

FAKTOR-FAKTOR YANG MEMENGARUHI BEHAVIORAL INTENTION PADA PENGGUNAAN *E-WALLET* DANA DI INDONESIA

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ABSTRAK

Skripsi ini menganalisis faktor-faktor yang memengaruhi niat perilaku (*behavioral intention*) dan perilaku penggunaan aktual (*use behavior*) pada *e-wallet* DANA di Indonesia. Model yang digunakan merupakan pengembangan UTAUT dengan memasukkan *mobile self-efficacy*, *perceived enjoyment*, dan *satisfaction*, serta *performance expectancy*, *effort expectancy*, *social influence*, *facilitating conditions*, dan *use behavior*. Data dikumpulkan melalui kuesioner daring dari 150 pengguna *e-wallet* DANA di Indonesia yang pernah bertransaksi dalam 1 bulan terakhir. Pengujian hipotesis dilakukan menggunakan Structural Equation Modeling (SEM) dengan AMOS. Hasil menunjukkan bahwa *mobile self-efficacy* berpengaruh positif dan signifikan terhadap *perceived enjoyment*. *Perceived enjoyment* berpengaruh positif terhadap *performance expectancy*, *effort expectancy*, dan *satisfaction*. *Performance expectancy*, *effort expectancy*, dan *social influence* berpengaruh positif dan signifikan terhadap *behavioral intention*, sedangkan *behavioral intention* berpengaruh positif dan signifikan terhadap *use behavior*. Sebaliknya, *performance expectancy* tidak berpengaruh signifikan terhadap *satisfaction*, *satisfaction* tidak berpengaruh signifikan terhadap *behavioral intention*, serta *facilitating conditions* tidak berpengaruh langsung terhadap *behavioral intention* maupun *use behavior*. Implikasi praktis menekankan pentingnya peningkatan pengalaman penggunaan yang menyenangkan, manfaat yang dirasakan, dan kemudahan penggunaan untuk memperkuat niat dan penggunaan berkelanjutan.

Kata kunci: *e-wallet* DANA, *e-wallet*, *behavioral intention*, UTAUT, *structural equation modeling*

FACTORS THAT INFLUENCE BEHAVIORAL INTENTION IN THE USE OF DANA E-WALLET IN INDONESIA

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ABSTRACT

This study examines factors that influence behavioral intention and actual usage of the e-wallet DANA e-wallet in Indonesia. An extended UTAUT-based model is applied by incorporating mobile self-efficacy, perceived enjoyment, and satisfaction, alongside performance expectancy, effort expectancy, social influence, facilitating conditions, and use behavior. Data were collected through an online questionnaire from 150 e-wallet DANA users in Indonesia who had made transactions within the last month. Structural Equation Modeling (SEM) using AMOS was employed to test the hypotheses. The results indicate that mobile self-efficacy significantly increases perceived enjoyment. Perceived enjoyment positively affects performance expectancy, effort expectancy, and satisfaction. Performance expectancy, effort expectancy, and social influence significantly increase behavioral intention, while behavioral intention strongly drives actual use behavior. In contrast, performance expectancy does not significantly influence satisfaction, satisfaction does not significantly influence behavioral intention, and facilitating conditions do not directly influence behavioral intention or use behavior. Practical implications for e-wallet DANA emphasize improving enjoyable user experience, perceived benefits, and ease of use to strengthen intention and encourage continued usage.

Keywords: e-wallet DANA, e-wallet, behavioral intention, UTAUT, SEM