

ABSTRACT

This study was conducted to see whether effort expectancy, social influence, habit, and price value have a significant influence in influencing behavioral intention to use digital wallets with gender moderation to compare sample characteristics. The number of respondents in this study was 211 and all the sample data were declared valid and reliable. PLS-SEM and PLS-MGA approaches will be used to analyze the research results. Based on the results of data analysis, it can be concluded that effort expectancy, habit, and price value have a significant influence in influencing the intention to use a digital wallet. The results of this study also show that habit is the strongest predictor among exogenous variables that affect endogenous variables. In addition, it was also found that there was no significant difference between women and men from the relationship of exogenous variables to endogenous variables.

Keywords: Effort Expectancy, Social Influence, Habit, Price Value, Behavioral Intention, Gender, Digital Wallet