

## ABSTRACT

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### THE INFLUENCE OF PERCEIVED USEFULNESS, PERCEIVED SECURITY, AND PERCEIVED EASE OF USE TOWARDS THE INTENTION TO USE DANA

(xxi + 197 pages; 19 figures; 35 tables; 8 appendices)

*The e-money industry in Indonesia grows year by year, with over 500% of increase in transaction value, leading to numerous companies providing e-wallet services. The purpose of this research is to find out how perceived usefulness, perceived ease of use, and perceived security can influence intention to use an e-wallet, DANA.*

*The method of research used is the quantitative descriptive research, whereby the data analysis methods are validity and reliability tests, normality, multicollinearity, heteroscedasticity, and linearity tests, multiple linear regression test, coefficient of determination test, and hypothesis testing, namely the F-test and T-test.*

*Based on the results of coefficient of determination, 79.8% of the influence towards the intention to use DANA can be explained by perceived usefulness, perceived ease of use, and perceived security, whereas the remaining 20.2% is influenced by other variables that are not studied in this research.*

*In conclusion of this research, perceived ease of use and perceived security do not partially influence intention to use. Perceived usefulness on the other hand partially influences intention to use. Perceived usefulness, perceived ease of use, and perceived security simultaneously influence the intention to use DANA. This suggests that DANA should prioritize improving the perceived usefulness of their application.*

*The research results can be used as reference for e-wallet companies to improve their consumers' intention to use their e-wallet. For future researchers, this research can be used as a reference to their research.*

**Keywords: E-wallet, Perceived Usefulness, Perceived Ease of Use, Perceived Security, Intention to Use**

References: 64 (2018 – 2023)

## **ABSTRAK**

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### **PENGARUH PERCEIVED USEFULNESS, PERCEIVED SECURITY, DAN PERCEIVED EASE OF USE TERHADAP INTENTION TO USE DANA**

(xxi + 197 pages; 19 figures; 35 tables; 8 appendices)

*Tahun ke tahun, industri e-money terus berkembang di Indonesia dengan kenaikan 500% dalam nilai transaksi. Ini mengakibatkan perusahaan-perusahaan menyediakan pelayanan e-wallet. Tujuan penelitian ini adalah mengetahui bagaimana perceived usefulness, perceived ease of use, dan perceived security dapat mempengaruhi intention to use DANA.*

*Metode penelitian dalam penelitian ini adalah penelitian deskriptif kuantitatif. Metode analisis data dalam penelitian ini adalah uji validitas dan reliabilitas, uji normalitas, heteroskedastisitas, multikolinearitas, dan linearitas, uji regresi linier berganda, uji koefisien determinasi, dan uji hipotesis yaitu uji F dan t.*

*Berdasarkan hasil koefisien determinasi, 79.8% dari pengaruh terhadap intention to use DANA bisa dijelaskan dengan perceived usefulness, perceived ease of use, dan perceived security, dan sisa 20.2% dipengaruhi oleh variabel lain.*

*Kesimpulan dari penelitian ini adalah perceived ease of use dan perceived security tidak mempengaruhi intention to use secara parsial. Perceived usefulness dapat mempengaruhi intention to use secara parsial. Perceived usefulness, perceived ease of use, dan perceived security mempengaruhi intention to use secara bersama. Hal ini menunjukkan bahwa DANA harus memprioritas meningkatkan perceived usefulness aplikasinya.*

*Hasil penelitian akan menjadi acuan bagi perusahaan e-wallet untuk meningkatkan intention to use. Untuk peneliti selanjutnya, penelitian ini dapat digunakan sebagai referensi.*

**Kata Kunci: E-wallet, Perceived Usefulness, Perceived Ease of Use, Perceived Security, Intention to Use**

Referensi: 64 (2018 – 2023)