

**AKSEPTASI MAHASISWA DI SURABAYA TERHADAP PENGGUNAAN
APLIKASI E-WALLET DENGAN *UNIFIED THEORY OF ACCEPTANCE AND
USE OF TECHNOLOGY (UTAUT2)***

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis penggunaan *e-wallet* pada kalangan mahasiswa di Kota Surabaya dengan menggunakan model *Unified Theory of Acceptance and Use of Technology 2 (UTAUT2)* berdasarkan model Venkatesh dkk. (2012) tanpa konstruk moderator yang diolah dengan metode analisis *Structural Equation Model (SEM)*. Hasil penelitian menyimpulkan bahwa persepsi manfaat, persepsi kemudahan, lingkungan sekitar, kondisi fasilitas dan motivasi kesenangan tidak berpengaruh positif terhadap niat pengguna, sedangkan harga dan kebiasaan memiliki pengaruh positif yang signifikan terhadap niat pengguna. Pada sisi lain, faktor kondisi fasilitas, kebiasaan dan niat pengguna mempengaruhi perilaku pengguna.

Kata Kunci: *E-Wallet*, Model *UTAUT2*, *Structural Equation Model*, Mahasiswa di Surabaya

***COLLEGE STUDENT ACCEPTANCE IN SURABAYA ON THE USE OF THE E-
WALLET APPLICATION WITH UNIFIED THEORY OF ACCEPTANCE AND USE
OF TECHNOLOGY (UTAUT2)***

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ABSTRACT

This study aims to analyze the use of e-wallets among college students in the city of Surabaya using the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) model based on the model of Venkatesh et al. (2012) without the moderator construct processed by the Structural Equation Model analysis method. The results of the study concluded that performance expectancy, effort expectancy, social influence, facilitating condition and hedonic motivation did not have a positive effect on user intention, while price value and habits had a significant positive effect on user intention. On the other hand, the factors of facilitating conditions, habits and social influence user behavior.

Keywords: E-Wallet, Model UTAUT2, Structural Equation Model, College Students in Surabaya