

ABSTRACT

The existence of technological and economic developments has led to a change in behavior patterns from consumers who originally made transactions using cash to non-cash. One that supports the change in behavior patterns of cash transactions to non-cash is the emergence of financial technology which is dominated by the use of e-wallet. The high use of non-cash transactions of the e-wallet type is caused by the number of service providers that have emerged, one of which is LinkAja. LinkAja is an e-wallet service provider in Indonesia which is a combination of several State-Owned Enterprises (BUMN). Even though it has been supported by SOEs, the use of LinkAja's e-wallet itself in Indonesia is still below those of other e-wallet service competitors.

This study aims to analyze use behavior through the behavioral intention of consumers of the LinkAja e-wallet service using the Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2) model. The analysis of this usage behavior pattern will be measured using six independent variables, namely performance expectation (PE), effort expectation (EE), social influence (SI), supporting conditions (SI), hedonic motivation (HM), and habit (H) on the dependent variable. use behavior (UB) by looking at the influence of the variable intervening behavioral intention (BI).

The type of research used in this study is a type of quantitative research using a causal approach. The sampling technique used is non-probability sampling with purposive sample selection. The number of samples used is 262 respondents where the respondent's data is obtained from questionnaires. The results of this questionnaire data will be processed using SmartPLS 3.2.9

The result of the research shows that PE, EE, SI, FC, HM, and H affect UB indirectly through BI. The variable that has the greatest influence on UB is FC. Meanwhile, the smallest variable that has a predictor value is EE.

Based on IPMA analysis, it shows that the PE, EE, SI, FC, HM, and H variables are in quadrant two, while for BI it is in quadrant one. This means that LinkAja needs to concentrate on improving the variables in the quadrant dau and maintaining the performance in quadrant one, namely BI.

Keywords : *E-Wallet*, LinkAja, SmartPLS 3.0, *Use behavior*, UTAUT 2