

ABSTRACT

This study aims to determine the effect of perceived benefits, perceived convenience, and perceived security on interest in using financial technology through e-wallet with the DANA application in Ajung District. The population used in this study is online and physical stores that use e-wallet with the DANA application as many as 53 shops in Ajung District. The sample in this study was selected using a purposive sampling technique. Shops that were sampled were 48 online stores and physical stores. The number of questionnaires distributed in this study were 53 questionnaires with 48 questionnaire data that could be processed. The data analysis technique used multiple linear regression analysis. Based on the results of the analysis and discussion, it shows that perceived benefits, perceived convenience, and perceived security have a positive effect on interest in using e-wallet with the DANA application. In addition, the results of the study partially show that the perceived benefits, perceived convenience, and security perceptions have an effect on interest in using e-wallet with the DANA application.

Keywords: Perception of Benefits, Perception of Ease, Perception of Security, Financial Technology



ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh persepsi manfaat, persepsi kemudahan, dan persepsi keamanan terhadap minat menggunakan financial technology melalui e-wallet dengan aplikasi DANA di Kecamatan Ajung. Populasi yang digunakan dalam penelitian ini adalah toko online dan fisik yang menggunakan e-wallet dengan aplikasi DANA sebanyak 53 pertokoan di Kecamatan Ajung . Sampel dalam penelitian ini dipilih dengan menggunakan teknik purposive sampling. Pertokoan yang menjadi sampel sebanyak 48 toko online dan toko fisik. Jumlah kuisioner yang disebar dalam penelitian ini sebanyak 53 kuisioner dengan data kuisioner yang dapat diolah sebanyak 48 kuisioner. Teknik analisis data menggunakan analisis regresi linear berganda. Berdasarkan hasil analisis dan pembahasan menunjukkan bahwa persepsi manfaat, persepsi kemudahan, dan persepsi keamanan berpengaruh positif terhadap minat menggunakan *e-wallet* dengan aplikasi DANA. Selain itu, hasil penelitian menunjukkan secara parsial variabel persepsi manfaat, persepsi kemudahan, dan persepsi keamanan berpengaruh terhadap minat menggunakan *e-wallet* dengan aplikasi DANA.

Kata kunci : Persepsi Manfaat, Persepsi Kemudahan, Persepsi Keamanan, Financial Technology