

## ABSTRACT

The rapid development of technology and the increasing number of smartphone and internet users in Indonesia have brought changes to people's lifestyles. Such as the rapid development of technology in the financial sector which provides opportunities for the public to explore digital financial services, one of which is a digital wallet. Coupled with the Covid-19 pandemic which makes people not allowed to make direct contact with other people and implement physical distancing in public area, people start to transform their transaction activities digitally in order to suppress the spread of the covid-19 virus, one of which the digital transaction activities is using a digital wallet. A digital wallet is a non-formal financial facility in the form of a payment system that transforms a physical wallet into a digital wallet. Digital wallet is one of the products and services in financial technology that is commonly used by the public as a financial facility that is believed to be able to simplify and shorten transaction times and is considered to provide extra security to its users from the coronavirus because users do not need to use physical cash as a tool to make transactions. An increase in the use of financial facilities in parallel will increase the inclusion of a country. This study examines the factors that influence people's intention to adopt and use financial technology products, one of which is a digital wallet. These factors include consumer's trust, perceived usefulness, and perceived risks. This study also explores the extent to which the adoption and use of digital wallets can accelerate financial inclusion in Indonesia. The main data sources of this research were collected from 100 respondents who have intention to use digital wallets and people who have used digital wallet products/services to transact in West Java, Indonesia. Data was collected through an online survey questionnaire, then the collected data was processed using SmartPLs software and Path analysis was used to analyze the research model. The results of this study indicate that perceived usefulness and consumer's trust in financial facilities can assist in increasing financial inclusion. However, this study also finds that the use of digital wallets has not sufficiently covered the scope of financial inclusion in Indonesia.

**Keywords:** Consumer's Trust, Perceived Usefulness, Perceived Risk, Financial Technology, Digital Wallet, Financial Inclusion