

ABSTRACT

The purpose of this research is to test and analyze the role of perceived mobility, perceived ease of use, perceived usefulness, perceived risks, and perceived costs on the intention to use digital wallets.

This study will test variables and hypotheses using a quantitative approach with a survey method. The questionnaire was distributed online through social media Instagram, whatsapp, and facebook. The sampling method used is non-probability with purposive sampling technique. The number of respondents in this study were 190 respondents. The instrument testing in this study uses validity and reliability tests while the data analysis method used is variant-based SEM or Structural Equation Modeling Partial Least Square (SEM-PLS) which is processed using the SmartPLS application.

The results of this study showed that as many as five hypotheses out of seven hypotheses tested showed results that were in accordance with previous studies. The five hypotheses supported are hypotheses one through five. Two hypotheses that are not supported are hypotheses six and seven. The hypothesis is that perceived risk has no negative effect on the intention to use and perceived cost does not have a negative effect on the intention to use.

Keywords: Perceived mobility, Perceived ease of use, Perceived benefit, Perceived risk, Perceived cost and intention to use