

ABSTRACT

Before the pandemic occurred, the use of digital wallets for three to five years was only around 10%, but it increased to around 44% of new users in 2020, when the Covid-19 pandemic hit the whole world. This is because during the pandemic situation people's mobility is mostly at home to avoid the spread of the virus, so there is a tendency to shop online in e-commerce and rely on e-wallets as a means of payment, in fact the use of e-wallets is often chosen rather than transfers from bank accounts. The digital wallets that often appear in surveys are Gopay, OVO, Shopeepay, DANA, and LinkAja. This research aims to determine the factors that influence the Continuance Intention of e-wallet users after the Covid-19 pandemic. It is hoped that the results of this research can provide input for e-wallet providers in planning strategies and improving their services effectively to e-wallet users in Indonesia.

The theoretical approach used in this research is a modified Technology Continuance Theory (TCT) model with UTAUT2 theory. The variables used in this research are Confirmation, Perceived Usefulness, Perceived Ease of Use, Satisfaction, Attitude, Habit and Continuance Intention.

Data collection in this research was through distributing questionnaires online using Google Form. Respondents in this study totaled 275 respondents who were e-wallet users. The analysis technique used is the Structural Equation Model (SEM) using the SmartPLS application.

The results of data processing show that Attitude is the factor that most influences Continuance Intention, followed by the Habit factor. Meanwhile, the variables that influence Continuance Intention through Attitude mediation are Perceived Usefulness, Perceived Ease of Use and Satisfaction.

This research found that the most significant factor influencing e-wallet users' continued use interest is Attitude. E-wallet providers must provide benefits of use and ease of use so that satisfaction and attitudes continue to be positive towards the use of e-wallets in the future. For further research, it is recommended to conduct research on continued interest in using e-wallets using other factors besides Habit contained in UTAUT2, loyalty program and merchant factors.

Keywords: e-wallet, Continuance Intention, TCT Modification, post Covid-19