

## **ABSTRACT**

*Rapid technological developments gave birth to Financial Technology which issued e-money or electronic money products. The existence of e-money helps and makes it easier for people to carry out long-distance transactions or direct payment transactions efficiently. The DANA digital wallet application as the object of this research is a company developed by PT. Elang Mahkota Teknologi, Tbk and Ant Financial (Alipay) in March 2018. Although the Dana Application was only released in 2018, the Dana Application has the third most active users in Indonesia, followed by OVO and Gopay. This shows that customer continued interest in the DANA application is growing compared to other e-money applications.*

*The purpose of this study is to analyze the factors that influence Fund Application users using the UTAUT2 model approach. The research data collection method used quantitative methods through the distribution of online questionnaires via Google Forms. The number of respondents in this study were 390 respondents who live in Indonesia with a data collection instrument of 33 questions on a questionnaire from 9 constructs used. The data analysis technique used in this study uses Structural Equation Modeling (SEM) with WarpPLS 7.0.*

*The results of this study indicate that the factors that influence the desire of the Indonesian people to use the DANA application are Performance Expectancy, Social Influence, Hedonic Motivation, Price Value and Trust. The actual adoption is influenced by the Facilitating Condition and Behavioral Intention factor.*

**Keywords :** *Application DANA, Adoption, E-Money, SEM, UTAUT2, WarpPLS 7.0.*