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Cash Back Return, Perceived Usefulness and Intention to Use M-Payment toward Customer Commitments in Dana Application in Surabaya City

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Abstract:- The aims of study were to analyze the effect of cashback program toward customer commitment to DANA mobile payment; to analyze the impact of Perceived Usefulness toward customer commitment in using DANA mobile payment.; to analyze the impact of the cashback toward customer Intention to Use in using DANA mobile payment itself; and to analyze the effect of Perceived Usefulness toward Intention to Use in using DANA mobile payment and to analyze the Intention to Use toward customer commitment in using the application. The population in this study is the user of DANA in Surabaya City. The analysis method is using partial least squares SEM (PLS-SEM). The result showed that the cashback program has a positive impact on customer commitment based on DANA user. Perceived usefulness has positive and significant impact toward customer commitment. This cashback program impact significantly toward intention in using DANA mobile payment. Perceived usefulness itself has significant effect toward intention to use, and also intention to use itself leads to customer commitment.

Keywords:- *Cashback Program, Customer Commitment, Perceived Usefulness, Intention to Use and DANA*

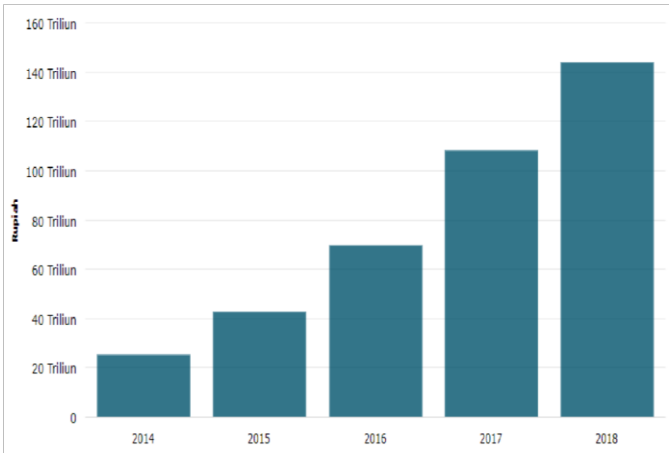
I. INTRODUCTION

The technology development is also effected by the lifestyle or habit of the use of the internet in daily life. According to Laudon and Laudon (2014), the internet has several benefits including helping users to get information from the web, to send messages to other users, to get entertainment, to discuss in a group, and transfer files between computers. The number of smartphone users is increased. Besides, the using of the internet is also increasing. Smartphones facilitate people to support their activities. Nowadays, their smartphone provides such internet and mobile applications to make a payment or purchasement easily.

Based on the survey held by Asosiasi Penyelenggara Jasa Internet Indonesia or APJII (Associaton of Internet Service Provider Indonesia) showed that the internet user have increases in every year. The result also showed that the majority of the user who use the internet to do online marketing and shopping is 49,02%. 45,15% is people who compare the prices, 41,04% users is for supporting their jobs. People who use the internet to find specific info about products and the prices is 37,82%, and 26,19% is people who seek for job information (APJII, 2019).

E-commerce is a sales system that developed after the discovery of the internet in Indonesia. This marketing system can reach the whole world at the same time without needing to build a store in each region. Sales and marketing are also considered more effective and efficient by using the technology such as mobile phones, tablets, or computers that are already connected to the Internet.

E-commerce is more than just a place to buy and sell products. It covered the whole process of marketing, selling, shipping, servicing, customer's payment to sellers. Today, e-commerce system is believed to be able to help small and medium businesses in introducing their products wider, even to enter the global market, so consumers have more convenience in searching and purchasing the products they want. The number of e-commerce transactions in Indonesia until 2018 in figure 1 below:



Source: www.databoks.co.id
Figure 1: E-commerce transactions in Indonesia 2014-2018

The figure above showed the increasing amount of e-commerce transaction in 2018 , counted as 144,1 billion in rupiah. Because of the number of the population that reach 260 million obviously made a huge potency to grow e-commerce transaction in Indonesia. This also supported by the growing of the internet users, the price of the internet connections that more affordable in the present, and also the public enthusiasm in using the internet to support their daily activities.

One of the application that support cashless payment transaction is DANA. The purpose if this startup is to increase the financial inclusion in the country by cashless and cardless payment and transaction service. DANA created in 2017 developed by Indonesian programmer named Vincent, and invested by The Mahkota Teknologi Corporation as the main investor and also Ant Financial. This mobile payment officially launched in the end of 2018. This new comer in e-wallet business is wanting to contribute to huge governor program named Bank Indonesia (BI) and Otoritas Jasa Keuangan (OJK) to reach 75% of financial inclusion target until 2019.

DANA has an open platform payment system that can be integrated with merchant platforn and other payment channels to do transaction efficiently. As a digital wallet provider, DANA can be utilized by various sectors, including education, public services, social services, even street food merchant to support the transaction easily and safely. In terms of innovation, DANA adopts world-class technology developed by local programmers. They are Indonesian young adults of who have global competence. This makes DANA can be relied by various sectors to support increased productivity and efficiency significantly.

DANA innovates in creating digital wallet technology that integrated directly on partner merchant platforms, such as Bukalapak, TixID, BBM, and Ramayana. Later, DANA will also be integrated with other merchants, both online and offline. For online services when DANA already integrated with merchant platform, users can process the payments using DANA easily and safely without leaving the merchant platform. DANA user accounts will also automatically synchronized at various DANA merchants.

In maintaining consumers, DANA must notice the factors that can support the success and company survival in the intense competition. The good quality services that provided by the company to customers will make them have a commit to the company. Customer commitment is a very important asset in building a long-term beneficial relationship between customers and the company. According to Solomon (2008: 176), customer commitment to customer attitudes on objects is very diverse. There are customers who have low commitment and otherwise, there are also high customer commitments or those in between. Customers who already have a commitment to the company's products or services will create customer loyalty to the company's products or services, where loyalty is a customer condition with a positive attitude to the products or services provided by the company and intend to maintain the relationships for the long time.

According to Sheth and Mittal (2006: 387), the customer loyalty is customer's commitment to a brand, store, or supplier, based on a very positive attitude and reflected in consistent repurchases. The emergence of customer loyalty makes researchers want to reviewing further about customer loyalty.

Consumers feel several feeling towards their commitment to the relationships that have been created with service providers. Forms of consumer commitment are divided into *continuance, affective* and *normative commitment* (Fullerton & Taylor, 2000:7). *Continuance commitment* in marketing relationships is a commitment that appears because consumers are bound to a company and it will require more time and cost if the consumers move to another company. *Normative commitment* is a commitment that appear because of the consumer feels that they are must run a business with a particular company. *Affective commitment* is a commitment that appears because of each side feels confident, that among consumers, they share the same value. And the emergence of this commitment is based on the agreement that this beneficial relationship needs to be continued.

Vana et.al (2015) found that the time required for next user's purchase in cashback payment is shorter. Second, cashback payments increase the average amount of that future expenditure. The effect of the repurchase effect of spending cashback appreciates the company cash back for holding money. Liu and Tai (2016) showed that a strong predictor of intention to use M-payment perceived ease of use and perceived benefits. Bricci et.al (2016) shows that trust has a positive and direct effect on commitment, trust has a positive and direct effect on satisfaction. Commitment has a positive and direct effect on loyalty and satisfaction has a positive and direct effect on loyalty.

Continuance commitment relates to cash back programs, *Perceived Usefulness* Programs, and Intention to use in using the products/services for consumers. DANA is one of the online payment systems that provides many attractive offers for their users. This application gives their user discounts in many places if they use the payment system. The procedure in using DANA is, the user should depositing a sum of money first into their DANA account. Later, the users can use the balance in their DANA account to make payment transactions. Now, DANA is already used in traditional markets, small store, and street stalls. Those places already cooperated with DANA. In some transactions or payments, the users will get some cash back in the form of DANA points. These DANA points can also be used to make payments for any purchases.. This application has a positive impact in facilitating faster and easier transaction process because to make a payment, it uses a mobile phone, so it is safer from theft and fraudulent counterfeit money. However, DANA also has a negative impact in its use, which is an unstable signal to make payment transactions for purchases. Cabanillas et.al (2017) shows that there are differences in the factors that are the intention of use, including subjective norms, easy of use, perceived of usage and attitude. Aydin and Burnaz (2016) shows that there is an attitude and social effect on the use (intention use) of M-payment. Dong et.al (2017) shows that the desire to keep using (intention to use) is effected by credibility, perceived of usefulness, and perceived integration. Trust is an important mediator between customers and service providers. So, the subjective experience of users has a significant effect on the desire to continue to use services.

There are several studies on mobile payments that are linked to research variables. Solangi et.al (2019) found that all independent variables of trust, commitment, communication, conflict handling, and customer retention are positive and significant predictors of the dependent variable with a good match between the reliability and adequacy of the sample size. Humbani and Wiese (2019) show that the overall model explains 81 percent variation in adoption and 78.5 percent in intention to continue using cellular payment services. The results show that the integrated model provides an enhanced way to understand the factors that effect adoption and intention to continue use the application.

As time goes by, DANA users in Indonesia are increasing and there are more program made to attract consumers to use DANA application on their smartphones and one of them is cashback and Perceived Usefulness features. In this cashback feature, DANA collaborates with merchants throughout Indonesia so if the consumer use DANA in every purchase, they will receive cash back in the form of DANA points in the application, that can be used for further payments,

The objectives of this study include 1) to analyze the impact of the cashback program towards customer commitments to DANA digital wallet users; 2) to analyze the impact of Perceived Usefulness towards customer commitments to DANA digital wallet users; 3) to analyze the impact of the cashback program towards Intention to use in the use of a DANA digital wallet; 4) to analyze the impact of Perceived Usefulness towards Intention to use DANA digital wallets and to analyze the impact of Intention to use towards customer commitment in using DANA digital wallets.

II. LITERATURE REVIEW

Mobile Payment

Mobile payment is an important part of retail payment (Ondrus, 2014). Payment through mobile phone can involve the purchase of digital products, goods ordered online by internet and other goods or services that are purchased physically. The realization of payments through mobile payment itself can be done for many things such as: music, video on demand, tour and travel, hotels, entertainment, bills, insurance and much more. Until 2019, more than 90% of smartphone users are reported to be rarely far from their devices. With the presence of a mobile phone, sellers can be more aggressive and interactive with their customers, while on the buyer side. They can look for profits when purchasing goods, transferring money, and ordering online. The m-payment solution is one of the right ways to overcome this gap (McDermot, 2015).

Digital payment is a payment system that allows users to make payments for goods and services purchased, using a digital device that has a payment application in it (Putra, 2016: 168). There is also another meaning of digital payment, it is the process of monetary exchange automatically through an information technology network. The development of digital technology, one of which is digital payment is expected to change the behavior of consumers in using financial services and provide new business opportunities for a company (Shin and Lee, 2014: 1616).

Electronic payment or digital payment is an activity of selling and purchasing goods or services through electronic facilities and also the internet. In this case the internet has triggered the need for an electronic payment system (Tegar, 2013: 3-4). The convenience of the current digital payment system has triggered new innovations in the development of mobile applications. Mobile applications can be interpreted as a product of a mobile computing system, which is a computing system that can be easily moved physically and computing capabilities that can be used while they are being moved. (Ramadan, 2014: 48).

In this modern era, technology continues to develop rapidly over time. With a smartphone or gadget, of course, will make it easier for to meet all their needs in this era of globalization, and one of the benefits of technology now is payment facilities that more practice. This provides results and benefits for increasing online transactions compared to offline payments.

Customer Commitment

Barnes, (2003) state that commitment is a psychological condition that globally represents the experience of dependence on a relationship. Commitment is an attitude that is an intention to maintain long-term relationships because the relationship is considered valuable and useful.

Sheth and Mittal, (2004) define that commitment is a strong desire or wants to maintain and continue an important relation and long-term worthy. Commitment in relation to service providers and customers is defined as a promise, expressed from the sustainability of cooperative relationship with other parties and as a bond, whether implicitly, for the continuance of the relationship between partners in exchange, which implies their respective desires to create long-term benefits.

Consumers feel several feelings towards their commitment to the relationships that been created with service providers. The form of consumer commitment is distinguished from continuance, normative, and affective commitment (Fullerton, 2000).

a. Continuance commitment in marketing relationships is a commitment that arises because the consumer is bound to a company and will require costs and time if he moves to another company.
b. Normative commitment is a commitment that arises because the consumer feels that he is obliged to run a business with a particular company.
c. Affective commitment is a commitment that arises, because each related party believe that they had same values in line and the emergence of this commitment

based on the agreement that this mutually beneficial relationship needs to be continued.

Cashback Program

Cashback program is one of several most valued rewards of the market needs for companies to attract customers (Nielsen, 2016). Meanwhile, Shopback (Indonesia e-commerce) also stated that in 2018, in their research, more than 5,600 respondents in 5 major cities in Indonesia (Jabodetabek, Bandung, Medan, Surabaya, and Makassar) showed that the cash back program was the second most favored and trusted promotion program in the country. The percentage is 37% following the 41% discount / price in the first order.

So, with the rebate pattern, the cash back program is one of the main things in helping companies to achieve their goals and in this study, DANA as a case study company has a cash back program to be researched.

Perceived Usefulness

Perception is defined as a direct response or acceptance of certain things or recognition towards several things through the five senses. Each individual acts based on their perceptions, regardless whether the perception is accurate or inaccurate in describing reality. An explanation of reality might be very different from each person. The existence of a technology will be perceived differently by each person. There is someone who thinks the technology will provide convenience and benefits and vice versa.

Davis (1989) defines *perceived usefulness* as "*the degree to which a person believes that using a particular system would enhance his or her job performance* ". Based on this definition, it can be interpreted that the benefits of using information technology can improve the performance of the people who use it right.

Technology acceptance by users is determined in two types of motivation, intrinsic motivation and extrinsic motivation. Intrinsic motivation appears because of the expectations felt by the individual itself from the results of interacting with an application of information technology system. While extrinsic motivation appears because of the expectations for the use of certain applications of information technology system, received from award for improved performance.

According to Thompson et.al. (1991), the benefits of information technology are the benefits expected by users of information technology in carrying out their duties. The intended benefit measurement is based on the frequency of use and the comparison of applications being run. Thompson (1991) also cites individuals who will use information technology if they want to obtain positive benefits from their use.

According to Chin and Todd (1995) benefits can be divided into two categories, namely benefits with an estimation of one factor and benefits with an estimation of two factors (usefulness and effectiveness). Benefit with an estimate of one factor includes dimensions:

a. Makes job easier.
b. Useful
c. Increase productivity
d. Enhance effectiveness
e. Improve job performance

Manage benefits by contributing two factors into two more categories namely benefits of utilization and effectiveness, with each dimension grouped as follows:

A. Usefulness

Includes dimensions: making work easier, facilitating (useful), and increasing productivity (increasing productivity).

b. Effectiveness

Includes dimensions of enhancing the effectiveness (increasing my effectiveness), developing work performance (improving my work performance). Interaction aspects in the application of information systems have several factors that are quite adequate for the acceptance of the use of the system

Intention to Use

The intention to use can be defined as a form of user wants or will to use or reuse certain objects. Interest is one of the psychological aspects of humans that tends to give greater attention or pleasure to objects that can drive to achieve goals (Kusumah, 2009).

Intentions are defined as "the conscious power of behavior to do something that has been targeted" (Keil, Beranek, & Konsynski, 1995). An intention is effectd by two basic factors, namely personal factors and social effect factors. Both of these factors have a positive effect on individual behavioral intentions that positively cause a behavior. Behavior is an individual's actual action as a result of the factors that affect it (Ajzen, 1991).

III. RESEARCH METHODS

This research is a quantitative research in the form of figures that describe the phenomenon. The latent variables in this study are cash back programs, perceived usefulness, Intention to use, and customer commitment. The population taken in this study was all payment platform users. The sample we chose is a customer of the DANA digital wallet in the city of Surabaya. In addition, the sample we chose is customers who have used a DANA digital wallet platform for at least 3 months. The total sample is 50 people.

The data source of this research is divided into 2 types of data, namely primary data and secondary data. The non-probability method used is purposive sampling. Purposive sampling is a technique in determining research samples with certain considerations, so that the data obtained later more representative. The sampling criteria include:

a. Consumers who have used a DANA digital wallet for at least 3 months.

b. DANA digital wallet consumers who have used payment facilities

The data analysis uses the Structural Equation Model (SEM) approach. The data will be processed and presented based on the principles of descriptive statistics, while inferential statistical approach used for the purposes of analysis and testing of hypotheses. The analysis used to examine the hypotheses in this study is the structural equation model (Structural Equation Modeling or SEM) using the SMART PLS package program.

IV. RESULT

Measurement Model (Outer Model)

Evaluation of measurement models is done by convergent validity, discriminant validity, and composite reliability tests. The outer measurement model is explained in the following.

a. Convergent validity

Convergent validity is used to measure the magnitude of the correlation between latent variables and indicator variables in the reflective measurement model. The results of the output correlation between the indicators and their constructs as shown in Table 1.

Tabel 1. *Result For Outer Loadings*

Indikator	***Original Sample* (O)**	***Sample Mean* (M)**	***Standard Deviation* (STDEV)**	***T Statistics* (|O/STDEV)**	***P Values***
CBP1 – cashback program	0,823	0,820	0,027	30,279	0,000
CBP2 – cashback program	0,782	0,780	0,037	21,182	0,000
CBP3 – cashback program	0,771	0,768	0,042	18,557	0,000
CBP4 – cashback program	0,783	0,781	0,039	20,152	0,000
PL1-*perceived usefulness*	0,942	0,942	0,010	91,196	0,000
PL2-*perceived usefulness*	0,948	0,948	0,010	98,118	0,000
IU1-*Intention to Use*	0,802	0,803	0,028	28,645	0,000
IU2-*Intention to Use*	0,847	0,847	0,019	44,645	0,000
IU3-*Intention to Use*	0,834	0,835	0,022	39,050	0,000
IU4-*Intention to Use*	0,876	0,875	0,021	41,834	0,000
CC1- customer commitment	0,866	0,865	0,019	45,794	0,000
CC2- customer commitment	0,822	0,822	0,021	39,833	0,000
CC3- customer commitment	0,895	0,895	0,013	66,646	0,000
CC4- customer commitment	0,845	0,845	0,021	41,072	0,000
CC5- customer commitment	0,741	0,742	0,022	33,367	0,000

Based on outer loading and Convergent Validity in Table above, it can be found that the indicators that have convergent validity that have fulfilled (high) or not fulfilled (low). All of the indicators of the constructs meet the requirements of convergent validity (high) with loading values as shown in Table 2 below.

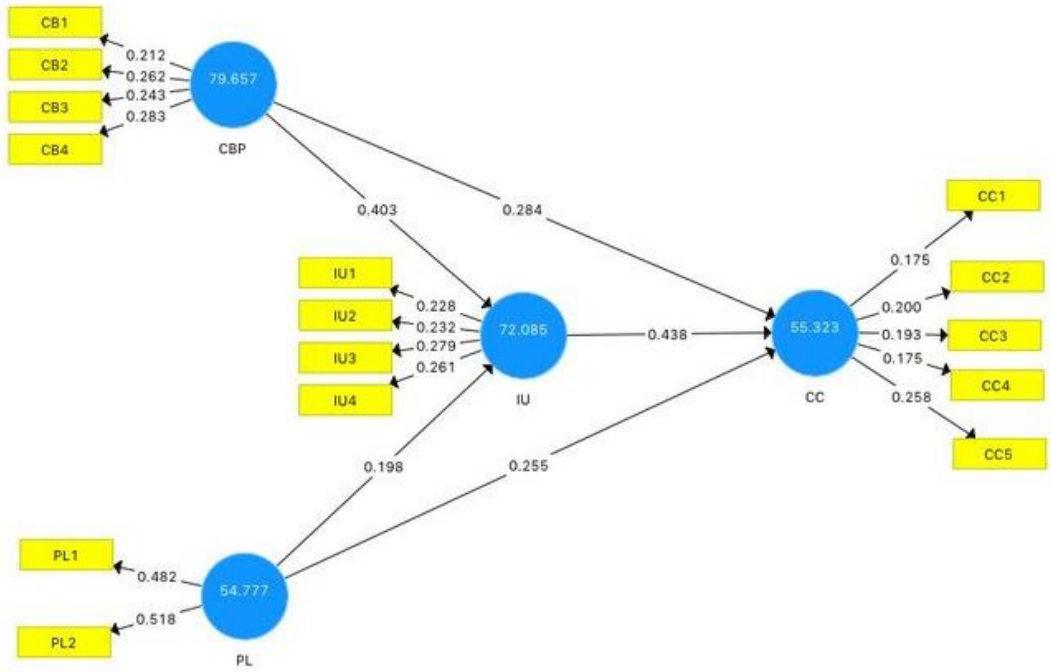
Tabel 2 *Convergent validity*

No	**Construct**	**Indicator**	**Outer**	**Conclusion**
1	Cashback Program (CBP)	CBP1	0,823	Valid
		CBP2	0,782	Valid
		CBP3	0,771	Valid
		CBP4	0,783	Valid
2	*Perceived usefulness* (PL)	PL1	0,942	Valid
		PL2	0,948	Valid
3	*Intention of use* (IU)	IU1	0,802	Valid
		IU2	0,847	Valid
		IU3	0,834	Valid
		IU4	0,876	Valid
4	*Continue Comitment* (CC)	CC1	0,86	Valid
		CC2	0,824	Valid
		CC3	0,895	Valid
		CC4	0,845	Valid
		CC5	0,741	Valid

Based on outer loading and Convergent Validity using the SmartPLS program, it showed that all correlation values between constructs / latent variables and indicator variables above 0.708 have fulfilled the convergent validity assessment requirements. Based on the results of the convergent validity test that has been done, it can be concluded that the construct and indicator is valid.

The reliability test used in this study was composite reliability (pc). The third test in the measurement model was composite reliability. Composite reliability used for evaluating internal consistency. Composite reliability value of the cash back program (CBP) of 0.869, Perceived usefulness (PL) construct composite reliability value is 0.920. The composite reliability value of the Intention of use (IU) construct was 0.906. The value of the composite reliability Continue Comitment (CC) of 0.944. All constructs have a composite reliability value greater than 0.70. This shows that the cash back (CBP), Perceived usefulness (PL), Intention of use (IU) and Continue Commitment (CC) programs have good reliability.

The inner model or structural model is evaluated by looking at the percentage of variance described, see R2 for the latent dependent constructs using size. Stone Geisser Q squares test and also see the magnitude of the structural path coefficient. The stability of this estimate is evaluated using the t-statistic test obtained through the bootstrapping procedure. Each inner model test is analyzed and explained in Figure 1.



Based on the image of the model, the model testing stages are explained below.

a. Goodness-Fit Test Model

Testing of structural models is done by looking at the R-square value which is a goodness-fit test model like Table 3.

Table 3. *R Square* result

Variabel	*Original Sample (O)*	*Sample Mean (M)*	*Standard Deviation (STDEV)*	*T Statistics (|O/STDEV|)*	*P Values*
Continue comitment (CC)	0,473	0,482	0,040	11,813	0,000
Intention to use (IU)	0,225	0,238	0,042	5,369	0,000

Based on Table 3, it is known that the effect model of the variable cash back program (CBP) and Perceived usefulness (PL) toward Intention to use (IU) gives an R-square value of 0.225 which can be interpreted that the variability of Intention to use (IU) can be explained by program variability cash back (CBP) and Perceived usefulness (PL) of 22.5%, while the rest is explained by other variables from the study.

The effect model of the variable cash back program (CBP) and Perceived usefulness (PL) on customer commitment (CC) gives an R-square value of 0.473 which can be interpreted that the variability of customer commitment (CC) can be explained by the variability of the cash back (CBP) and Perceived program usefulness (PL) of 47.3% while 52.7% is explained by other variables from the study.

Testing of the structural model is also carried out by looking at significant effect of the variable cash back (CBP) and Perceived usefulness (PL) variables on Intention to use (IU), variable cash back program (CBP) and Perceived usefulness (PL) on Continue Commitment (CC)) by looking at the parameter coefficient and the value of t-statistical significance in the following Table 4.

Table 4. Hypothesis result

Variable	Path Coefficient	Probability	Conclusion
Cashback program (CBP) → Intention to use (IU)	0,162	0,004	Significant
Perceived usefulness (PL)→ Intention to use (IU)	0,095	0,003	Significant
Cashback program (CBP) → Continue comitment (CC)	0,083	0,011	Significant
Perceived usefulness (PL) → Continue comitment (CC)	0,171	0,000	Significant
Intention to use (IU)→ Continue comitment (CC)	0,229	0,000	Significant

Based on Table 4 explains that the cash back program (CBP) has a significant effect on customer commitment (CC) where the coefficient is 0.162 and significant with a statistical probability of 0.004. It shows that the first hypothesis which states that the cash back program (CBP) has a positive and significant effect on customer commitment (CC), are accepted. This effect shows that the higher the cashback program (CBP) is able to increase customer commitment (CC). Perceived usefulness (PL) has a significant effect on customer commitment (CC). The coefficient is 0.095 and it is significant with a statistical probability of 0.003. It shows that the second hypothesis which states that Perceived usefulness (PL) has a positive and significant effect on customer commitment (CC), are accepted. This effect shows that Perceived usefulness (PL) can increase customer commitment (CC).

The cash back program (CBP) has a significant effect on intention to use (IU) where the coefficient is 0.083 and significant with a statistical t probability of 0.011. It shows that the third hypothesis stating that the cash back program (CBP) has a positive and significant effect on intention to use (IU), accepted the truth. This effect shows that the existence of a cash back program (CBP) can increase intention to use (IU).

Perceived usefulness (PL) has a significant effect on intention to use (IU) where the coefficient is 0.171 and significant with a statistical probability of 0.000. It shows that the fourth hypothesis which states that Perceived usefulness (PL) has a positive and significant effect on intention to use (IU), are accepted. This effect shows that the better Perceived usefulness (PL) can increase intention to use (IU). Intention to use (IU) has a significant effect on customer commitment (CC) where the coefficient is 0.229 and significant with a statistical probability of 0.003. It shows that the fifth hypothesis which states that Intention to use (IU) has a positive and significant effect on customer commitment (CC), are accepted. This shows that intention to use (IU) can increase customer commitment (CC).

V. FINDINGS

The Impact of Cashback Program towards Customer Commitment DANA e-wallet user

The results of the first hypothesis test showed that the cashback program has a positive effect on the commitment of customers of DANA digital wallet users. Thus explained by the coefficient of the cashback program of 0.162 and the statistical probability of 0.004. It shows that the first hypothesis which states that the cashback program has a positive and significant effect on customer commitment (CC), are accepted.

The results of this study support the results of research by Vana et.al (2015) which explains that cashback payments require less time for the next user's purchase through the company. Repayments increase the average amount of future expenses so that consumers commit to using the service.

The cash back program on the DANA Digital Wallet is done by giving the users in a form of a DANA Point digital wallet. DANA digital wallet application as one of the electronic payment media, provides a lot of convenience in making transactions at every merchant partner of DANA, as well as shorten the time in each payment transaction, and also the users can get the benefits in every transaction in the form of DANA Point. DANA Point is a reward that accumulates from various transactions at partner merchants that user do, such as payment transactions and top-up balances of DANA cash digital wallet. The value of a DANA Point digital wallet in a DANA application is same as a DANA cash digital wallet, which means a thousand digital DANA Point wallets similar with a thousand digital DANA cash purses. The difference is that a digital DANA Point wallet cannot be exchanged in the form of money like a wallet digital DANA cash that can be withdrawn any time. Digital DANA Point wallets can only be used to make payments at merchant partners of DANA digital wallet partners. In addition, cash back programs on DANA digital wallets also offer many bonuses. One of them is direct discount for users of Digital Wallet DANA.

The Impact of Perceived Usefulness (PL) towards Customer Commitments of Digital Wallet DANA Users

The test results show that perceived usefulness (PL) has a positive and significant effect on customer commitment with a coefficient of 0.095 and significant with a t-model statistical probability of 0.003. It shows that the second hypothesis which states that Perceived usefulness has a positive and significant effect on customer commitment, are accepted. Perceived usefulness is a digital-based financial application (financial technology) to buy goods needed first and pay later. This program allows users to pay 30 days after the item is purchased. Payment can also be made at DANA digital wallet applications, DANA digital wallet merchants, supermarkets and marketplaces.

Perceived usefulness provides many conveniences for DANA digital wallet user. According to Goodwin and Silver in Adam (1992: 229), technological ease is the level where someone believes that information technology is easy to understand. The intensity of use and interaction between the user with the system can also show ease of use. Frequently used systems indicate that the system is better known, easier to operate and easier to use by its users.

The results of this study are consistent with the research of Solangi et.al (2019) who found that commitment is influenced by the technological ease. Perceived usefulness (PL) that provides ease of use will reduce the effort (both time and energy) of someone in learning information technology. This convenience comparison gives an indication that people who use the new system work easier than people who work with the old system. Others believe that information technology is more flexible, easy to learn and easy to operate (compatible) as a characteristic of ease of use.

The Impact of CashBack Program towards Intention To Use Digital Wallet DANA Users

The cash back program has a significant effect on intention to use where the coefficient is 0.083 and significant with a statistical t probability of 0.011. It shows that the third hypothesis stating that the cash back program has a positive and significant effect on intention to use is accepted. This influence shows that the more cash back programs can increase intention to use (IU).

Cash back or refund programs in the form of points, rewards, and discounts provide more benefits for consumers so that there is a desire for consumers to continue to use the DANA digital wallet. These results are consistent with Dong et.al (2017) which explains that the desire to continue to use (intention to use) is influenced by credibility, perceived of usefulness, and perceived integration. Trust is an important mediator between customers and service providers. So, the subjective experience of users has a significant influence on wants to continue to use the services.

Companies can make sales strategies in the form of discounts on products offered to consumers. In this case is a cash back program in the form of points or discounted discounts after making a transaction. This study is in accordance with the theory described by Kotler and Armstrong (2008: 9) that discount is a direct reduction in price for a purchase within a certain time period. Giving discounts to consumers has the aim to appreciate the customer response so that it will increase the likelihood of reusing the services or products purchased. The existence of cashback provided by each company in marketing services raises consumer interest in using digital DANA digital wallet services.

The Impach of Perceived Usefulness towards Intention To Use of DANA digital wallet Users

The test results show that the perceived usefulness has a significant effect to the intention to use where the coefficient is 0.171 and significant with a statistical probability of 0.000. That shows the fourth hypothesis which stated that the perceived usefulness is considered positive and significant for the intention to use, and it is accepted.

Perceived usefulness will increase user intention to use the DANA digital wallet. That means perceived usefulness can increase the desire to use DANA digital wallet services when receiving the technological ease. The results of this study support the research of Humbani and Wiese (2019) who found that the technological ease can increase the interest of service users towards certain technologies. This study also supports the research of Anwar et al (2019) where the technological ease significantly influences the interest in using DANA digital wallets because digital wallet services DANA can be used to do anything and digital wallet services DANA has a uniqueness that is not owned by similar products.

The Impact of *Intention To Use* towards DANA Digital Wallet Users Commitment

The test results show that Intention to use has a significant effect on customer commitment where the coefficient is 0.229 and significant with a statistical probability of 0.003. It shows that the fifth hypothesis which stated that Intention to use (IU) has a positive and significant effect on customer commitment is accepted. This shows that intention to use (IU) can increase customer commitment.

These results are consistent with the theory of Garbarino and Johnson, (1999) where commitment is also an important factor influencing the success of relationship marketing caused by the desire and consumer interest in buying products or using services. Commitment can be defined as an enduring desire to maintain the value of a sustainable relationship. Customer commitment is one important factor that can make a successful service marketing.

The results of this test support the research of Aydin and Burnaz (2016) and Cabanillas et.al (2017). They found that intention of use is subjective norms, easy of use, perceived of use and attitude. It also supports research by Bricci et.al (2016) where commitment is also influenced by an interest in the use of services. Liu and Tai (2016) who

found that strong predictors of intention to use M-payment perceived ease of use and perceived benefits. The convenience of mobility, compatibility, and knowledge of cellular payments have an impact on the ease of use and its benefits. In addition, this research is also consistent with Humbani and Wiese (2019) which states that commitment is supported by the intention of using a technology.

VI. CONCLUSION

Based on the results of the data analysis explained in the previous chapter, it can be concluded that: 1) the cash back program has a positive effect on the commitment of customers using digital DANA wallets. It shows that the first hypothesis which states that the cash back program has a positive and significant effect on customer commitment, it is accepted; 2) Perceived usefulness has a positive and significant effect on customer commitment (CC). It shows that the second hypothesis which states that Perceived usefulness has a positive and significant effect on customer commitment, it is accepted; 3) the cash back program has a significant effect on intention to use. It shows that the third hypothesis stating that the money back or cash back program has a positive and significant effect on intention to use, it is accepted; 4) Perceived usefulness has a significant effect on intention to use. It shows that the fourth hypothesis which states that perceived usefulness has a positive and significant effect on intention to use, it is accepted; 5) Intention to use has a significant effect on customer commitment. It shows that the fifth hypothesis which states that Intention to use (IU) has a positive and significant effect on customer commitment, it is accepted.

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