



Analysis of QRIS user satisfaction in the dana app for MSMEs using end-user computing satisfaction (EUCS) and customer satisfaction index (CSI)

Nurul Aulia Asri¹, Saikin², Baiq Yulia Fitriyani³

^{1,2,3}Sistem Informasi, STMIK Lombok, Indonesia

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ABSTRACT

The use of the Indonesian Standard Quick Response Code (QRIS) through the Dana app increasingly supports digital transaction activities for Micro, Small, and Medium Enterprises (MSMEs). User experience in using this service needs to be evaluated to understand their satisfaction levels. This study aims to find out the user satisfaction level of Qris on the Dana app among MSMEs in Central Lombok Regency based on five dimensions of End-User Computing Satisfaction (EUCS), namely Content, Accuracy, Format, Ease of Use, and Timeliness, as well as to measure the overall satisfaction level using the Customer Satisfaction Index (CSI). The study uses a quantitative approach with a survey design. The data was collected on May 20, 2026, using a 1–5 Likert scale questionnaire. A total of 150 MSMEs actors were selected using purposive sampling with the criteria of having used QRIS on the Dana app for at least one month and performing QRIS transactions at least three times per month. The instrument consisted of 23 initial statements, which were tested using Pearson Product Moment correlation for validity and Cronbach's Alpha for reliability. The test results showed that 22 statements were valid, and all EUCS dimensions had reliability values above 0.60. Descriptive analysis showed that all EUCS dimensions fell into the satisfied category. Timeliness scored the highest average at 3.74, while Content and Accuracy scored the lowest at 3.51. The CSI calculation resulted in a value of 72%, which falls into the satisfied category. This indicates that the respondents generally gave a positive assessment of using Qris on the Dana app. EUCS provides insights into satisfaction based on each dimension, while CSI gives an overall picture of satisfaction. The research findings are limited to the MSMEs respondents studied in Central Lombok Regency.

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Corresponding Author:

Nurul Aulia Asri,
Program Studi Sistem Informasi,
STMIK Lombok,
Jalan Basuki Rahmat No. 105 Praya, Indonesia
Email: auliaasri234@gmail.com

1. INTRODUCTION

The innovation of contactless payment instruments shows a huge upward trend among people. According to the report(Haryono Erwin, 2024),The nominal turnover of funds through electronic money saw a surge of 43.45 percent in 2023, reaching IDR 835.84 trillion, and is projected to hit IDR 1,051.24 trillion in 2024. On the other hand, the Indonesian Payment System Association reported that the frequency of Qris use in the second quarter of 2025 managed to record 3.43

billion transactions with a growth of 31.01 percent and a total active user participation of 57.1 million people (Ubaidillah.M, 2025).

One of the digital wallet services with the largest user base in the country is Dana, where this platform offers various features ranging from sending money, paying bills, buying phone credit, to scanning Qris (Julius et al., 2024). The implementation of Qris makes it practically easier for MSMEs players in Central Lombok to receive cashless transactions while also expanding financial inclusion (Agustina & Safitri, 2025),(Gunawan et al., 2021). Even so, various operational obstacles are still often encountered in the field, including transaction process failures, server network disruptions, delays in notifications, and difficulties in ensuring payment validity (Kuku Nur'Aini Fauzia, 2025),(Fillah et al., 2025). The delay in notification directly affected the financial recap process, while validation issues risk lowering service quality and customer satisfaction (Lalujan & Rahardja, 2023). This problem becomes critical considering that the telecommunications network infrastructure in Central Lombok Regency is not yet fully spread across the area.

Various previous studies show that (Nisa Sayyidatun, 2024) once combined the TAM and EUCS models on the LinkAja platform, (Esty, 2025) applied End User Computing Satisfaction to evaluate services on Traveloka and Tiket.com, (Amri, 2020) used CSI in the field of service management, as well as (Zefan, 2021) using End User Computing Satisfaction in public health facilities. Through this mapping, research by (Nisa Sayyidatun, 2024) and (Esty, 2025) only focused on the End User Computing Satisfaction framework without including CSI measurements, whereas research by (Amri, 2020) relied on the CSI method without involving End User Computing Satisfaction. So far, no previous study has combined both methods simultaneously, especially in examining the use of QRIS features on the Dana app among MSMEs in Central Lombok.

The use of EUCS and CSI together isn't a novelty of this research. The issue being studied is how the satisfaction profile in each EUCS dimension can be read alongside the overall user satisfaction level via CSI. EUCS can show aspects of satisfaction that get relatively higher or lower ratings, while CSI gives an overall picture of satisfaction levels. So, both approaches can provide complementary information about user satisfaction.

This issue becomes important because overall user satisfaction doesn't always reflect the condition of each aspect of the user experience in detail. On the other hand, assessments based on the EUCS dimensions can show which aspects have relatively higher or lower values, but they don't provide a single index value that represents the overall level of satisfaction. Therefore, the scientific issue examined in this study is how the user satisfaction profile based on the five EUCS dimensions is reflected in the overall user satisfaction level measured using CSI in the use of Qris within the Dana app. Thus, this study not only focuses on the final satisfaction category but also on the variation of assessments across dimensions that can provide a more detailed explanation of the user's satisfaction condition.

Central Lombok Regency in this study is positioned as the empirical context and the boundary of the research population, not as the main basis for the research gap. The study involves MSMEs actors who use Qris on the Dana app, so the research results can reflect user experiences in the context of using digital payments for business activities.

The main goal of this research is to find out the level of satisfaction of users of the Qris feature on the Dana app among MSMEs in Central Lombok Regency based on five dimensions of EUCS, including content, accuracy, format, ease of use, and timeliness, while also measuring the overall satisfaction index through the application of the CSI method.

2. RESEARCH METHOD

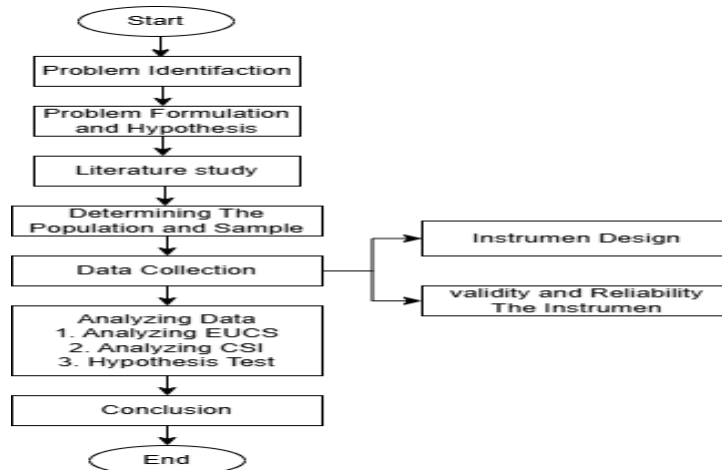


Figure 1. Research flow

This study uses a quantitative approach by leveraging a survey design as the main framework. Primary data was collected through distributing questionnaires, which were then processed using two integrated analysis methods. The first method is End User Computing Satisfactionnn, which is used to evaluate the level of satisfaction based on various dimensions, including content, accuracy, format, ease of use, and timeliness, using a Likert scale from 1 to 5 (Nisa Sayyidatun, 2024). The second method is Customer Satisfaction Index, which is used to calculate the satisfaction index in aggregate by comparing the level of expectations with the actual performance of the service (Amri, 2020).

Identifying the Problem

In this initial observation stage, the researcher found that although the use of Qris on the DANA platform shows a significant upward trend, its operation still often encounters various technical obstacles. Additionally, there has been no previous study that combines the End User Computing Satisfactionnn and Customer Satisfaction Index frameworks simultaneously to assess the level of user satisfaction among MSMEs.

Problem Formulation

This framework applies a descriptive hypothesis, which is defined as a provisional assumption aimed at mapping the characteristics or status of a single variable in a specific sample population, without involving comparisons or correlations with other(Tanjung & Albina, 2025). The presence of this hypothesis plays a crucial role as an operational benchmark for evaluating and comparing the results from End User Computing Satisfactionnn and Customer Satisfaction Index testing.

Tabel 1. Hipotesis

Code	Null Hypothesis (H_0)	Alternative Hypothesis (H_a)
H1	User satisfaction on the content dimension is not in the satisfied category.	User satisfaction on the content dimension is in the satisfied category.
H2	User satisfaction in the Accuracy dimension is not in the satisfied category.	User satisfaction on the Accuracy dimension falls into the satisfied category.
H3	User satisfaction with the Format (Display) dimension is not in the satisfied category.	User satisfaction on the Format (Appearance) dimension is in the satisfied category.
H4	User satisfaction on the Ease Of Use dimension is not in the satisfied category.	User satisfaction on the Ease of Use dimension is in the satisfied category.
H5	User satisfaction on the Timeliness dimension is not in the satisfied category	User satisfaction on the Timeliness dimension is in the satisfied category.
H6	The overall customer satisfaction index (CSI) is not in the satisfied category	The overall user satisfaction index (CSI) is in the satisfied category

Literature Study

This review activity includes the process of examination, in-depth analysis, and synthesis of various scientific literature closely related to the study's focus (Syabriansyah & Sunyoto, 2026). For example, the use of the the End User Computing Satisfaction and Customer Satisfaction Index methods in this research serves as the main foundation for formulating solutions to the problems being studied.

Determining Population and Sample

The target group of this study includes all MSMEs units that use Qris Dana in the Central Lombok area, with an estimated total of 64,000 business actors. The sample was determined using purposive sampling, covering various business sectors such as culinary, fashion, assorted accessories, convenience stores, service sectors, and handicraft products. The main requirement was that they had been using the service for at least one month and had a minimum transaction frequency of three times per month. The validation of subjects was carried out directly through periodic field visits to ensure that respondents met the criteria. The total sample set for this data collection was 150 respondents (Pibriana & Fitriyani, 2022).

$$n = \frac{Z^2 \times P(1 - P)}{d^2}$$

Description:

n = sample size

z = standard value = 1,96

P = maximum estimate = 0,5

d = alpha (0,10) or sampling error = 10%

$$n = \frac{1,96^2 \times 0,5(1 - 0,5)}{0,1^2} = 96,04$$

So the minimum number of samples needed in this study is 96.04 respondents, and then the researcher rounded it up to at least 100 respondents. This study used 150 respondents, which is a bigger number than the minimum required. Using 150 respondents is intended to get more adequate data after the screening process based on purposive sampling criteria and to reduce the risk of data that cannot be used in the analysis.

Instrument Design

The data collection instrument was designed with reference to the five End User Computing Satisfaction dimensions, which include content, accuracy, format, ease of use, and timeliness, with a total of 23 initial statements using a 1 to 5 Likert scale. The initial stage of instrument development involved a validation process by six experts, consisting of lecturers in charge and active Dana users, to evaluate the editorial aspects, grammar, and sentence clarity, which was then followed by revisions based on the feedback received. After the instrument was deemed linguistically suitable, a field trial was conducted with 33 respondents with demographic characteristics similar to the main sample group to test its validity and reliability, considering that the minimum number of subjects for an instrument trial is 30 respondents.

Table 2. Questionnaire

Method	Variabel	Code	Questionnaire	Source
EUCS	Content	C1	The information shown on Qris in the Dana app fits my needs when making transactions.	(Esty, 2025)
		C2	The information shown on Qris in the Dana app is easy to understand	
		C3	The information shown on Qris in the Dana app is complete and clear	
		C4	Qris in the Dana app provides useful information for me when making transactions.	
		C5	The information generated from using Qris in the Dana app	

Method	Variabel	Code	Questionnaire	Source
EUUS	Accuracy	A1	helps meet my transaction needs	(Aini Fitratul, 2023)
		A2	The information and data shown by Qris in the Dana app are correct and accurate.	
		A3	Any information or transaction results shown by Qris in the Dana app match the transactions I made.	
		A4	The accuracy of the information provided by Qris in the Dana app gives me satisfaction	
		A5	Qris in the Dana app provides information that matches the transactions I make	
	Format	F1	In my opinion, errors rarely occur when using Qris in the Dana app to make transactions.	
		F2	The Qris display in the Dana app is easy to understand	
		F3	The Qris display in the Dana app is attractive	
		F4	The Qris display in the Dana app has a layout that makes it easy for me to do transactions.	
		F5	The menu structure and layout in Qris on the Dana app are neatly organized.	
	Ease Of Use	E1	The Qris display in the Dana app has an easy-to-use layout..	
		E2	Qris in the Dana app is very easy to use.	(Putra & Prehanto, 2022)
		E3	The Qris feature in the Dana app is easy to use (user-friendly).	
		E4	Qris in the Dana app is easy to access anytime and anywhere	
EUUS	Timeliness	T1	Qris in the Dana app makes it easier for me to find the information I need when making transactions.	(Sihite et al., 2025)
		T2	Qris in the Dana app provides information in a timely manner.	
		T3	Qris in the Dana app provides information whenever I need it	
		T4	Qris in the Dana app quickly gives an alert when there's an error in usage or a transaction	
			Qris in the Dana app gives me the latest up-to-date information	

The measurement of variables in this study uses a Likert Scale instrument. The Likert Scale itself is understood as a measuring tool used to assess a person's attitude, perspective, or response to a particular phenomenon or object (Marpaung et al., 2025).

Table 3. Likert Scale (Haerani et al., 2024)

Performance	Scale	Importance
Very Dissatisfied	1	Strongly Disagree
Not Satisfied	2	Disagree
Quite Satisfied	3	Somewhat Agree
Satisfied	4	Agreed
Very Satisfied	5	Strongly Agree

Instrument Validity Test

Validity testing is designed to make sure how well a measuring tool can accurately and precisely evaluate the target variable. An instrument is considered valid if the calculated correlation coefficient is above the table value (Huda, 2025). The validity of the instrument was tested using the Pearson Product Moment correlation with a 5% significance level. The trial involved 33 respondents, resulting in 31 degrees of freedom (df) with an r-table value of 0.355. A statement item is considered valid if the calculated r value is higher than the r-table value. Testing the initial 23 statement items showed that 22 items met the validity criteria, while item F5 had a calculated r value of 0.316, which is lower than the r-table value of 0.355, so this item was removed from the instrument.

Instrument Reliability

The procedure for testing the reliability of an instrument uses Cronbach's Alpha coefficient to assess the consistency of responses. A measuring device is considered reliable if the reliability

index value exceeds the specified minimum threshold (Marwati, 2023). Reliability testing was carried out using Cronbach's Alpha to measure the internal consistency of each EUCS dimension. In this study, the instrument is considered reliable if the Cronbach's Alpha value is greater than 0.60. The test results show a Cronbach's Alpha value of 0.709 for Content, 0.607 for Accuracy, 0.681 for Format, 0.793 for Ease of Use, and 0.793 for Timeliness. Therefore, all dimensions meet the reliability threshold used in the study. The Accuracy dimension has the lowest reliability value, which is 0.607, but it is still above the 0.60 threshold, so it is retained in the analysis. This value should be noted when interpreting the results and can serve as a basis for evaluating the wording and appropriateness of items in future research.

Data Collection

After the instruments were confirmed to meet validity and reliability criteria, data collection was carried out on May 20, 2026, by distributing questionnaires to 150 MSMEs actors using Qris on the Dana app in the Central Lombok Regency area. The respondents were selected using purposive sampling based on the criteria set in the study.

Analyzing Data

Analysis end user computing satisfaction, the end user computing satisfaction approach is used to evaluate the degree of user satisfaction with the performance of the Dana app by looking at five main dimensions, which include content, accuracy, format, ease of use, and timeliness (Nisa Sayyidatun, 2024).

Analysis customer satisfaction index, the customer satisfaction index method is a type of quantitative approach that shows the overall percentage of customer satisfaction through a series of data processing steps. The analysis procedure starts by determining the Mean Importance Score, Weight Factor, Mean Satisfaction Score, Weight Score, and ends with the final calculation in the form of the Customer Satisfaction Index percentage (Putra & Prehanto, 2022).

Tabel 4. Satisfaction criteria customer satisfaction index

Poin (%)	Description
81%-100%	Very Satisfied
66%-80.99	Satisfied
51%-65.99%	Quite Satisfied
35%-50.99%	Less Satisfied
0%-34.99%	Not Satisfied

Conclusion

Researchers summarize the essence of their findings based on the data processing that has been done, where the conclusions should align with and answer the research questions that were set earlier.

3. RESULTS AND DISCUSSIONS

Respondent Characteristics

Referring to data obtained from 150 research samples, the business profiles of the participating MSMEs players show quite a wide variation. The business category with the largest share is the culinary field, with 106 respondents or 70.67 percent, followed by the beverage sector with 30 respondents or 20.00 percent, accessories with 8 respondents or 5.33 percent, clothing with 4 respondents or 2.67 percent, and grocery businesses with 2 respondents or 1.33 percent.

Table 5. Respondent characteristics

Characteristics	Category	Amount(n)	Percentage (%)
Gender	Woman	76	50.7%
	Man	74	49.3%
Age	18-24	32	21.3%
	25-29	91	60.7%
	30-35	27	18%
	>30	-	-
	<1 Month	1	0.7%
How Long I've Been Using Qris in the Dana App			

1-5 Months	42	28%
5 Months-1 Year	69	46%
>1 Year	38	25.3%

Research Instrument Test

a. Instrument Validity Test

Tabel 6. Instrument validity test results EUCS

Variable	Item	R-count	R-table	Description
Content	C1	0.681	0.355	Valid
	C2	0.816	0.355	Valid
	C3	0.618	0.355	Valid
	C4	0.633	0.355	Valid
	C5	0.657	0.355	Valid
Accuracy	A1	0.582	0.355	Valid
	A2	0.672	0.355	Valid
	A3	0.710	0.355	Valid
	A4	0.508	0.355	Valid
Format	F1	0.732	0.355	Valid
	F2	0.676	0.355	Valid
	F3	0.674	0.355	Valid
	F4	0.652	0.355	Valid
Ease Of Use	EOU1	0.923	0.355	Valid
	EOU2	0.778	0.355	Valid
	EOU3	0.839	0.355	Valid
	EOU4	0.593	0.355	Valid
Timeliness	T1	0.792	0.355	Valid
	T2	0.782	0.355	Valid
	T3	0.730	0.355	Valid
	T4	0.541	0.355	Valid

Validity test using Pearson Product Moment ($df=31$, $\alpha=5\%$) resulted in a table r of 0.355. Out of 23 items, F5 was discarded because the calculated r (0.316) < table r , so it was deleted, leaving 22 valid items.

b. Instrument Reliability Test

Tabel 7. Instrument reliability test results EUCS

Variabel	Cronbach's Alpha	Description
Content	0.709	Reliabel
Accuracy	0.607	Reliabel
Format	0.681	Reliabel
Ease Of Use	0.793	Reliabel
Timeliness	0.793	Reliabel

The test results showed that the Cronbach's Alpha values for the Content dimension were 0.709, Accuracy 0.607, Format 0.681, Ease of Use 0.793, and Timeliness 0.793. All dimensions had values above 0.60, so they met the reliability threshold used in the study. The Accuracy dimension had the lowest Cronbach's Alpha value at 0.607, but it still met the reliability criteria. Therefore, the Accuracy dimension was kept in the analysis. These values indicate that the internal consistency of the Accuracy dimension is relatively lower compared to the other dimensions, so the wording and appropriateness of the statements in that dimension need to be considered in developing instruments for future research.

Data Analysis

a. End user Computing Satisfaction Descriptive Analysis

$$RS = (m-n)/k$$

$$RS = 5-1/5 = 0,8$$

RS= Scale Range
n= Minimum Score

m= Maximum Score
k= Number of Categories

Table 8. Score intervals

Score Interval	Category
1.00-1.80	Very Dissatisfied
1.81-2.60	Not Satisfied
2.61-3.40	Quite Satisfied
3.41-4.20	Satisfied
4.21-5.00	Very Satisfied

Table 9. Descriptive test results

Variabel	Mean	Standar Deviasi (SD)	Interval Kepercayaan 95% (CI)	Category
Content	3.5067	0.586	3.413–3.601	Satisfied
Accuracy	3.5133	0.767	3.398–3.644	Satisfied
Format	3.6433	0.575	3.550–3.735	Satisfied
Ease Of Use	3.5517	0.603	3.449–3.643	Satisfied
Timeliness	3.7383	0.585	3.644–3.832	Satisfied

All dimensions of EUCS fall into the satisfied category. Timeliness got the highest average score of 3.738 (SD = 0.585; 95% CI = 3.644–3.832), while Content got the lowest at 3.507 (SD = 0.586; 95% CI = 3.413–3.601). Accuracy had the highest standard deviation at 0.767, showing the biggest variation in respondents' answers. Overall, these results show that respondents generally gave positive feedback on Qris in the Dana app, even though satisfaction levels differed across each dimension.

b. Customer Satisfaction Index Analysis

Table 10. CSI

	MIS	MSS	WF	WS
C1	3.480	3.367	0.046	0.154
C2	3.713	3.507	0.049	0.171
C3	3.760	3.547	0.049	0.175
C4	3.640	3.487	0.048	0.167
C5	3.640	3.620	0.048	0.173
A1	3.687	3.413	0.048	0.165
A2	3.727	3.573	0.049	0.175
A3	3.820	3.580	0.050	0.180
F1	3.713	3.487	0.049	0.170
F2	3.960	3.547	0.052	0.185
F3	4.073	3.753	0.054	0.201
F4	3.927	3.813	0.052	0.197
E1	3.573	3.333	0.047	0.157
E2	3.807	3.427	0.050	0.171
E3	3.973	3.680	0.052	0.192
E4	3.953	3.747	0.052	0.195
T1	3.653	3.500	0.048	0.168
T2	3.887	3.727	0.051	0.190
T3	3.893	3.807	0.051	0.195
T4	4.187	3.933	0.055	0.216
TOTAL	76.06667	71.84667	1.000	3.598

A. Counting MIS (Mean Importance Score)

Calculation For C1:

$$MIS = \frac{522}{150} = 3,480$$

Note: 522 is the total expected score from 150 respondents for item C1

B. Counting MSS (Mean Satisfaction Score)

Calculation For C1:

$$MIS = \frac{503}{150} = 3,367$$

Note: 505 is the total expected score from 150 respondents for item C1

C. Counting WF (Weight Factor)

Calculation For C1:

$$WF = \frac{3,480}{76,06667} \times 100\%$$

$$WF = 0,04575 \times 100\%$$

$$WF = 0.046$$

Note: Item C1 has a weight of 4.6% of the overall satisfaction index.

D. Counting WS (Weight Scor)

Calculation For C1:

$$WS = 0.046 \times 3.367$$

$$WS = 0.154$$

Note: Item C1 contributes a score of 0.154 to the total satisfaction index

E. Counting Customer Satisfaction Index

$$CSI = \frac{WS}{5} \times 100\%$$

$$CSI = 72\%$$

The Customer Satisfaction Index score reached 72 percent, which falls within the range of 66 percent to 80.99 percent, representing a satisfied category. This clearly shows that users of the Qris feature on the Dana platform in Central Lombok Regency feel a good level of satisfaction with the service provided.

Hypothesis Test Results

Table 11. Results of the hypothesis test

Code	Alternative Hypothesis (H_a)	Result	Criteria	Description
H1	Content fall into the satisfied category	3.50	3.41-4.20	Accepted
H2	Accuracy fall into the satisfied category	3.51	3.41-4.20	Accepted
H3	Format fall into the satisfied category	3.64	3.41-4.20	Accepted
H4	Ease Of Use fall into the satisfied category	3.55	3.41-4.20	Accepted
H5	Timeliness fall into the satisfied category	3.73	3.41-4.20	Accepted
H6	Customer satisfaction Index fall into the satisfied category	72%	66%-80.99%	Accepted

Based on the EUCS analysis results, all dimensions of user satisfaction fall into the satisfied category. The highest average score was in the Timeliness dimension at 3.738, while the lowest score was in the Content dimension at 3.507. Furthermore, the CSI calculation resulted in a score of 72%, which, according to the CSI interpretation criteria, falls into the satisfied category. These results indicate that the overall level of user satisfaction with Qris in the Dana app is in the satisfied category, supporting the descriptive hypothesis proposed.

4. CONCLUSION

Based on the results of research on 150 MSME respondents who use Qris on the Dana app in Central Lombok, all dimensions of End-User Computing Satisfaction (EUCS), namely Content, Accuracy, Format, Ease of Use, and Timeliness, were in the satisfied category. The Timeliness dimension got the highest average score at 3.74, while Content got the lowest average score at 3.51. The calculation of the Customer Satisfaction Index (CSI) resulted in a score of 72%, which falls into the satisfied category. These findings show that the respondents in this study generally had a positive view of using Qris on the Dana app.

Using EUCS and CSI together provides a view from two levels of analysis: EUCS identifies differences in ratings for each satisfaction dimension, while CSI gives an overall picture of satisfaction. Thus, the study results show that the respondents are generally in the satisfied

category, with Timeliness being the dimension that received the relatively highest rating and Content as the dimension with the relatively lowest rating.

This study has limitations in using purposive sampling, the respondents being only from one regency, the research object being limited to one application and one Qris feature, and the analytical approach being descriptive. Therefore, the results of this study are not intended to be generalized to all QRIS users, all Dana app users, or MSMEs in other regions. Future research can expand the coverage of regions and the number of respondents, compare the use of Qris across several digital payment platforms, and use an inferential approach to examine factors related to user satisfaction. In addition, future studies can include other factors such as security and trust to broaden the understanding of Qris user satisfaction.

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