

**INVESTIGATING THE ROLE OF  
EXTENDED TECHNOLOGY ACCEPTANCE MODEL (TAM)  
TO THE USAGE INTENTION OF DANA E-WALLET**



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Thesis

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**MANAGEMENT STUDY PROGRAM  
FACULTY OF BUSINESS  
UNIVERSITAS MULTIMEDIA NUSANTARA  
TANGERANG  
2024**

**INVESTIGATING THE ROLE OF  
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Proposed to Fulfill one of the requirements  
to obtain the title of  
Bachelor's of Management

**Christopher Richard Gunawan**

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**MANAGEMENT STUDY PROGRAM**

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## PREFACE

You are reading the thesis on “Investigating the Role of Extended Technology Acceptance Model (TAM) to the Usage Intention of DANA E-Wallet”. I completed this thesis to fulfill one of the requirements in acquiring the Bachelor's degree in Management Programme under the Faculty of Business at Multimedia Nusantara University. I worked on this final project for four months, starting in February and ending in May 2024.

Since the beginning of preparing this thesis, I have always wanted to research a topic that is relevant to the present times. In fact, the ongoing trend of financial digitalization in Indonesia is what drives me to further study this topic. Collecting data and respondents for this research on the other hand, is quite a challenging task and effort due to the limited time frame available. Nonetheless, I'm delighted that I took on this task, as it strengthened my ability to study complex issues more efficiently. Surely, my thesis has helped me develop both professionally and personally.

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Tangerang, May 10, 2024



Christopher Richard Gunawan



**MENYELIDIKI PERAN EXTENDED  
TECHNOLOGY ACCEPTANCE MODEL (TAM) TERHADAP  
USAGE INTENTION E-WALLET DANA**

Christopher Richard Gunawan

**ABSTRAK**

*Dengan terus berkembangnya jaman, digitalisasi atau transformasi digital sudah sepatutnya mempengaruhi gaya hidup manusia. Contoh kecil yang paling mudah untuk dilihat adalah kepemilikan perangkat elektronik seperti smartphone yang juga kian bertambah. Berkembangnya era digital dan meningkatnya jumlah pemilik ponsel tentunya berdampak pada industri keuangan di Indonesia. Salah satu top brand E-Wallet yang beroperasi di Indonesia adalah DANA. Akan tetapi, selama bertahun-tahun, DANA E-Wallet selalu berada di posisi ketiga dan sempat mengalami penurunan pengguna. Oleh karena itu, penelitian ini dilakukan untuk mengetahui adanya faktor-faktor yang mempengaruhi penggunaan teknologi finansial dengan menggunakan perluasan teori Technology Acceptance Model (TAM) melalui perceived usefulness, perceived ease of use, perceived risk, dan reward terhadap intention to use DANA E-Wallet. Penelitian kuantitatif ini menggunakan descriptive research dengan teknik nonprobability sampling, yakni judgmental sampling dimana responden harus memenuhi kriteria yang telah ditetapkan. Perolehan data berasal dari penyebaran kuesioner yang kemudian data dari jumlah sampel yang digunakan yaitu sebanyak 122 responden diolah menggunakan software IBM SPSS Statistics 29. Dari lima variabel yang digunakan dalam penelitian ini, terdapat empat hipotesis yang diuji melalui metode multiple linear regression. Dalam penelitian ini terbukti bahwa perceived usefulness and reward berpengaruh positif pada intention to use. Sedangkan, telah ditemukan bahwa faktor perceived ease of use dan perceived risk tidak memiliki pengaruh terhadap intention seseorang untuk menggunakan E-Wallet.*

**Kata kunci:** *Technology Acceptance Model, E-Wallet, Reward, Intention to Use*

# **INVESTIGATING THE ROLE OF EXTENDED TECHNOLOGY ACCEPTANCE MODEL (TAM) TO THE USAGE INTENTION OF DANA E-WALLET**

Christopher Richard Gunawan

## **ABSTRACT (English)**

As times continue to develop, digitalization or digital transformation has certainly influenced human lifestyles. A small example that is easiest to see is the increasing ownership of electronic devices such as smartphones. The development of the digital era and the increasing number of smartphone owners has certainly had an impact on the financial industry in Indonesia. One of the top E-Wallet brands operating in Indonesia is DANA. However, over the years, DANA E-Wallet has always been in third position and has experienced a decline in users. Therefore, this research was conducted to determine the factors that influence the use of financial technology using the extended Technology Acceptance Model (TAM) theory through perceived usefulness, perceived ease of use, perceived risk, and reward on intention to use DANA E-Wallet. This quantitative research uses descriptive research with non-probability sampling techniques, namely judgmental sampling where respondents must meet predetermined criteria. Data obtained came from distributing questionnaires and then data from the total sample used, namely 122 respondents, was processed using IBM SPSS Statistics 29 software. Of the five variables used in this research, there were four hypotheses which were tested using the multiple linear regression method. In this research, it is proven that perceived usefulness and reward have a positive effect on intention to use. Meanwhile, it has been found that the factors perceived ease of use and perceived risk have no influence on a person's intention to use E-Wallet.

**Keywords:** Technology Acceptance Model, E-Wallet, Reward, Intention to Use

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