

ABSTRACT

DETERMINING FACTOR OF CONTINUANCE INTENTION TO USE ON E-WALLET ADOPTION WITH SATISFACTION AND TRUST AS AN INTERVENING VARIABLE

By
SALSABIL RACHMAWATI SYARIF
218334014

Advisor 1: H. Kartawan.
Advisor 2: H. Ade Komaludin.

This study aims to determine: (1) The effect of perceived usefulness, perceived ease of use, perceived security, on E-Wallet user satisfaction. (2) The effect of perceived usefulness, perceived ease of use, perceived security, on the trust of E-Wallet users. (3) The effect of perceived usefulness, perceived ease of use, perceived security, on the continuance intention to use E-Wallet users. (4) The effect of satisfaction and trust on the continuance intention to use E-Wallet users. (5) The effect of perceived usefulness, perceived ease of use, perceived security, through satisfaction and trust on the continuance intention to use E-Wallet users. The sample size in this study was 400 people. This research is of a quantitative type with a descriptive approach, using primary data and using the partial least square analysis technique – structural equation model (PLS-SEM). By using PLS-SEM this study concluded that: (1) there is a significant positive effect between perceived ease of use and perceived security on E-Wallet user satisfaction, but perceived usefulness has a positive and insignificant effect. (2) there is a significant positive effect between perceived ease of use and perceived security on the trust of E-Wallet users, but perceived usefulness has a positive and insignificant effect (3) there is a significant positive effect between perceived ease of use and perceived security on continuance intention to use E-Wallet users, but perceived usefulness has a positive and insignificant effect. (4) there is a significant positive effect between satisfaction and trust on the continuance intention to use E-Wallet users. (5) there is a significant positive effect between perceived ease of use and perceived security on continuance intention to use E-Wallet use users through satisfaction and trust as intervening variables, but perceived usefulness has a positive and insignificant effect.

Keywords: perceived usefulness, perceived ease of use, perceived security, satisfaction, trust and continuance intention to use