

ABSTRACT

The rapid advancement of technology has transformed many aspects of life, including in the field of financial technology (fintech), which offers convenience and innovation in financial transactions. However, along with the increasing use of technology, the risk of cybercrimes, such as personal data theft and misuse of information, has also risen. This is exacerbated by the low level of user awareness regarding the importance of data protection and insufficient legal safeguards. This study aims to analyze the factors influencing the intention to use the DANA application among Indonesian millennials, focusing on perceptions of security, privacy, trust as a mediator, and other factors such as perceived risk, perceived usefulness, perceived ease of use, attitude, and social influence. Data was collected from 124 respondents through an online questionnaire and analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM).

Keywords: *Security, Privacy, Trust, TAM, UTAUT, E-wallet, intention to use*