

ABSTRACT

The digital era according to Bank Indonesia regulations the development of technology and information systems continues to give birth to various innovations, especially financial technology in order to meet the needs of the community, including in the field of payment system services, both in terms of instruments, providers, and infrastructure for implementing payment transaction processing. PT. Espay Debit Indonesia Koe or more known as Dompot Digital DANA which is a digital payment platform used by various applications, online and conventional outlets anywhere. This study aims to determine how much influence the performance of expectancy, effort expectancy, social influence, perceived risk and perceived cost of the behavioral intention of Dompot Digital DANA users in Indonesia. The method used in this study is a quantitative method with the typed of research used is descriptive, the measurement scale used is a Likert scale. The study population was DANA application users in Indonesia used technique nonprobability sampling. The data analysis method used in this study is Structural Equation Modeling (SEM). Data processing is performed using SmartPLS. The results of this study, respondents responses regarding performance expectancy variables, effort expectancy variables, and the perceived cost variables are in the good category, social influences variables and perceived risk variables is in the quite good category and SEM-PLS analysis results that perceived cost, effort expectancy, social influence, perceived risk, perceived cost have a significant influence on behavioral intention.

Keyword: Behavioral intention, Performance Expectancy, Effort Expectancy, Social Influence, Perceived Risk, Perceived Cost.