

## **ABSTRACT**

*This study aims to analyze factors affecting decision making on the use of mobile wallet as a payment instrument. This study was conducted at Diponegoro University in Semarang City. The purpose of this study was to determine whether prices, risks, income, prices of other payment instrument, and risks payment instrument influence the decision to use mobile wallet as payment instrument. This type of research is quantitative. Quantitative research is research that uses mathematical calculations and statistical figures. The study population was students of HIPMI PT Undip Semarang with a total sample of 100 respondents. The analysis used is validity, reliability and Binary Logistic Regression analysis.*

*The results showed that: (1) Price had a positive and significant effect on the decision to use a mobile wallet. Lower price changes will increase the probability of using a mobile wallet. (2) Risk has a positive and not significant effect on the decision to use a mobile wallet. (3) Income has a negative and significant effect on the use of mobile wallet. Greater income will reduce the use of mobile wallet. (4) The price of other transaction instruments has a positive and not significant effect on the decision to use a mobile wallet. (5) The risk of other transaction instruments has a positive and not significant effect on the decision to use a mobile wallet.*

*Keywords : Price, Risk, Income, Price of Other Transaction Instruments, risk of Other Transaction Instruments, Use Decision.*