

ABSTRAK

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PERFORMANCE EXPANCY, EFFORT EXPECTANCY, SOCIAL INFLUENCE, FACILITATING CONDITIONS, PERCEIVED VALUE, PERCEIVED RISK, PERCEIVED PERCEIVED TRUST, PERCEIVED REGULATORY SUPPORT DAN PROMOTIONAL BENEFITSS TERHADAP NIAT PENGGUNAAN E-WALLET

(xiii +98 halaman; 21 gambar; 21 tabel; 30 lampiran)

Melonjaknya jumlah layanan dompet digital di Indonesia menjadi suatu fenomena teknologi khususnya dalam bidang keuangan. Dengan munculnya fenomena tersebut, maka penulis melakukan penelitian yang bertujuan untuk mengetahui apakah *perceived trust*, *promotional benefits*, *effort expectancy*, *performance expectancy*, *social influence*, *facilitating condition*, *perceived risk*, *perceived regulatory support*, dan *perceived value* mempunyai pengaruh terhadap niat penggunaan *e-wallet* di Indonesia, khususnya di DKI Jakarta. Konstruk yang dipakai dalam penelitian ini adalah *perceived trust*, *promotional benefits*, *effort expectancy*, *performance expectancy*, *social influence*, *facilitating condition*, *perceived risk*, *perceived regulatory support*, dan *perceived value*. Teknik sampling yang digunakan adalah *probabilistic sampling (random sampling)* dengan jumlah sampel sebesar 100. Datadialisis menggunakan metode PLS dengan bantuan dari *tools SmartPLS 3*. Hasil penelitian ini menunjukkan bahwa *Performance expectancy* dan *social influence* merupakan faktoryang mempunyai pengaruh yang paling kuat, diikuti oleh *Perceived Trust* dan *Promotional Benefits*. Sedangkan *Effort Expectancy* tidak mempunyai pengaruh terhadap niat penggunaan *e-wallet*.

Kata Kunci: *Mobile Payment, Fintech, E-wallet, Technology Acceptance*

Referensi : 41 (1988-2020)

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(xiii + 98 Pages; 21 Figures; 21 Tabels; 11 Appendices)

The increasing number of digital wallet services in Indonesia has become a technological phenomenon, especially in the financial sector. With the emergence of this phenomenon, the authors conducted a study that aims to determine is perceived trust, promotional benefits, effort expectancy, performance expectancy, social influence, facilitating condition, perceived risk, perceived regulatory support, and perceived value have influence to the intention to use of e-wallet in Indonesia, especially in DKI Jakarta. The constructs used in this research are Perceived Trust, Promotional Benefits, Effort Expectancy, Performance expectancy, and social influence. The sampling technique used is probabilistic sampling (random sampling) with a sample size of 100. Data were analyzed using the PLS method with the help of SmartPLS 3 tools. The results of this study indicate that Performance expectancy and social influence are the factors that have the strongest influence, followed by Perceived Trust. and Promotional Benefitss. Meanwhile, Effort Expectancy has no effect on the intention to use e-wallet.

Keywords: Mobile Payment, Fintech, E-wallet, Technology Acceptance.

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