ABSTRACT

The rapid growth of digital financial technology in Indonesia has accelerated the adoption of e-wallets as practical, secure, and efficient payment tools. DANA, as one of the leading platforms, reached 200 million users by 2024. However, this adoption is still challenged by concerns such as data security, complex user interfaces, and lack of service transparency. Therefore, this study is crucial to identify the factors influencing users' intention to adopt DANA using an extended Technology Acceptance Model (TAM) framework.

The primary objective of this study is to examine the significant effects of perceived ease of use, perceived usefulness, perceived security, and trust on behavioral intention to use DANA. This research also aims to answer seven key questions that investigate both direct and indirect relationships among variables within the TAM framework. Special attention is given to how trust and perceived security enhance the predictive power of TAM in digital financial service contexts.

A quantitative approach with a causal research design was employed. Data were collected via a survey of 404 active DANA users using structured questionnaires. The data were analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM). All measurement items were tested for validity and reliability, and hypothesis testing was conducted to evaluate the relationships among variables.

The results indicate that all proposed hypotheses were statistically supported. Trust emerged as the most influential factor on behavioral intention ($\beta = 0.463$), followed by perceived ease of use ($\beta = 0.451$). Both perceived usefulness and perceived security also showed significant effects, directly and indirectly, through trust. These findings validate the extended TAM as an effective framework for explaining user adoption behavior in digital wallet platforms.

This study concludes that trust is a foundational element in sustaining e-wallet usage. Practically, it is recommended that DANA enhance the clarity of transactional information and improve the responsiveness of customer service. Future studies are encouraged to use a longitudinal approach and to explore the mediating role of trust and moderating effects of user demographics. Therefore, this study contributes both theoretically to the development of TAM and practically to strategies for managing e-wallet adoption in Indonesia.

Keyword : *Perceived Ease of Use, Perceived Usefulness, Perceived Security, Trust, Behavioral Intention*