

ABSTRACT

The payment system is a system related to financial transactions, namely moving a certain amount of money from one party to another. The internet supports the development of payment systems including e-wallet. E-wallet is a solution to make transactions easier, more efficient, and secure. E-wallet is used via smartphones and internet networks. Operations management needs to focus on customer needs and ensure that customers get the best service value to anticipate operational failures. The Unified Theory of Acceptance and Use of Technology (UTAUT) technology acceptance model can be used to measure the adoption of e-wallet technology.

This research was carried out using quantitative methods with non-probability sampling techniques and a total sample of 262 respondents. Data collection was carried out by distributing questionnaires via google form and the data results were processed using Smart-PLS 3.2.9 and SPSS 25.0. This study aims to determine the level of adoption of e-wallet technology and the influencing factors in increasing interest in using e-wallet.

The results showed that social influence, facilitating conditions, and habit variables had a positive and significant influence on behavioral intention, behavioral intention variables had a positive and significant effect on use behavior and social influence and habit variables had a positive and significant influence on use behavior by using intervening variables. namely behavioral intention.

Suggestions for further research can use other supporting variables that are thought to be factors that influence the interest in using ShopeePay such as adding moderator variables of age, experience, and gender.

Keywords: *E-wallet, ShopeePay, SmartPLS, Use Behavior, UTAUT2*