

ABSTRACT

This study was conducted to determine the analysis of the application of the unified theory of acceptance and use of technology2 (utaut2) model on the adoption of the i.saku e-wallet. The background of this research is based on the development of non-cash payments that continues to increase, especially with the presence of various kinds of digital wallets which are now growing very rapidly in Indonesia.

This study uses quantitative methods with descriptive analysis. Non-probability sampling used in this study were 100 i.saku users who had made a transaction at least once in West Java. The data analysis technique used descriptive analysis and PLS-SEM analysis through SmartPLS 3.0 software.

Based on the results of descriptive analysis, several variables are categorized as good and quite good, but some are not good, such as social influence, hedonic motivation, behavioral intention and use behavior. The results of SEM-PLS show behavioral intention, social influence, hedonic motivation, price value, habit which means that it has a significant effect on behavioral intention and use behavior. While the other four variables have no significant effect on behavioral intention, namely performance expectancy, effort expectancy, facilitating conditions and hedonic motivation. The results of this study can be used as input for companies to increase the use of e-wallet using the UTAUT2 method by considering its suitability.

Keywords: UTAUT2, SEM, Behavior intention, Use Behavior