

ABSTRACT

This research is based on the background of related problems. Technological advances as well as the development of Internet usage are most people felt. The positive influence given from Internet use makes Internet users continue to increase. Only capitalization of smartphones and Internet connection can make the user get what he wants his example of E-Wallet application. By using E-Wallet application or digital wallet as purchase transaction tool. And with E-Wallet consumers can transfer money to the desired bank account or to fellow E-wallets as needed. Consumers are also free to make payments for purchases made anytime and anywhere.

This research uses the TAM (Technology Acceptance Model) model to discuss a system or technology with an E-Wallet object. This research uses quantitative methods with descriptive analytical techniques. In this research there were two independent variables and one dependent variable therefore this type of research is multiple regression. Sampling is carried out by non-probability sampling with type purposive sampling methods.

Based on the results of the research on descriptive analysis, the entire variable occupies a very good category which means that all statements are very understandable and accepted by respondents. In the results of the T test and the F test variable perceived ease of use (X1) and the perceived usefulness (X2) on attitude toward using (Y) came to the conclusion that a variable X1 and X2 have positive and significant effect on both the partial and simultaneous against Y variables. And 45.2% of attitude toward using are affected by the perceived ease of use and perceived usefulness, 54.8% are influenced by other factors.

Keywords : *Perceived Ease of Use, Perceived Usefulness, Attitude Toward Using, TAM (Technology Acceptance Model), E-Wallet.*