

ABSTRACT

This research was conducted with the aim of analyzing factors that influence the behavioral intentions of e-wallet users in Semarang City. This research uses the Unified Theory of Acceptance and Use of Technology (UTAUT) 3 framework introduced by Farooq et al. (2017). There are 8 constructs that form the UTAUT 3 framework, namely performance expectations, effort expectations, social influence, facilitating conditions, habits, price values, hedonic motivation, and personal innovativeness, along with 2 other factors, namely behavioral intentions and technology usage behavior, in this case, e-wallet.

This research population includes all active e-wallet users in Indonesia with a research sample of 302 people in Semarang City who are included in university students. Data collection was carried out through an online survey using social media. A total of 30 question items were analyzed using the PLS-SEM method with the help of SmartPLS 4 software.

The research results show that five hypotheses in this study are accepted. Effort expectations, habit, price value and personal innovativeness have a significant positive effect on the behavioral intentions of e-wallet users and behavioral intention was found have a significant positive effect on the use behaviour of e-wallet users. However, performance expectations, social influence, facilitating condition., and hedonic motivation have no effect on e-wallet users behavioral intentions. Furthermore, it is known that habits, personal innovation, and behavioral intention are the most significant determinants among other factors, with a p-value of 0.000.

Keywords : UTAUT, UTAUT 2, UTAUT 3, Behavioral Intention, Use Behaviour, e-wallet