure 3. Histogram Chart
Source: Proccesed primary data, 2025

Based on Figure 3, it can be seen that the residuals are normally distributed, forming a symmetrical bell-shaped curve as indicated by the black curved line in the graph. The results of the normality test using the normal probability plot can be seen in Figure 4 below:

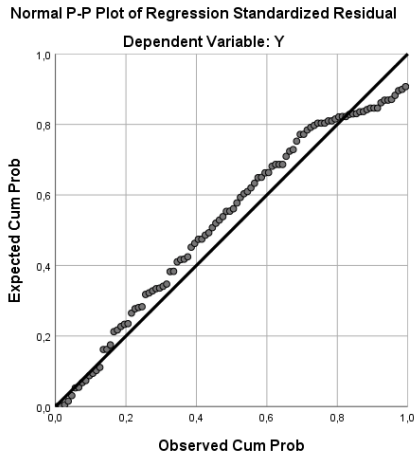

Figure 4. Normal Probability Plot
Source: Proccesed primary data, 2025

Based on Figure 4, it can be observed that the points are scattered around the diagonal line and follow its direction. This indicates that the residuals are normally distributed or meet the normality assumption. In addition to the graphical test, it is recommended to perform other statistical tests. The following is the result of the Kolmogorov-Smirnov (K-S) test, which aims to determine whether the residual values are normally distributed or not. The results of the Kolmogorov-Smirnov test can be seen in Table 4 below:

Tabel 4. Kolmogorov-Smirnov Test Result

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			100
Normal Parameters[a,b]	Mean		,0000000
	Std. Deviation		1,74259516
Most Extreme Differences	Absolute		,089
	Positive		,089
	Negative		-,085
Test Statistic			,089
Asymp. Sig. (2-tailed)			,047[c]
Monte Carlo Sig. (2-tailed)	Sig.		**,378[d]**
	99% Confidence Interval	Lower Bound	,366
		Upper Bound	,390

Source: Proccesed primary data, 2025

Based on Table 4, the results of the normality test using the non-parametric Kolmogorov-Smirnov (K-S) test show a significance value greater than 0.05, specifically 0.378. Therefore, it can be concluded that the residual data for the variables of service features, benefits, and security perception are normally distributed.

Multicollinearity Test

The multicollinearity test aims to examine and identify whether there is a correlation among the independent variables in the regression model. A regression model is considered good if there is no correlation among the independent variables being studied (Ghozali, 2021:210). Multicollinearity testing can be conducted using two indicators: Tolerance and Variance Inflation Factor (VIF). In this study, if the VIF value is less than 10 and the Tolerance value is greater than 0.1, it is concluded that multicollinearity does not occur. The results of the multicollinearity test can be seen in Table 5 below:

Table 5. Mulicollinearity Test Result

Coefficients			
Model		**Collinearity Statistics**	
		Tolerance	**VIF**
1.	(Constant)		
	X1 Service Features	,337	2,964
	X2 Benefits	,337	2,964
	X3 Security Perceptions	,924	1,083
a	Dependent Variable: Y		

Source: Proccesed primary data, 2025

Based on Table 5 in the Collinearity Statistics section, it can be seen that the variables consisting of service features, benefits, and security perception do not show any issues with Tolerance and

VIF values for each independent variable, indicating the absence of multicollinearity. all independent variables have tolerance values above 0.10 and VIF values below 10. Therefore, it can be concluded that the regression model does not exhibit multicollinearity.

Heteroscedasticity Test

According to Ghozali (2021:178), the heteroscedasticity test is used to examine whether there is an inequality of variance in the residuals from one observation to another in a regression model. If the residual variance from one observation to another remains constant, it is referred to as homoscedasticity; if the variance differs, it is referred to as heteroscedasticity, or a condition in which heteroscedasticity occurs. In this study, the heteroscedasticity test was conducted using both a scatterplot graph and the Glejser test. The results of the heteroscedasticity test can be seen in Figure 5 below:

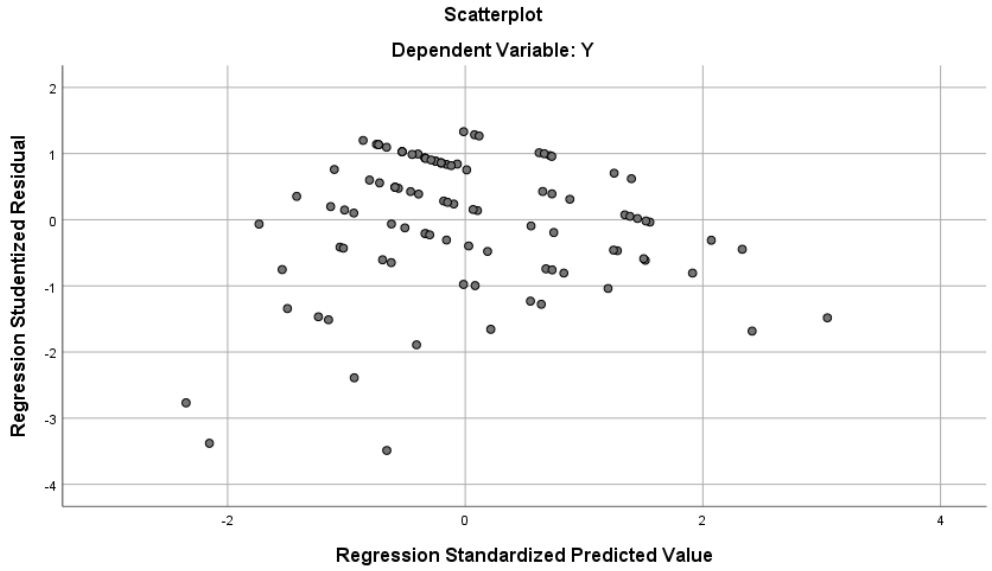

Figure 5. Scatterplot Chart
Source: Proccesed primary data, 2025

Figure 5 shows that heteroscedasticity does not occur in this study, as the points in the scatterplot are randomly distributed and spread both above and below the zero point on the Y-axis. To strengthen the graphical approach using the scatterplot, an additional statistical test, namely the Glejser test, is required. The results of the Glejser test can be seen in Table 6 below:

Table 6. Glejser Test Result

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		Beta	Std. Error	Beta		
1	(Constant)	,003	,847		,003	**,997**
	Fitur Layanan	-,055	,047	-,201	-1,172	**,244**
	Manfaat	,074	,046	,275	1,602	**,112**
	Persepsi Keamanan	,049	,045	,112	1,099	**,275**
a. Dependent Variable: ABS_RES						

Source: Proccesed primary data, 2025

Based on Table 6, the results of the Glejser test show that all significance values are > 0.05. Therefore, it can be concluded that the regression model does not exhibit signs of heteroscedasticity.

Multiple Linear Regression Analysis

Regression analysis is essentially a study of the dependence of the dependent variable on one or more independent variables, with the aim of estimating and/or predicting the population mean or the average value of the dependent variable based on known values of the independent variables (Ghozali, 2021:95). The results of the multiple linear regression test can be seen in Table 7 below:

Table 7. Multiple Linear Regression Analysis Result

Coefficients		
Model		**Unstandardized Coefficients**
		B
1	(Constant)	**8,261**
	X1 Service Features	**-,086**
	X2 Benefits	**,137**
	X3 Security Perceptions	**-,077**
a. Dependent Variable: Y		

Source: Proccesed primary data, 2025

The constant value of 8.261 indicates that if the independent variables—namely perceived benefits, risks, and ease of use—are assumed to be zero, the interest in using electronic money will still have a positive value of 8.261. This means that even without the influence of these three variables, the level of interest in using electronic money remains positive at 8.261.

F-Test Results (Model)

The F-test is used to determine the significance of the joint effect of the independent variables on the dependent variable (Ghozali, 2021:148). The testing mechanism in the F-test is as follows: if the calculated F-value (Fcount) is greater than the F-table value (Ftable), then the alternative hypothesis (Ha) is accepted and the null hypothesis (H0) is rejected. In other words, there is a significant simultaneous influence of the variables—service features, perceived benefits, and security perception—on public interest in using the DANA digital wallet in Semarang City. In this study, the Ftable value is 2.70 with a significance level (α) of 5%. The results of the F-test from the data analysis in this study are presented in Table 8 below:

Table 8. F-Test Results

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	**F**	**Sig.**
1	Regression	13,028	3	4,343	**113,567**	,000[b]
	Residual	3,671	96	,038		
	Total	16,698	99			
a. Dependent Variable: Y						
b. Predictors: (Constant), X3, X1, X2						

Source: Proccesed primary data, 2025

Hypothesis 1 was tested using the F-test statistical method. Based on the table, the results show that the F-value = 113.567 > F-table = 2.70, or the significance value is 0.000 < 0.05. Therefore, Hypothesis 1, which states that "It is suspected that the variables of service features, benefits,

and security simultaneously have a significant effect on public interest in using the DANA digital wallet in Semarang City," is accepted.

Coefficient of Determination Test (R^2)

The coefficient of determination (R^2) is used to measure how much the independent variables contribute to the influence on the dependent variable. The value of the coefficient of determination ranges between zero and one, or $0 < R^2 < 1$ (Ghozali, 2021:151). A value closer to one indicates that the independent variables provide most of the information needed to predict the variation in the dependent variable. Conversely, a low coefficient of determination indicates that the independent variables have a very limited ability to explain the variation in the dependent variable. The results of the coefficient of determination (R^2) test in this study can be seen in Table 9 below:

Table 9. Coefficient of Determination Test (R^2) Result

Model Summary[b]				
Model	R	R Square	**Adjusted R Square**	Std. Error of the Estimate
1	,883[a]	,780	**,773**	,196
a. Predictors: (Constant), X3, X1, X2				
b. Dependent Variable: Y				

Source: Proccesed primary data, 2025

Based on the results of the coefficient of determination (R^2) test in Table 9, it can be seen that the Adjusted R Square value is 0.773 or 77.3%. This means that the variables of Service Features, Benefits, and Security Perception contribute to 77.3% of the influence on the public's interest in using the DANA digital wallet. Meanwhile, the remaining 22.7% is influenced by other variables that were not examined in this study.

T-Test

According to Ghozali (2021:219), the t-test is used to determine whether there is a partial (individual) effect of the independent variable (X) on the dependent variable (Y). The results of the t-test statistical analysis in this study can be seen in Table 10 below:

Table 10. T-Test Result

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8,261	,158		52,139	,000
	X1	-,086	,009	-,086	-10,069	,000
	X2	,137	,008	1,295	16,174	,000
	X3	-,077	,008	-,462	-,9452	,000
a. Dependent Variable: Y						

Source: Proccesed primary data, 2025

With a significance level of 0.05 and degrees of freedom (df) of 96 (calculated as n – k – 1 = 100 – 3 – 1), the t-table value is 1.984. Based on Table 4.16, the hypothesis testing using the t-test for each variable is as follows:

1. **Hypothesis 2 (H^2)**
   Hypothesis 2 was tested using the t-test. Based on Table 4.16, the calculated t-value (t-count) for the service feature variable is -10.069, which is less than the t-table value of 1.984, with a significance level of 0.000 < 0.05. This indicates that partially, the service feature variable has a significant but negative effect on the public's interest in using the DANA digital wallet in Semarang City. Therefore, Hypothesis 2, which states that "The service feature variable partially has a significant effect on the public's interest in using the DANA digital wallet in Semarang City," is accepted.

2. **Hypothesis 3 (H^3)**
   Hypothesis 3 was tested using the t-test. Based on Table 4.16, the calculated t-value for the benefit variable is 16.174, which is greater than the t-table value of 1.984, with a significance level of 0.000 < 0.05. This means that partially, there is a significant effect of the benefit variable on the public's interest in using the DANA digital wallet in Semarang City. Therefore, Hypothesis 3, which states that "The benefit variable partially has a significant effect on the public's interest in using the DANA digital wallet in Semarang City," is accepted.

3. **Hypothesis 4 (H^4)**
   Hypothesis 4 was tested using the t-test. Based on Table 4.16, the calculated t-value for the security perception variable is -9.452, which is less than the t-table value of 1.984, with a significance level of 0.000 < 0.05. This indicates that partially, the security perception variable has a significant but negative effect on the public's interest in using the DANA digital wallet in Semarang City. Therefore, Hypothesis 4, which states that "The security perception variable partially has a significant effect on the public's interest in using the DANA digital wallet in Semarang City," is accepted.

CONCLUSION

Based on the analysis and discussion conducted in this study titled "The Influence of Service Features, Benefits, and Security Perception on the Public Interest in Using the DANA Digital Wallet in Semarang City," it can be concluded that the public's interest in using the DANA digital wallet is influenced by the variables of service features, benefits, and security perception. This is supported by the results of both simultaneous and partial hypothesis testing, which state that:

1. The variables of service features, benefits, and security perception simultaneously have a significant effect on the public's interest in using the DANA digital wallet in Semarang City.
2. The service feature variable partially has a significant effect on the public's interest in using the DANA digital wallet in Semarang City.
3. The benefit variable partially has a significant effect on the public's interest in using the DANA digital wallet in Semarang City.
4. The security perception variable partially has a significant effect on the public's interest in using the DANA digital wallet in Semarang City.

This study develops theoretical implications to strengthen the support for several previous studies. The details of the theoretical implications are as follows:

1. The service features variable partially has a significant effect on the public interest in using the DANA digital wallet in Semarang City. This finding is consistent with the studies

conducted by Indriani & Purnama Asih (2024), Kasidjo et al (2025), Mustofa & Kurniawati (2024) which explained that the service features variable partially has a significant effect on interest.

2. The benefits variable partially has a significant effect on the public interest in using the DANA digital wallet in Semarang City. This result aligns with the research by Putri & Karim (2023), Rahmawati & Rosa (2023), Wahyu & Sari (2024) which stated that the benefits variable partially has a significant effect on interest.
3. The security perception variable partially has a significant effect on the public interest in using the DANA digital wallet in Semarang City. This outcome is in line with the studies by Gozali (2023), Kandhi (2024), Khoiriyah et al (2023) which indicated that security perception partially has a significant effect on interest.

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