

ABSTRACT

Recently the development of the internet in the current era, one of them has an impact in the financial sector where many digital wallets have sprung up in Indonesia. The pioneer of digital wallets in Indonesia, Doku, was established in 2007, but over time Doku had to compete with many new digital wallets that had sprung up. Doku has to compete with other digital wallets in increasing user usage interest.

This study aims to see the influence of perception of compatibility, perception of usability, user awareness and perception of cost on usage interest with trust as a mediating variable in Doku digital wallets. Doku has not been able to compete with other digital wallets as evidenced by the decline in the number of users from 2019 to 2021. Therefore, this study collected 200 respondents from Doku digital wallet users to be sampled. The sampling method used is non-probability and purposive sampling by distributing to respondents. In this study, a theoretical model was developed that will be tested using the Structural Equation Modeling (SEM) analysis tool operated through the SmartPLS 4 program.

This research shows that perceptions of compatibility, user awareness and perceptions of cost have a positive and significant effect on trust. The results of this study show that perceptions of compatibility, user awareness and perceptions of cost have a positive and significant effect on interest in use. In addition, this study also shows that trust has a positive and significant effect on interest in use.

Keywords: Perception of compatibility, perception of usability, user awareness perception of cost, interest in use