

ABSTRACT

The progress of internet-based information technology systems is progressing and developing each year. Banking is really greatly facilitated by the development of internet-based information technology systems. When payment mechanisms are demanded to always accommodate the needs of the public in terms of transferring funds quickly, safely and efficiently, payment technology innovations are emerging very rapidly. The payment industry, both involving banks and institutions other than banks, is competing to develop their payment systems. The public is also faced with various choices of payment instruments. Paper-based and paper-based payment instruments as well as electronic-based cards are also no less attractive and are increasingly becoming the choice for the public in conducting transactions

Positive trends of society using mobile payments are welcomed by industry players by means of using digital services through unique ways, ranging from promotions to collaboration with other sectors, DANA is an application wallet application. The variable used in this study is Consumer Perception of Use through Consumer Satisfaction as a Mediator. The research method used in this study is a descriptive method and causality with a quantitative approach using path analysis techniques (Path Analysis) using IBM SPSS 25 software. The sampling method used was purposive sampling with a total of 100 respondents.

The results of this study stated the amount of contribution Consumer Perception (X) has a total effect that directly affects Consumer Satisfaction (Z) is 50.69% The remaining 49.31% is influenced by other factors not contained in this research model. Then the magnitude of the contribution of Consumer Perception (X) and Consumer Satisfaction (Z) influential together which directly affect the Use (Y) is 58.48%. The remaining 41.52% is influenced by other factors that cannot be explained in this study.

Keywords: Mobile Wallet, Consumer Perception, Consumer Satisfaction, Usage