

ABSTRAK

Penelitian ini bertujuan untuk mengetahui bagaimana persepsi mahasiswa Akuntansi angkatan 2020 dan 2021 Universitas Trunojoyo Madura dalam penggunaan *e-wallet* sebagai alternatif sistem pembayaran non tunai dimasa pandemic *covid-19*. Metode statistik deskriptif digunakan untuk menguraikan fenomena tersebut. Teknik pengambilan sampel menggunakan *purposive sampling* sebanyak 101 responden yang disebar melalui kuesioner menggunakan *google form*. Indikator yang digunakan untuk menilai persepsi penggunaan *e-wallet* pada mahasiswa adalah *perceived usefulness*, *perceived ease of use*, privasi dan keamanan serta *perceived playfulness*. Data yang terkumpul kemudian diolah menggunakan *SEM PLS (Smart PLS versi 4)* kemudian diinterpretasikan lebih dalam sehingga dapat diambil kesimpulan. Hasil penelitian menunjukkan bahwa *perceived ease to use*, *privasi* dan *keamanan* serta *perceived playfulness* berpengaruh dan signifikan terhadap *behavioral intention to use e-wallet* sedangkan indikator *perceived usefulness* berpengaruh positif dan tidak signifikan terhadap *behavioral intention to use e-wallet*. Jadi dapat disimpulkan, penggunaan *e-wallet* selama pandemi *covid-19* pada mahasiswa Akuntansi angkatan 2020 dan 2021 Universitas Trunojoyo Madura dipengaruhi adanya *perceived usefulness*, *perceived ease of use*, *privasi* dan *keamanan* serta *perceived playfulness*.

Kata kunci: *perceived usefulness*; *perceived ease of use*; *privasi* dan *keamanan*; *perceived playfulness*; *behavioral intention to use*; *e-wallet*.

ABSTRACT

This study aims to determine how Accounting students' perceptions in batch 2020 and 2021 at Trunojoyo Madura University use e-wallets as an alternative to non-cash payment systems during the Covid-19 pandemic. Descriptive statistical methods are used to describe the phenomenon. The sampling technique used purposive sampling of 101 respondents distributed through a Google Forms questionnaire. The indicators used to assess perceptions of e-wallet use among students are perceived usefulness, perceived ease of use, privacy and security, and perceived playfulness. The collected data is then processed using SEM PLS (Smart PLS version 4) and then interpreted more deeply so that conclusions can be drawn. The study results show that perceived ease to use, privacy, security, and playfulness significantly affect behavioral intention to use e-wallets. In contrast, indicators of perceived usefulness have a positive and insignificant effect on behavioral intentions to use e-wallets. So the use of e-wallets during the Covid-19 pandemic among Accounting students class of 2020 and 2021 at Trunojoyo Madura University was influenced by perceived usefulness, perceived ease of use, privacy, security, and perceived playfulness.

Keyword: perceived usefulness; perceived ease of use; privacy and security; perceived playfulness; behavioral intention to use; e-wallet