ABSTRAK

The presence of digitalization makes all activities carried out by individuals and companies easier because of the assistance of the latest technology. The whole word has been digitizing and Indonesia has become on of the countries that have participated in digitizing. This made the government take one concrete step by creating the program named 'Making Indonesia 4.0' by choosing five priority sectors, namely, the textile, automotive, electronic, chemical and food and beverage sectors.

The result of the Indonesia Industry 4.0 Readiness Index (INDX) survey show that the readiness of business principals to adopt technology refers to the INDX result at a value of 2.47, where the optimal value is at a value of 3.51 – 4.00. This is in contrast to data on E-wallet users in Indonesia, which tends to increase every year with a prediction that in 2025 there will be 202 million users. The types of food and beverage sector in Bandung City include catering services, restaurants/canteen/hawker food centers with a total of 3.283 business principals.

The purpose of this study is to find out about the factors that influence the adoption of the use of E-wallet for food and beverage sector to business principals in Bandung using yje UTAUT-2 model and the addition of the Trust Variable. This study uses quantitative methods with a population of business principals in the food and beverage sectors in Bandung City. The sampling method is simple random sampling and sampling using the Lemeshow technique obtained a total sample of 384. The data were analyzed using LISREL with Structural Equation Modelling (SEM) technique.

Keywords: Technology Adoption, E-Wallet, UTAUT-W, Trust.