

PENGARUH *PERCEIVED USEFULNESS* DAN *PERCEIVED RISK* TERHADAP KEPUTUSAN PENGGUNAAN UANG ELEKTRONIK DANA

ABSTRAK

Abstract: *This study aims to determine the effect of Perceived Usefulness and Perceived Risk Against Decisions on the Use of Electronic Money Dana. This study uses quantitative methods with Probability Sampling techniques. A sample of 130 respondents selected were consumers aware of or have used the Dana electronic money application. The results show that the Perceived Usefulness and Perceived Risk each have a significant influence on the Decision on the Use of Electronic Money Dana. In addition, Perceived Usefulness and Perceived Risk together have a influence on the Decision on the Use of Electronic Money Funds.*

Keywords: *perceived usefulness, perceived risk, decisions of use*

Abstrak: *Penelitian ini bertujuan untuk mengetahui pengaruh Perceived Usefulness dan Perceived Risk Terhadap Keputusan Penggunaan Uang Elektronik Dana. Penelitian ini menggunakan metode kuantitatif dengan teknik pengambilan sampel Probability Sampling. Sampel sebanyak 130 responden yang terpilih merupakan konsumen yang mengetahui ataupun pernah menggunakan aplikasi uang elektronik Dana. Hasil penelitian menunjukkan bahwa Perceived Usefulness dan Perceived Risk masing-masing memiliki pengaruh signifikan terhadap Keputusan Penggunaan Uang Elektronik Dana. Selain itu Perceived Usefulness dan Perceived Risk secara bersama-sama memiliki pengaruh terhadap Keputusan Penggunaan Uang Elektronik Dana.*

Kata Kunci: *perceived usefulness, perceived risk, keputusan penggunaan*