

Pengaruh *Perceived Usefulness*, *Perceived Ease of Use*, *Perceived Security*, dan *Trust* terhadap *Intention to Use* Layanan *E-Wallet* di Indonesia

Johanna Jesslyn Chandra
Manajemen Jejaring Bisnis
Siti Rahayu
Fitri Novika Widjaja

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *perceived usefulness*, *perceived ease of use*, *perceived security*, dan *trust* terhadap *intention to use* layanan *e-wallet* di Indonesia. Metode penelitian yang digunakan adalah kuantitatif dengan teknik analisis *Partial Least Squares Structural Equation Modeling (PLS-SEM)*. Data dikumpulkan dari 200 responden pengguna aktif *e-wallet* minimal enam bulan terakhir dengan teknik *purposive sampling*. Hasil penelitian menunjukkan bahwa keempat variabel independen, yaitu *perceived usefulness*, *perceived ease of use*, *perceived security*, dan *trust*, berpengaruh positif dan signifikan terhadap *intention to use e-wallet*. Implikasi dari temuan ini adalah penyedia layanan *e-wallet* perlu meningkatkan fitur keamanan, kemudahan penggunaan, serta kepercayaan pengguna agar intensi penggunaan semakin meningkat.

Kata kunci: *Perceived Usefulness*, *Perceived Ease of Use*, *Perceived Security*, *Trust*, *Intention to Use*

***The Influence of Perceived Usefulness, Perceived Ease of Use,
Perceived Security, and Trust on Intention to Use E-Wallet Services
in Indonesia***

Johanna Jesslyn Chandra
Business Network Management
Siti Rahayu
Fitri Novika Widjaja

ABSTRACT

This study aims to analyze the influence of *perceived usefulness*, *perceived ease of use*, *perceived security*, and *trust* on the *intention to use e-wallet* services in Indonesia. The research method employed is quantitative, utilizing *Partial Least Squares Structural Equation Modeling (PLS-SEM)* for data analysis. Data were collected from 200 respondents who have actively used *e-wallets* for at least the past six months, using *purposive sampling* technique. The results indicate that all four independent variables—*perceived usefulness*, *perceived ease of use*, *perceived security*, and *trust*—have a positive and significant effect on the *intention to use e-wallets*. These findings imply that *e-wallet* providers should improve security features, ease of use, and build user trust to enhance users' *intention to use e-wallet* services.

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