

## **ABSTRACT**

### ***ANALYSIS OF PUBLIC INTEREST AND BEHAVIOR IN USING DANA E-WALLET APPLICATION WITH UNIFIED THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY2(UTAUT2)***

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*Current technological developments affect all activities that were initially carried out manually, now can be done instantly such as a non-cash financial payment system, namely fintech. Fintech is defined as an industry consisting of companies using technology, to make financial system services more efficient. One of the uses of fintech is e-wallet. E-wallet is an electronic service for digital payments and many other types of transactions. One of the e-wallet in Indonesia is DANA. According to the MobileBoku report, the Indonesian market has five main players with the highest order of transaction growth in 2020, namely OVO, ShopeePay, LinkAja, Gopay, DANA. DANA is in the lowest position compared to other e-wallets. This shows the low number of users to use DANA. This study focuses on the factors that influence the interest and behavior of users of the DANA e-wallet application with the Unified Theory of Acceptance and Use of Technology2 (UTAUT2) model. The UTAUT2 model is the result of further development of the UTAUT model. Based on the above background, the research was conducted using the UTAUT2 model to analyze the factors that influence the interest and behavior of DANA e-wallet users. The purpose of this study was to determine the factors that influence the interest and behavior of DANA users. The testing technique used is SEM-PLS. In accordance with existing tests, it is known that the factors that influence the use of DANA e-wallet are facilitating conditions which are a person's perception that infrastructure in the form of devices can support the use of a technology, hedonic motivation which is the motivation obtained from the use of technology, and habit which is a habit. the use of a technology in daily activities by a person.*

**Keyword: DANA, E-wallet, SEM-PLS, UTAUT2**