

ABSTRACT

The fast expansion of the internet has substantially altered the finance scene, with electronic wallets (e-wallets) developing as a popular method of transaction in the past couple of years. Understanding the variables affecting consumers' intentions to make use of digital payment systems is becoming increasingly important for businesses, legislators, and academics as the usage of e-wallets grows.

From these facts it has catch the academics and the researcher interest to explore more about e-wallet usage intention because these factors will determine whether business marketing plan will success or not that can be resulted in the growth of business itself. However, in Indonesia itself the researcher barely seen journals or articles that discuss about the influence of e-wallet usage intention in Indonesia.

The purpose of this research is to discuss the factors that influence the usage intention of e-wallet. The factors that will be discuss in this paper are performance expectancy, effort expectancy, social influence, facilitating condition, hedonic motivation, and perceived value. These factors might also be moderate by the brand image; therefore the brand image is chosen as the moderating variables for this paper.

The study empiric uses for e-wallet usage intention in this paper through the media of online questioner, then the data will be process using the application called Smart PLS.

The results of the research can be concluded that the variables performance expectancy, effort expectancy, facilitating conditions, perceived value and moderated paths are not significant and negative, for social influence and hedonic motivation they are positive and significant

Keywords: Mobile Payment, Intention Usage E-Wallet, Moderating Brand Image, Consumer Behavior, UTAUT Technology Adoption