

ABSTRACT

Changes in business practices in financial systems and technology have contributed to increasing people's behavior in using cashless payment services. The emergence of financial innovations in the form of application-based cashless payments is currently driving the use of e-wallets which continues to soar. Technology makes it easy for its users to carry out various activities very easily. However, this increase is not fully in line with public knowledge in utilizing e-wallet services effectively and efficiently. Preference in choosing the type of e-wallet that is useful, features/functions that are easy to operate and hassle-free, and lack of trust are considered as factors that hinder the intention to use e-wallets. This study aims to test and analyze the conceptual model regarding the acceptance of e-wallet use in Indonesia, especially the influence on perceived usefulness, perceived ease of use, and trust in intention to use through satisfaction.

The approach used is quantitative with numerical-based analysis methods. The number of samples used was 133 respondents using a purposive sampling method. The analytical method uses the SEM model through the AMOS 24 application.

The findings in this study indicate that perceived usefulness, perceived ease of use, and trust simultaneously have a positive and significant effect on satisfaction as an intervention variable. Furthermore, trust and satisfaction have a positive and significant effect on the intention to use. Meanwhile, perceived usefulness and perceived ease of use have a positive but not significant effect on the intention to use e-wallets.

Keywords: *Perceived usefulness, Perceived ease of use, Trust, Satisfaction, Intention to use.*