



Intensi Penggunaan E-wallet Ditinjau dari Perceived Usefulness, Perceived Ease of Use, dan Trust

Intention to Use E-wallet Through Perceived Usefulness, Perceived Ease of Use, and Trust

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Abstract. *The rapid development of technology, as well as the Covid-19 pandemic condition with the social contact restriction program, further encouraged the digitization process in Indonesia. Restrictions on the use of cash to control the spread of the virus, also the National Non-Cash Movement (GNNT) influenced the development of e-wallet. Transactions using e-wallet can create an effective and efficient payment system and also support GNNT by the government. E-wallet competition is getting tougher in Indonesia due to the large number of internet users in Indonesia, which are dominated by millennials. This study aims to review the intention to use e-wallet based on perceived usefulness, perceived ease of use and trust in millennials. This study aims to review the intention to use e-wallet based on perceived usefulness, perceived ease of use and trust. This research is a quantitative study using four scales, that is the scale of the intention to use an e-wallet, the scale of perceived usefulness, the scale of perceived ease of use, and the scale of trust. Data collection was conducted online involving 150 respondents. The data collected were analyzed using multiple regression analysis methods. The results show that perceived usefulness, perceived ease of use, and trust play a significant role in the intention to use e-wallet.*

Keywords: *Intention to use, e-wallet, perceived usefulness, perceived ease of use, trust.*

Abstrak. Perkembangan teknologi yang semakin cepat serta kondisi pandemi Covid-19 dengan program pembatasan kontak sosial, semakin mendorong proses digitalisasi di Indonesia. Pembatasan penggunaan uang tunai untuk mengontrol penyebaran virus, serta Gerakan Nasional Non Tunai (GNNT) mempengaruhi perkembangan *e-wallet*. Transaksi menggunakan *e-wallet* dapat membuat sistem pembayaran yang efektif dan efisien serta mendukung GNNT oleh pemerintah. Persaingan *e-wallet* semakin ketat di Indonesia dikarenakan besarnya pengguna internet di Indonesia yang didominasi milenial. Penelitian ini bertujuan untuk meninjau intensi penggunaan *e-wallet* berdasarkan *perceived usefulness*, *perceived ease of use* dan *trust* pada milenial. Penelitian ini merupakan penelitian kuantitatif menggunakan skala intensi penggunaan *e-wallet*, skala *perceived usefulness*, skala *perceived ease of use*, dan skala *trust*. Pengumpulan data dilakukan secara daring melibatkan 150 responden. Data penelitian dianalisis menggunakan metode analisis regresi berganda. Hasil penelitian menunjukkan bahwa *perceived usefulness*, *perceived ease of use* dan *trust* berperan signifikan terhadap intensi penggunaan *e-wallet*.

Kata kunci: *Intensi penggunaan, e-wallet, perceived usefulness, perceived ease of use, trust.*