

## **ABSTRACT**

*The rapid development of technology in the era of digitalization has initiated E-banking as a global payment system tool that successfully transforms the lifestyle and economic transaction payment system in society. As time goes on, the payment system will continue to evolve, and various forms of innovation will be discovered to make it easier, more effective, and efficient while still being secure in conducting payment transactions. Consequently, the continuous refinement of technology development has introduced an innovation regarding the payment system facility that shifts cash as a payment tool into non-cash or mobile payment (e-wallet). The research method used is a quantitative approach. This study aims to determine the influence of perceived ease of use on perceived usefulness, perceived usefulness on behavior intention to use, perceived ease of use on behavior intention to use, and behavior intention to use on actual system use of the LinkAja e-wallet, using the Technology Acceptance Model (TAM). The population in this study consists of users who utilize LinkAja among students at Telkom University Institute of Technology, Surabaya. The sample size was determined using the Lemeshow formula, totaling 121 respondents. The sampling technique used was purposive sampling, and the research model was analyzed using Structural Equation Model (SEM) with the assistance of SMART-PLS software. The results showed that perceived ease of use had a positive effect on perceived usefulness, perceived usefulness had a positive effect on behavior intention to use, perceived ease of use had a positive effect on behavior intention to use and behavior intention to use had a positive effect on actual system use.*

**Keywords:** *Technology Acceptance Model (TAM), Structural Equation Modelling (SEM), SMART-PLS.*