ABSTRACT

This study was conducted to show whether effort expectancy, facilitating condition, and trust can predict behavior intention to use e-wallet. This descriptive study involves quantitative data using a cross-sectional questionnaire as a data collection method. Researchers took as many as 212 samples in data collection. The data analysis technique uses Partial Least Square – Structured Equation Modeling (PLS-SEM) with the help of SmartPLS 3.3.3 software. This study concludes that effort expectancy, facilitating condition, and trust have a significant positive effect on behavior intentions.

Keywords: Effort Expectancy, Facilitating Condition, Trust, Behavior Intention