

## ABSTRAK

*Penelitian ini bertujuan untuk meneliti: Pengaruh perceived ease of use terhadap intention to reuse pada e-wallet, pengaruh perceived usefulness terhadap intention to reuse pada e-wallet, pengaruh perceived security terhadap intention to reuse pada e-wallet, pengaruh trust terhadap intention to reuse, pengaruh trust memediasi perceived ease of use terhadap intention to reuse, pengaruh trust memediasi perceived usefulness terhadap intention to reuse, dan pengaruh trust memediasi perceived security terhadap intention to reuse.*

*Penelitian ini merupakan jenis penelitian kuantitatif pada pengguna e-wallet. penelitian ini menggunakan pendekatan survei dengan menggunakan kuisioner. Populasi dalam penelitian ini adalah pengguna e-wallet minimal berusia 18 tahun yang pernah melakukan transaksi minimal sekali. Pengukuran variabel dalam penelitian ini menggunakan skala Likert dan pengujian hipotesis menggunakan Structural Equation Model (SEM).*

*Hasil penelitian menunjukkan bahwa pengguna e-wallet lebih banyak pada usia 18 – 25 tahun, dan yang lebih banyak menggunakan adalah Wanita dibandingkan laki – laki dengan frekuensi menggunakan 3 – 6 kali dalam sebulan. Transaksi yang sering mereka gunakan yaitu untuk pembayaran belanja online. Hasil menunjukkan bahwa, pertama Perceived ease of use berpengaruh positif terhadap intention to reuse, kedua Perceived usefulness berpengaruh negatif terhadap intention to reuse, ketiga Perceived security berpengaruh positif terhadap intention to reuse, keempat Trust berpengaruh negatif terhadap intention to reuse, kelima Trust tidak memediasi hubungan perceived ease of use terhadap intention to reuse, keenam Trust tidak memediasi hubungan perceived usefulness terhadap intention to reuse, ketujuh Trust tidak memediasi hubungan perceived security terhadap intention to reuse.*

*Implikasi dari penelitian ini yaitu untuk meningkatkan intention to reuse pada pengguna e-wallet. Layanan e-wallet harus selalu ditingkatkan dalam segi manfaat, kemudahan untuk pengguna, keamanan, dan terutama pada pembuatan layanan yang dapat dipercaya oleh pengguna agar dapat meningkatkan intention to reuse. Perusahaan harus terus meningkatkan reputasi yang sudah baik, mendengarkan review pelanggan yang memiliki pengalaman buruk terhadap e-wallet agar perusahaan dapat mencapai hasil yang baik.*

**Kata Kunci : Perceived Ease of Use, Perceived Usefulness, Perceived Security, Trust, Intention to Reuse.**

## **ABSTRACT**

*This study aims to examine: The effect of perceived ease of use on the intention to reuse e-wallet, the effect of perceived usefulness on the intention to reuse the e-wallet, the effect of perceived security on the intention to reuse the e-wallet, the effect of trust on the intention to reuse , the influence of trust mediates perceived ease of use on the intention to reuse, the influence of trust mediates perceived usefulness on the intention to reuse, and the influence of trust mediates the perceived security on the intention to reuse.*

*This research is a type of quantitative research on e-wallet users. This study uses a survey approach using a questionnaire. The population in this study are e-wallet users at least 18 years old who have made a transaction at least once. Measurement of variables in this study using a Likert scale and hypothesis testing using the Structural Equation Model (SEM).*

*The results showed that there were more e-wallet users at the age of 18-25 years, and women who used it more than men with a frequency of using it 3-6 times a month. The transactions they often use are for online shopping payments. The results show that : first Perceived ease of use has a negative effect on the intention to reuse, second Perceived usefulness has a positive effect on the intention to reuse, third Perceived security has a positive effect on the intention to reuse, fourth Trust has a negative effect on the intention to reuse. reuse, fifth Trust does not mediate the relationship between perceived ease of use and intention to reuse, sixth Trust does not mediate the relationship between perceived usefulness and intention to reuse, seventh Trust does not mediate the relationship between perceived security and intention to reuse.*

*The implication of this research is to increase the intention to reuse e-wallet users. E-wallet services must always be improved in terms of benefits, convenience for users, security, and especially in creating services that can be trusted by users in order to increase the intention to reuse. Companies must continue to improve their already good reputation, listen to customer reviews who have had bad experiences with e-wallet so that the company can achieve good results.*

***Keyword : Perceived Ease of Use, Perceived Usefulness, Perceived Security, Trust, Intention to Reuse***