ABSTRACT

The digital revolution is marked by the growth of the internet which has changed and reshaped human habits in various aspects of social life, one of which is the preference of *e-wallets* as a payment method of choice. Although *e-wallets* have attracted a lot of attention, the continued use of *e-wallets* is still doubtful. The long-term success of *e-wallets* depends on continued use. This study aims to determine the factors that influence the continuous use of *e-wallets* using *Technology Continuous Theory* (TCT) by combining *perceived benefit* and *perceived risk* variables moderated by *gender* and *level of education* to investigate *continue to use* in the post-adoption behavior of *e-wallet* users. This study uses a quantitative approach to collect data with non-probability sampling using purposive sampling techniques and processed using SmartPLS version 3. There were 324 respondents used in this study. The results of this study show that *perceived benefit* and *perceived risk* affect *user satisfaction*. Then, *user satisfaction* affects continue *to use e-wallet*. While *gender* does not moderate *perceived benefits* and *perceived risks* to *user satisfaction,* and *level of education* does not moderate *perceived benefits* to *user satisfaction*. However, *the level of education* moderates *perceived risk* to *user satisfaction*. This study confirms that the TCT model has high exploratory power in explaining *perceived benefits*, *perceived risk*, and *user satisfaction* to *continue to use e-wallets*. The practical implications for service providers of these findings can be used to develop strategies to gain sustainable competitive advantage and drive *continued e-wallet* intent.

Keywords: *perceived benefit, perceived risk, user satisfaction, continue to use, e-wallet*