ABSTRACT

The existence of technological and economic developments has led to a change in behavior patterns from consumers who originally made transactions using cash to non-cash. The high use of non-cash transactions of the e-wallet type is caused by the number of service providers that have emerged, one of which is Gopay. Gopay is an e-wallet service provider in Indonesia which is a combination of an online transportation company, Gojek. The pattern of consumer behavior in the use of a technology can be measured by several models. One of the models that can be used is the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2).

This study aims to analyze use behavior through the behavioral intention of consumers of Gopay e-wallet services using the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) model. The analysis of this usage behavior pattern will be measured using six independent variables, namely performance expectancy, effort expectancy, social influences, facilitating conditions, hedonic motivation, and habit on the dependent variable of use behavior by looking at the influence of the intervening behavioral intention variable. And using IPMA to determine the importance of each independent variable and its performance relative to the dependent variable.

The type of research used in this study is a type of quantitative research using a causal approach. The sampling technique used is non-probability sampling with purposive sample selection. The number of samples used is 250 respondents where the respondent's data is obtained from a questionnaire. The results of this questionnaire data will be processed using SmartPLS 3.0.

Keywords: E-Wallet, Gopay, SmartPLS 3.0, Use behavior, UTAUT2