

FAKTOR-FAKTOR YANG MEMENGARUHI *MOBILE PAYMENT USE ACTUAL BEHAVIOR* PADA PENGGUNA *MOBILE PAYMENT DANA* DI SURABAYA

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis faktor-faktor yang memengaruhi *use behavior* pengguna *mobile payment DANA* di Surabaya. Menggunakan pendekatan kuantitatif, data diperoleh dari 300 responden melalui kuesioner online dan dianalisis dengan metode SEM menggunakan AMOS. Hasil penelitian menunjukkan bahwa *Effort Expectancy*, *Social Influence*, *Perceived Quality*, *Mobile Payment System*, dan *Consumer Innovativeness* berpengaruh positif terhadap *MP Behavioral Intention*, yang pada akhirnya memengaruhi *Use Behavior*. Namun, *Performance Expectancy*, *Effort Expectancy*, dan *Facilitating Condition* tidak berpengaruh signifikan terhadap *MP Behavioral Intention*.

Kata Kunci: *Use Behavior*, *Effort Expectancy*, *Social Influence*, *Mobile Payment*

***FACTORS AFFECTING MOBILE PAYMENT USE
ACTUAL BEHAVIOR AMONG DANA MOBILE
PAYMENT USERS IN SURABAYA***

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ABSTRACT

This study aims to analyze the factors influencing the use behavior of DANA mobile payment users in Surabaya. Using a quantitative approach, data were collected from 300 respondents through an online questionnaire and analyzed using Structural Equation Modeling (SEM) with AMOS. The results show that Effort Expectancy, Social Influence, Perceived Quality, Mobile Payment System, and Consumer Innovativeness have a positive effect on MP Behavioral Intention, which in turn affects Use Behavior. However, Performance Expectancy, Effort Expectancy, and Facilitating Condition do not have a significant effect on MP Behavioral Intention.

Kata Kunci: *Use Behavior, Effort Expectancy, Social Influence, Mobile Payment*