ABSTRAK

PT. XYZ is a digital bookkeeping application development company in Indonesia. The company plans to develop a digital bookkeeping application so that the application fits the target market. Company data says that there are many factors that result in a lack of interest in using this application, including perceived risk, perceived value, and ease of use. Research on these three factors was carried out using the structural equation modeling method to find out whether these variables affect willingness to use. After distributing the questionnaires, analyzing data such as validation and reliability, classical assumptions, and generating structural equation modeling, it can be concluded that the variables perceived risk, perceived value, and ease of use affect willingness to use. Furthermore, for the influencing variables, the largest indicator is selected to be used as customer needs and application development is carried out using quality function deployment. The results obtained conclude that the design of this digital bookkeeping application has formulated the final specifications that will be developed, including having several features for entrepreneurs, having a good security system, having information features that can be shared, having easy application procedures, application design having good UX, tools for accessing applications that have been summarized and developed by benchmarking competitor applications

Keywords: digital bookkeeping, application development, *structural equation modelling, perceived risk, perceived value, ease of use, quality function deployment*