

ABSTRAK

Penelitian ini bertujuan untuk menguji dan menganalisis Pengaruh Kemudahan Penggunaan, Risiko, Kepercayaan Dan Efisien Minat *E-Wallet* Saat Covid-19. Sumber data dalam penelitian ini adalah data primer dengan menggunakan *google form* yang dimana sebagai media kuesioner sehingga akan disebarluaskan melalui link *google form*.

Populasi penelitian adalah pelajar dan pekerja di kota Surabaya yang berusia antara 20 sampai 40 pada tahun 2021 dan yang menggunakan *e-wallet* sebagai metode pembayaran non tunai. Teknik pengambilan sampel menggunakan metode *Accidental Sampling* dan sampel yang memenuhi kriteria sebanyak 71 minat *e-wallet*. Teknik analisis data menggunakan analisis regresi linear berganda dengan bantuan program SPSS.

Hasil penelitian menunjukkan bahwa 1) Kemudahan penggunaan minat *e-wallet* saat covid-19 berpengaruh positif dan signifikan terhadap minat *e-wallet*, 2) Risiko minat *e-wallet* saat covid-19 berpengaruh positif dan tidak signifikan terhadap minat *e-wallet*, 3) Kepercayaan minat *e-wallet* saat covid-19 berpengaruh positif dan tidak signifikan terhadap minat *e-wallet*, 4) Efisien minat *e-wallet* saat covid-19 berpengaruh positif dan signifikan terhadap minat *e-wallet*.

Kata kunci: Kemudahan, Risiko, Kepercayaan, Efisien, *E-wallet*.

ABSTRACT

This research aimed to examine and analyze the effect of ease of use, risks, trust, and efficiency on E-wallet interest during the pandemic of Covid-19. Moreover, the data were primary using Google form, in which questionnaires as the instrument were distributed through the link of Google-form.

Furthermore, the population was students and employees in Surabaya with the average age of 20-40 in 2021 and who use E-wallet as a non-cashpaying method. Additionally, the data collection technique used accidental sampling. In line with that, there were 71 samples which fulfilled the criteria given. In addition, the data analysis technique used multiple linear regression with SPSS (Statistical Product and Service Solution).

The research result concluded that 1) Ease of use of E-wallet during Covid-19 had a positive and significant effect on E-wallet interest during the pandemic of Covid-19, 2) Risk had a positive and significant effect on E-wallet interest during the pandemic of Covid-19, 3) Trust had a positive but not significant effect on E-wallet interest during the pandemic of Covid-19, and 4) Efficiency had a positive and significant effect on E-wallet interest during the pandemic of Covid-19.

Keywords: Ease, Risks, Trust, Efficiency, E-Wallet



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and accurate. Prepared by a
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