

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *Perceived Ease of Use*, *Perceived Usefulness*, dan *Perceived Risk* terhadap *Behavioral Intention* pengguna fitur DANA Kaget pada dompet digital DANA. Penelitian ini menggunakan metode deskriptif dan verifikatif dengan pendekatan kuantitatif. Populasi dalam penelitian ini adalah pengguna fitur DANA Kaget pada dompet digital DANA dengan jumlah populasi yang tidak diketahui secara pasti. Jumlah sampel yang digunakan sebanyak 120 responden dengan teknik non-probability sampling jenis purposive sampling. Metode analisis yang digunakan yaitu *Structural Equation Modeling-Partial Least Squares* (SEM-PLS) dengan bantuan perangkat lunak SmartPLS 4.

Hasil penelitian menunjukkan bahwa *Perceived Ease of Use* berpengaruh positif dan signifikan terhadap *Perceived Usefulness* serta *Behavioral Intention*, *Perceived Usefulness* berpengaruh positif dan signifikan terhadap *Behavioral Intention*, sedangkan *Perceived Risk* berpengaruh negatif dan signifikan terhadap *Behavioral Intention*. Nilai koefisien determinasi menunjukkan bahwa *Perceived Ease of Use*, *Perceived Usefulness*, dan *Perceived Risk* mampu menjelaskan 73,4% variasi *Behavioral Intention*, sedangkan 26,6% sisanya dipengaruhi oleh variabel lain yang tidak diteliti.

Kata Kunci: *Perceived Ease of Use, Perceived Usefulness, Perceived Risk, Behavioral Intention, DANA Kaget.*

ABSTRACT

This study aims to examine the effect of Perceived Ease of Use, Perceived Usefulness, and Perceived Risk on the Behavioral Intention of users of the DANA Kaget feature in the DANA digital wallet. This research employed descriptive and verificative methods with a quantitative approach. The population consisted of users of the DANA Kaget feature in the DANA digital wallet, with an unknown population size. The study involved 120 respondents selected using non-probability sampling with a purposive sampling technique. Data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with the assistance of SmartPLS 4 software.

The results indicate that Perceived Ease of Use has a positive and significant effect on Perceived Usefulness and Behavioral Intention, Perceived Usefulness has a positive and significant effect on Behavioral Intention, while Perceived Risk has a negative and significant effect on Behavioral Intention. The coefficient of determination (R^2) shows that Perceived Ease of Use, Perceived Usefulness, and Perceived Risk explain 73.4% of the variance in Behavioral Intention, while the remaining 26.6% is explained by other variables not examined in this study.

Keywords: *Perceived Ease of Use, Perceived Usefulness, Perceived Risk, Behavioral Intention, DANA Kaget.*