

ABSTRACT

The era of digitalization allows us to easily access data on the internet. Innovation and intelligence also influence the finance and governance industries. Technological developments that occur have an impact on changes in lifestyle and consumption patterns. Increasingly advanced technology has helped many sectors, including the financial industry in Indonesia. This is evidenced by the birth of financial technology (fintech). The advent of fintech has tricked the banking industry into having an impact on reshaping of businesses, changing the way consumers manage and use money.

The purpose of this study is to examine the factors that influence the e – wallet adoption of the people of West Java. There are seven main variables that are factors of technology adoption to be studied, namely Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value, and Habits. In addition, there are three moderating variables, namely Age, Gender, and Experience.

This study used a data collection technique in the form of a survey by distributing questionnaires online and manually. Respondents of this study were 400 users from Gopay, OVO, or DANA, domiciled in West Java, and ranging in age from 18 – 40 years. Respondents will fill out questionnaires that are closed or closed-ended so that respondents do not need to reveal as much detail as possible their views.

The results of the study show that only the Habit that affect the Behavioral Intention in West Java, while the variable Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, and Price Value do not. Then, it was found that the Facilitating Conditions and Behavioral Intention influenced the Use Behavior, while the Habit variable did not. In addition, only Gender moderates the independent variable with the dependent variable. Meanwhile, Age and Experience variables were not. Gender moderates the Price Value and Habits towards the Behavioral Intention. It also moderates Habit on the Use Behavior.

The results of this study are expected to contribute knowledge and increase insight into the determinants of e – wallet adoption from the consumer's point of view. Then it can be used as a reference in developing further research. The results of this study are also expected to be used as evaluation material for e – wallet companies on the products and policies implemented and be an encouragement for the management of banks and non – bank companies to continue to innovate, improve services, and collaborate with e – wallet organizers.

Keywords : Fintech, UTAUT 2, E – Wallet