

ABSTRACT

The rapid development of digital technology has driven changes in people's habits, particularly in conducting non-cash transactions using e-wallets. One of the most widely used e-wallet applications in Indonesia is DANA. In West Java Province, DANA has become one of the main choices for digital financial transactions. However, user acceptance of this application is not yet optimal due to concerns regarding data privacy and trust in the security system. Therefore, it is necessary to conduct an in-depth analysis to determine the factors that influence user acceptance of the DANA application.

This study aims to analyze the factors that affect behavioral intention and use behavior in the adoption of the DANA application in West Java. The model used is the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2), modified by adding the variables of trust and data privacy. This study also seeks to identify the extent of the influence of each variable on user acceptance in using the DANA application.

To achieve these objectives, this research employs a quantitative method with an explanatory research approach. Data were collected through questionnaires distributed to DANA users in West Java, with a sample size of 394 respondents. The data obtained were analyzed using Structural Equation Modeling-Partial Least Squares (SEM-PLS). The results of this study are expected to provide theoretical contributions to the development of technology acceptance models and practical contributions for application developers and other related parties in enhancing the adoption of e-wallet services in Indonesia.

Based on the research findings on DANA users in West Java, the analysis shows that most variables in the UTAUT2 model, along with trust and data privacy, have varying effects on behavioral intention and use behavior. Performance expectancy, effort expectancy, social influence, hedonic motivation, facilitating conditions, habit, and data privacy were found to have a significant positive effect on behavioral intention, while price value, and trust did not show a significant effect. Furthermore, facilitating conditions, habit, and behavioral intention were found to have a significant positive effect on use behavior.

These findings indicate that factors such as ease of use, perceived benefits, enjoyment, habit, and a sense of security regarding data privacy encourage users' intention to use DANA, which in turn influences their actual usage behavior. On the other hand, factors such as price value, trust, and certain supporting conditions have not been able to significantly influence usage intention, making them areas that require further attention from application developers as well as future research.

Keywords: e-wallet, UTAUT 2, trust, data privacy.