

## ABSTRAK

**Muhammad Syahru Ramadhan Limbong, 71200313022, Judul : *E-WALLET DI GENERASI Z : PESPEKTIF UTAUT2 DAN PERAN LITERASI.* Dibimbing Oleh : Sri Elviani.,S.E., M.Si sebagai pembimbing I dan M. Joni Barus., S.E., M.Si sebagai pembimbing II. Skripsi 2024**

Penelitian ini bertujuan untuk mengetahui tingkat penerimaan pengguna menggunakan model UTAUT2 terhadap penggunaan *e-wallet* di generasi Z dengan penambahan variabel independen yakni *trust*, serta variabel moderasi yaitu literasi. Objek penelitian ini adalah generasi z yang menggunakan *e-wallet*. Sampel dipilih menggunakan metode *purposive sampling* dan *non probability sampling* dengan total 154 responden. Metode analisis dalam penelitian ini menggunakan metode analisis data *Partial Least Square* (PLS) dengan bantuan software SmartPLS 4.0. Hasil pengujian ini menunjukkan variabel *performance expectancy*, *social influence*, *habbit* memiliki pengaruh positif dan signifikan terhadap *behavioral intention*. Sedangkan variabel *effort expectancy*, *facilitating conditions*, *hedonic motivation*, *price value*, *trust* memiliki pengaruh negative terhadap *behavioral intention*. Hubungan antara *performance expectancy* terhadap *behavioral intention* dan *effort expectancy* terhadap *behavioral intention* yang masing-masing dimoderasi oleh variabel literasi, memiliki efek moderasi negative yang signifikan.

**Kata Kunci :** *Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value, Habbit, Trust, Literacy, Behavioral Intention, Use Behavior*

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**Muhammad Syahru Ramadhan Limbong, 71200313022, Title: E-WALLET IN GENERATION Z: UTAUT2 PERSPECTIVE AND THE ROLE OF LITERACY. Guided by: Sri Elviani., S.E., M.Si as supervisor I and M. Joni Barus., S.E., M.Si as supervisor II. Thesis 2024**

*This study aims to determine the level of user acceptance using the UTAUT2 model for the use of e-wallets in generation Z with the addition of independent variables, namely trust, and moderating variables, namely literacy. The object of this study is generation z who use e-wallets. The sample was selected using purposive sampling and non-probability sampling methods with a total of 154 respondents. The analysis method in this study uses the Partial Least Square (PLS) data analysis method with the help of SmartPLS 4.0 software. The results of this test indicate that the performance expectancy, social influence, and habit variables have a positive and significant influence on behavioral intention. While the variables effort expectancy, facilitating conditions, hedonic motivation, price value, trust have a negative influence on behavioral intention. The relationship between performance expectancy on behavioral intention and effort expectancy on behavioral intention, each moderated by the literacy variable, has a significant negative moderation effect.*

***Keywords: Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value, Habits, Trust, Literacy, Behavioral Intention, Use Behavior***