

ABSTRACT

The development of the digitalization era in Indonesia shows that there is increasingly rapid progress in the field of information technology, especially in digital payment systems. The emergence of various types of digital wallets or (e-wallets) has led to the increasing popularity of the use of fintech products by the public, precisely when the Covid-19 virus spread in Indonesia. This has led to a significant increase in the use of digital wallets (e-wallets) in Indonesia along with the spread of the Covid-19 outbreak. GoPay is a digital wallet service available on the Gojek application which can be used to make various kinds of digital payments. However, GoPay's existence began to shift with the emergence of various new digital wallets and the intense competition for digital wallets in Indonesia. This caused GoPay to experience a decrease in the number of users and total market share. Therefore, this study was conducted to examine the effect of perceived usefulness, perceived ease of use, and perceived risks on continuance intention mediated by trust. In addition, there is an inconsistencies in the results of previous research on the relationship between perceived ease of use and continuance intention. Thus, these phenomena and gaps form the basis of this research.

This study aims to test and prove that perceived ease of use affects user trust. Data collection in this study involved 125 respondents with the criteria of GoPay users who are currently or domiciled in Semarang with a minimum age of 17 years, and have made transactions 2 times in the last 1 month. The data analysis technique uses the Structural Equation Modeling (SEM) method through the AMOS program.

Based on the results of this study, it was found that perceived usefulness, perceived ease of use, and perceived risk has a positive and significant effect on trust. Furthermore, perceived usefulness and perceived risk have a positive influence but cannot influence to continuance intention. Meanwhile, perceived ease of use has a negative and not significant effect on continuance intention. Then finally, trust which acts as an intervening variable, has a positive and significant effect on continuance intention.

Keywords: *Perceived Usefulness, Perceived Ease of Use, Perceived Risk. Trust, Continuance Intention.*