

## **ABSTRACT**

*Technological advances in this digital era greatly influence the way consumers behave and with the development of the digital era, according to Bank Indonesia regulations, developments in technology and information systems continue to give birth to various innovations, especially financial technology, in order to meet the needs of society, including in the field of payment system services, both in terms of instruments, organizers, mechanisms and infrastructure for carrying out payment transaction processes, currently PT Espay Debit Indonesia Koe or better known as DANA Digital Wallet which is a digital payment platform used by various applications, online and conventional outlets everywhere. The aim of this research is to determine the influence of performance expectancy, effort expectancy, social influence, perceived risk, perceived cost on behavioral intention among DANA Digital Wallet users in Bandung City.*

*Quantitative methods with descriptive research type were used in this research, with non-probability sampling using a purposive sampling method of 400 samples who were DANA e-wallet users in Bandung City. Partial Least Square Structural Equation Modeling (PLS-SEM) was used for data analysis in this research.*

*The results concluded that the Performance Expectancy variable had a positive and significant effect on behavioral intention. Effort Expectancy has a positive and significant effect on behavioral intention. Social influence has a positive and significant effect on behavioral intention. Perceived Risk also has a positive and significant effect on behavioral intention. Perceived Cost has a positive and significant effect on behavioral intention.*

*Keywords: performance expectation, effort expectancy, social influence, perceived risk, perceived cost, and behavioral intention.*