

## ABSTRACT

*Indonesia is currently facing a national disaster in the form of the COVID-19 pandemic. In the midst of the COVID-19 pandemic and the existence of Lockdown and Physical Distancing rules, many people have changed their habits, especially in transacting using E-wallet. The use of E-wallet greatly facilitates the public in transacting, especially to reduce physical contact when transacting which is expected to reduce the spread of the COVID-19 virus such as the DANA Application. Using E-wallet can be done easily anywhere and anytime. The DANA application also makes it easy for users to make transactions, namely buying, scanning QR Codes, and receiving goods.*

*The purpose of this study is to explain how the effect of perceived usefulness, perceived ease of use, social influence, facilities conditions, lifestyle compatibility, and perceived trust on intentions to use E-Wallet in the DANA application.*

*This study uses quantitative methods with data collection using questionnaires and processed using PLS-SEM through SmartPLS 3.0 software. The number of respondents in this study were 332 respondents.*

*Based on the descriptive analysis in this study, the effect of Perceived Usefulness, Perceived Ease of Use, Social Influence, Facilitating Conditional, Lifestyle Compatibility, and Perceived Trust on Intention to Use. The results of the analysis from SEM-PLS show that Perceived Usefulness, Perceived Ease of Use, and Perceived Trust have a significant positive effect on Intention to Use. Meanwhile, Social Influence, Facilitating Conditions, and Lifestyle Compatibility have no significant effect on Intention to Use.*

*The suggestion is that DANA's e-wallet should increase the perceived ease of use, perceived trust, and facilitating conditions. The DANA E-Wallet has provided many benefits to its users, but it would be better if it was developed again with a clearer and easier-to-understand interface, further increasing the level of security so that customers can be more comfortable using this DANA application, and can provide more useful guidance. can help customers when they have difficulty using the DANA application.*

***Keywords: E-wallet, DANA Application, Perceived usefulness, Perceived ease of use, Social Influence, Facilitating Conditional, Lifestyle Compatibility, dan Perceived Trust, Intention to Use.***