

## ABSTRAK

Skripsi dengan judul “ Pengaruh *Perceived Usefulness, Social Influence, dan Security Terhadap Intention To Use E-Wallet* di Kecamatan Besuki dengan Attitude Sebagai Variabel Intervening” iniditulis oleh Keke Ayunda Putri Karyanto, NIM 12640120207, Prodi Perbankan Syariah, Pembimbing Citra Mulya Sari, M.E.

Penelitian ini dilatarbelakangi oleh perkembangan teknologi finansial yang pesat, sehingga penggunaan *e-wallet* semakin luas di masyarakat terutama di wilayah Kecamatan Besuki. Tujuan penelitian ini untuk menganalisis pengaruh *Perceived usefulness, Social Influence, dan Security* terhadap *intention to use e-wallet* dengan *attitude* sebagai variabel *intervening*. Variabel *Perceived usefulness* mengacu pada sejauh mana seseorang percaya bahwa menggunakan *e-wallet* akan meningkatkan kinerja transaksi mereka. *Social influence* mencerminkan pengaruh orang lain dalam lingkungan sosial pengguna terhadap Keputusan untuk menggunakan *e-wallet*. *Security* merupakan faktor penting yang mempengaruhi kepercayaan pengguna dalam menggunakan *e-wallet*.

Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei dengan menyebarkan kuisioner kepada 400 pengguna *e-wallet* di Kecamatan Besuki. Variabel dependen dalam penelitian ini adalah *Intention to use e-wallet* dan variabel independen adalah *Perceived usefulness, Social influence, dan Security* dengan *Attitude* sebagai variabel mediasi. Teknik analisis data dengan menggunakan Teknik analisis *Part Least Square* (PLS). Data diolah menggunakan SmartPLS 4.

Hasil penelitian ini menunjukkan bahwa (1) *Perceived Usefulness* berpengaruh secara langsung terhadap *Intention to Use e-wallet* di Kecamatan Besuki (2) *Social Influence* tidak berpengaruh secara langsung terhadap *Intention to use e-wallet* di Kecamatan Besuki (3) *Security* berpengaruh secara langsung terhadap *intention to use e-wallet* di Kecamatan Besuki (4) *Attitude* berpengaruh secara langsung terhadap *intention to use e-wallet* di Kecamatan Besuki (5) *Perceived usefulness* berpengaruh langsung terhadap *attitude* di Kecamatan Besuki (6) *Social influence* berpengaruh secara langsung terhadap *attitude* di Kecamatan Besuki (7) *Security* berpengaruh langsung terhadap *attitude* di Kecamatan Besuki (8) *Attitude* dapat memediasi secara penuh *Perceived usefulness* terhadap *intention to use* di Kecamatan Besuki (9) *Attitude* dapat memediasi secara penuh *Social Influence* terhadap *intention to use* di Kecamatan Besuki (10) *Attitude* dapat memediasi secara penuh *Security* terhadap *intention to use* di Kecamatan Besuki. Penelitian ini menyarankan kepada provider *e-wallet* untuk tetap konsisten terhadap keamanan sistem dan membuat aplikasi lebih mudah sehingga pengguna merasa mendapatkan manfaat dari penggunaannya.

**Kata Kunci:** Persepsi Kemanfaatan, Pengaruh social, Keamanan, Niat Menggunakan Sistem Teknologi, Sikap

## ABSTRACT

*The thesis with the title "The Influence of Perceived Usefulness, Social Influence, and Security on Intention to Use E-Wallet in Besuki District with Attitude as an Intervening Variable" was written by Keke Ayunda Putri Karyanto, NIM 12640120207, Sharia Banking Study Program, Supervisor of Citra Mulya Sari, M.E.*

*This research is motivated by the rapid development of financial technology, so that the use of e-wallets is increasingly widespread in the community, especially in the Besuki District area. The purpose of this study is to analyze the influence of Perceived usefulness, Social Influence, and Security on the intention to use e-wallet with attitude as an intervening variable. The variable perceived usefulness refers to the extent to which a person believes that using an e-wallet will improve their transaction performance. Social influence reflects the influence of others in the user's social environment on the decision to use an e-wallet. Security is an important factor that affects user trust in using e-wallets.*

*This study uses a quantitative approach with a survey method by distributing questionnaires to 400 e-wallet users in Besuki District. The dependent variable in this study is Intention to use e-wallet and the independent variables are Perceived usefulness, Social influence, and Security with Attitude as the mediating variable. Data analysis techniques using Partial Least Square (PLS) analysis techniques. Data is processed using SmartPLS 4.*

*The results of this study show that (1) Perceived Usefulness has a direct effect on Intention to Use e-wallet in Besuki District, (2) Social Influence does not directly affect Intention to use e-wallet in Besuki District, (3) Security has a direct effect on intention to use e-wallet in Besuki District, (4) Attitude has a direct effect on intention to use e-wallet in Besuki District. (5) Perceived usefulness has a direct effect on attitude in Besuki District (6) Social influence has a direct effect on attitude in Besuki District (7) Security has a direct effect on attitude in Besuki District (8) Attitude can fully mediate perceived usefulness towards intention to use in Besuki District (9) Attitude can fully mediate Social Influence on intention to use in Besuki District (10) Attitude can fully mediate Security against intention to use in Besuki District. This study suggests that e-wallet providers should remain consistent with system security and make applications easier so that users feel that they are benefiting from their use.*

**Keyword:** *Perceived usefulness, Social influence, Security, Intention to use, Attitude.*