

PENGARUH *PERCEIVED USEFULNESS* DAN *PERCEIVED EASE OF USE* TERHADAP *CONTINUANCE INTENTION* DENGAN *SATISFACTION* SEBAGAI VARIABEL INTERVENING PADA PENGGUNA *E-WALLET* DI YOGYAKARTA

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Abstrak

Teknologi semakin hari semakin sangat berkembang terutama pada sistem pembayaran seperti *e-wallet* dan pada saat ini Indonesia sedang mengubah cara bertransaksi dengan meningkatkan pentingnya *e-wallet*. Penelitian ini bertujuan untuk menganalisis pengaruh persepsi kegunaan, persepsi kemudahan penggunaan, dan kepuasan terhadap niat berkelanjutan *e-wallet*. Penelitian ini merupakan penelitian kuantitatif dengan menggunakan sampel pada pengguna *e-wallet* di Yogyakarta. Teknik yang digunakan dalam pengambilan sampel adalah metode *purposive sampling*, dengan cara menyebar kuesioner kepada 180 pengguna *e-wallet* di Yogyakarta dengan 13 kuesioner ditolak karena tidak memenuhi kriteria. Pengujian hipotesis dilakukan menggunakan *path analysis* dengan bantuan program IBM SPSS Statistic 26. Dari analisis jalur menunjukkan bahwa *satisfaction* secara parsial memediasi pengaruh *perceived usefulness* dengan nilai pengaruh langsung sebesar 0,187 dan pengaruh tidak langsung sebesar 0,081 dengan total pengaruh 0,268. Pada variabel *perceived ease of use*, variabel *satisfaction* juga berperan sebagai mediasi parsial dengan pengaruh langsung sebesar 0,214 dan pengaruh tidak langsung sebesar 0,132 dengan total pengaruh sebesar 0,346. Menunjukkan hasil penelitian ini bahwa secara bersama-sama *perceived usefulness*, *ease of use*, dan *satisfaction* berpengaruh signifikan dan positif terhadap *continuance intention*. Secara parsial *perceived usefulness*, *perceived ease of use*, dan *satisfaction* berpengaruh signifikan dan positif terhadap *continuance intention*.

Kata Kunci: *Continuance Intention*, *Perceived Usefulness*, *Perceived Ease of Use*, *Satisfaction*

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**THE INFLUENCE OF PERCEIVED USEFULNESS AND PERCEIVED
EASE OF USE ON CONTINUANCE INTENTION WITH SATISFACTION
AS AN INTERVENING VARIABLE ON E-WALLET USERS IN
YOGYAKARTA**

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Abstract

Technology is increasingly developing, especially in payment systems such as e-wallets and at this time Indonesia is changing the way of transactions by increasing the importance of e-wallets. This study aims to analyze the effect of perceived usefulness, perceived ease of use, and satisfaction on e-wallet sustainable intentions. This research is a quantitative study using a sample of e-wallet users in Yogyakarta. The technique used in sampling was purposive sampling method, by distributing questionnaires to 180 e-wallet users in Yogyakarta with 13 questionnaires being rejected because they did not meet the criteria. Hypothesis testing was carried out using path analysis with the help of the IBM SPSS Statistics 26 program. The path analysis shows that satisfaction partially mediates the effect of perceived usefulness with a direct effect value of 0.187 and an indirect effect of 0.081 with a total effect of 0.268. In the perceived ease of use variable, the satisfaction variable also acts as a partial mediation with a direct effect of 0.214 and an indirect effect of 0.132 with a total effect of 0.346. The results of this study show that perceived usefulness, ease of use, and satisfaction have a significant and positive effect on continuance intention. Partially perceived usefulness, perceived ease of use, and satisfaction have a significant and positive effect on continuance intention.

Keywords: Continuance Intention, Perceived Usefulness, Perceived Ease of Use, Satisfaction