ABSTRACT

Transaction activities are one of the important lines of life. But with all its complexity transaction activities may have its own system that continues to evolve with the times. Because with the large transaction volume directly proportional to the distribution system. Therefore, it takes a payment system that is safe, efficient, and easy to do. Technological developments support the existence of a secure, easy, and efficient payment system. One of the products produced by technological developments in the field of finance is e-wallet. e-wallets are emerging as one of the solutions to make transactions easier, efficient, and secure by using applications on smartphones and internet networks. But the rapid development of technology is unfortunately not accompanied by an even acceptance of technology. Therefore, the acceptance model regarding the latest technology is the Unified Theory of Acceptance and Use of Technology or often called UTAUT.

This research aims to provide knowledge to PT Espay Debit Indonesia Koe in analyzing use behaviour against DANA *e-wallets using the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) method by knowing the variables that affect use behavior, namely performance expectancy, effort expectancy, social influence, facilitating condition, hedonic motivation, and habit.*

The type of research used in this study is a type of quantitative research with a causal approach. The sampling technique used was non-probability sampling with purposive sample selection and a total sample of 266 respondents. This number of samples was obtained from the calculation results using G-power 3.1. This study used primary data sources, namely data sources obtained through the dissemination of research questionnaires, these results were analyzed using SmartPLS 3.2.9. Before processing the data, validity and reliability tests were carried out first using SPSS 25.0 which showed that the research instrument was valid and reliable.

The results showed that PE, EE, FC, HM, and H influenced BI and the PE, FC, HM variables had an indirect effect on UB through BI variables. The variable that has the greatest influence on UB is PE. As for the variable that has the smallest value, it is H.

Based on IPMA analysis shows that the variables PE, EE, SI, FC,HM, and H are in quadrant two, while for BI it is in quadrant one. This means that the DANA application needs to concentrate on increasing the six variables in the dau quadrant and maintaining the performance in quadrant one, namely BI.

***Keywords**:* DANA, *E-wallet*, SmartPLS, *Use Behaviour*, UTAUT2