

ABSTRACT

The number of Covid-19 spread is increasing in several countries, including Indonesia. This made World Health Organization (WHO) with local government authorities implement various policies, such as physical distancing and stay at home. One of the media for transmitting the virus that can be of concern to the public is the use of physical money in transactions. This makes people assume to switch to using digital payment methods in transactions. The purpose of this study is to analyze how much influence of Personal Innovativeness, Experience, Social Influence has on E-wallet adoption during the Covid-19 pandemic in Indonesia. The conceptual framework is based on the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use Technology (UTAUT). Data was collected in the form of an online questionnaire which was distributed to 150 respondents using purposive sampling technique and tested using the AMOS 21 Structural Equation Modeling (SEM) Approach. The results showed that Personal Innovativeness, Experience, Social Influence had a significant effect on Intention to Use E-wallet through Perceived Ease of Use and Perceived Usefulness.

Keyword : Physical distancing, Stay at home, Contactless, E-wallet, Technology Acceptance Model (TAM), Unified Theory of Acceptance and Use Technology (UTAUT).