

ABSTRAK

TUBAGUS YOGA PRATAMA. NIM 2018116157. Analisis Intensi Adopsi *E-wallet* Pada Masyarakat Kelas Menengah di Provinsi DKI Jakarta Pasca Pandemi COVID-19. Di bawah bimbingan Ibu Dr. Ekayana S Paranita SE, MM.

Pandemi COVID-19 telah mendorong perubahan pola hidup masyarakat Indonesia, termasuk dalam melakukan aktivitas keuangan. Oleh karenanya, kehadiran *e-wallet* menjadi suatu solusi praktis bagi masyarakat yang membutuhkan metode transaksi yang cepat, mudah, dan aman. Terutama bagi masyarakat yang tinggal di perkotaan seperti DKI Jakarta dengan intensitas transaksi keuangan yang cenderung tinggi. Namun, rendahnya literasi digital serta belum menyeluruhnya kepemilikan rekening perbankan membuat adopsi teknologi *e-wallet* belum merata di kalangan masyarakat. Terlebih lagi, gelombang COVID-19 belum bisa diprediksi hingga kapan akan berakhir, sehingga masyarakat perlu didorong untuk terus menggunakan metode pembayaran yang meminimalisir adanya kontak fisik. Oleh karena itu, penelitian ini bertujuan untuk menganalisa intensi adopsi *e-wallet* pada masyarakat kelas menengah di Provinsi DKI Jakarta di masa pasca pandemi melalui model TAM dengan mengusulkan empat faktor determinasi, yaitu *perceived usefulness*, *perceived ease of use*, *perceived COVID-19 risk* dan *perceived susceptibility*.

Penelitian ini menggunakan pendekatan kuantitatif dengan desain asosiatif. Data penelitian menggunakan data primer yang diperoleh melalui kuesioner yang disebar secara online dengan tehnik *purposive sampling*, sehingga memperoleh jumlah sampel sebanyak 308 responden dari kalangan masyarakat kelas menengah di Provinsi DKI Jakarta. Pengolahan data dan tehnik analisis dilakukan melalui uji deskriptif, uji validitas dan reliabilitas serta evaluasi *Structural Equation Modelling* dengan menggunakan aplikasi SPSS25 dan smartPLS 4.0.

Hasil penelitian menunjukkan bahwa *perceived usefulness*, *perceived ease of use*, *perceived COVID-19 risk* dan *perceived susceptibility* berpengaruh signifikan positif terhadap intensi adopsi *e-wallet* pada masyarakat kelas menengah di Provinsi DKI Jakarta di masa pasca pandemi. Hasil uji simultan juga menunjukkan bahwa *perceived usefulness*, *perceived ease of use*, *perceived COVID-19 risk* dan *perceived susceptibility* secara bersama-sama berpengaruh signifikan positif terhadap intensi adopsi *e-wallet* pada masyarakat kelas menengah di Provinsi DKI Jakarta di masa pasca pandemi. Dengan demikian penelitian ini menyimpulkan bahwa pengembangan model TAM melalui empat variabel; *perceived usefulness*, *perceived ease of use*, *perceived COVID-19 risk* dan *perceived susceptibility* dapat memprediksi secara akurat adanya intensi adopsi teknologi *e-wallet*.

Kata kunci: *e-wallet*, *perceived COVID-19 risk*, *perceived ease of use*, *perceived usefulness*, *perceived susceptibility*

ABSTRACT

TUBAGUS YOGA PRATAMA. NIM 2018116157. Analysis of *E-wallet* Adoption Intentions in Middle-Class Society in DKI Jakarta Province After the COVID-19 Pandemic. Under the guidance of Mrs. Dr. Ekayana S Paranita SE, MM.

The COVID-19 pandemic has shifted the behavior of Indonesian society, including their financial activities. Therefore, the presence of *e-wallets* become a practical solution for those who need a fast, easy, and secure transaction method. Especially for people who live in urban areas such as DKI Jakarta, which tend to have a high financial transaction intensity. However, low digital literacy and lack of banking account ownership resulted in an unequal distribution of *e-wallet* technology adoption in society. Even more, the end of the COVID-19 wave cannot be predicted, hence using payment methods that minimize physical contact must be encouraged. Therefore, this study aims to analyze the intention of adopting *e-wallets* among the middle-class society in DKI Jakarta Province in the post-pandemic period through the TAM model by proposing four determinant factors, namely perceived usefulness, perceived ease of use, perceived COVID-19 risk and perceived susceptibility. This study uses a quantitative approach with an associative design. The research data was obtained from primary data collected through online questionnaires using a purposive sampling technique, resulting in a total sample of 308 respondents from the middle-class society in DKI Jakarta Province. Data processing and analysis techniques were carried out through descriptive tests, validity and reliability tests, and evaluation of Structural Equation Modeling using the SPSS25 and smartPLS 4.0 applications. The results study showed that perceived usefulness, perceived ease of use, perceived COVID-19 risk and perceived susceptibility had a significant positive effect on *e-wallet* adoption intentions among middle-class society in DKI Jakarta Province in the post-pandemic period. Simultaneous test results also show that perceived usefulness, perceived ease of use, perceived COVID-19 risk and perceived susceptibility together have a significant positive effect on *e-wallet* adoption intentions among middle-class society in DKI Jakarta Province in the post-pandemic period. Thus, this study concluded that the TAM model development through four variables; perceived usefulness, perceived ease of use, perceived COVID-19 risk, and perceived susceptibility, can accurately predict the intention to adopt *e-wallet* technology.

Keywords: *e-wallet*, perceived COVID-19 risk, perceived ease of use, perceived usefulness, perceived susceptibility