ABSTRACT

Electronic wallets exist because of the fast-paced changes in people's lifestyles. However, some users are still worried about the big consequences, for example the reliability and security of the e-wallet. DANA is one of the e-wallet that has more than 100 million users throughout Indonesia. With so many users, there is a need for an adequate security system. In the operation of the technology should not require much effort. However, there are reviews that the DANA e-wallet still finds difficulties and there is a gap between perceived usefulness, ease of use and perceived risk. The risk of using an e-wallet can affect the user experience and become a barrier to continuance intention. This study aims to see the existence of "The Influence of Perceived Usefulness, Perceived Ease of Use and Perceived Risk on Continuance Intention in DANA e-Wallet in Bandung City".

The methodology in the research carried out by the researcher is quantitative using a causal descriptive approach, multiple linear regression analysis is used as a technique that is tested through SPSS 25 software. The number of samples used by the researcher is 190 people.

The results of the research show that the variables of perceived usefulness, perceptions of ease of use and Perceived risk have a positive and significant effect on the variable continuity intention either partially or simultaneously. The influence of the independent variable is 30.2% and the other (100%-30.2%)=69.8% is the influence of other variables outside of this research.

Research conclusions, perceived usefulness, perceived ease of use and continuance intention at PT DANA Indonesia Bandung City have been included in the very good category and the perceived risk is included in the good category, but there are several items that need to be improved, such as the risk of uncertainty given by DANA which can affect to the continued use of users.

Keyword: Perceived Usefulness, Perceived Ease Of Use, Perceived Risk, Continuance Intention