

ABSTRACT

The increasing growth of technology that is getting faster and more sophisticated, this makes consumer behaviour patterns change. With the advancement of digital technology that is increasingly advanced, payment methods using cash, ATM cards, and transfers through ATMs are starting to switch to digital payment systems. E-wallet is a type of financial storage in digital form that is now more popular and used by the public compared to mobile banking. E-wallet began to be used and popular since the Covid-19 pandemic which made this e-wallet increasingly recognised and developed.

The purpose of this study was to determine the effect of consumer behaviour and trust on student usage decisions using the e-wallet application as a digital payment. This type of research is quantitative using descriptive data analysis techniques that use multiple linear hypothesis models with a total research sample of 443 respondents. Data analysis was carried out with the help of the IBM SPSS ver 26 application.

The results of this study indicate that consumer behaviour and trust have a significant and positive effect on usage decisions partially. While for the results of simultaneous testing on consumer behaviour and trust in the decision to use students using the e-wallet application as a digital payment has a significant effect and the results are accepted.

Keywords: Consumer Behavior, Trust, Usage Decision