ABSTRAK

Penelitian ini dilatar belakangi karena adanya kemajuan teknologi terkait *financial technology*. Kemajuan tersebut membuat masyarakat untuk lebih memilih menggunakan *e-wallet* untuk bertransaksi daripada menggunakan uang tunai. *E-Wallet* yang populer di kalangan masyarakat adalah *e-wallet* ShopeePay. Secara garis besar maksud dari penelitian ini yaitu untuk mengetahui bagaimana pengaruh kemudahan, keamanan, dan *word of mouth* terhadap keputusan penggunaan *e-wallet* ShopeePay mahasiswa FEBI UIN Raden Fatah Palembang.

Penelitian ini menggunakan metode kuantitatif menggunakan SEM-PLS dengan bantuan program Smart-PLS 3.0. Pengumpulan data dilakukan melalui metode kuesioner yang disebarkan kepada 97 responden. Teknik yang digunakan dalam pengampilan sampel yaitu *non probability sampling* dengan teknik *purposive sampling*. Kemudian dilakukan teknik analisis data yang ada menggunakan " Model Pengukuran *(Outer Model)* dengan *Convergen Validity, Discriminant Validity, Composite Validity,* Model Struktural *(Inner Model)* dengan *R-Square, Path Coeficient, F-Square, Q-Square* dan Pengujian Hipotesis.

Hasil persamaan yang diperoleh yaitu $Y= 0.260X_1 + 0.283X_2 + 0.443X_3$ dengan hasil uji hipotesis menunjukkan bahwa variabel kemudahan berpengaruh positif dan signifikan terhadap keputusan penggunaan *e-wallet* ShopeePay, variabel keamanan berpengaruh positif dan signifikan terhadap keputusan penggunaan *e-wallet* ShopeePay, variabel *word of mouth* berpengaruh positif dan signifikan terhadap keputusan penggunaan *e-wallet* ShopeePay. Hal ini berarti bahwa semakin tinggi kemudahan, keamanan, dan *word of mouth* maka semakin meningkat keputusan penggunaan *e-wallet* ShopeePay mahasiswa FEBI UIN Raden Fatah Palembang.

Kata Kunci : Kemudahan, Keamanan, *Word Of Mouth*, Keputusan Penggunaan

ABSTRACT

This research is motivated by technological advances related to financial technology. This progress has made people prefer to use e-wallets for transactions because they are more efficient than using cash. The most popular e-wallet among the public is the ShopeePay e-wallet. Broadly speaking, the purpose of this study is to find out how ease, security, and word of mouth on the decision to use the ShopeePay e-wallet for FEBI UIN Raden Fatah Palembang students.

The study uses a quantitative method using SEM-PLS with the help of the Smart-PLS 3.0 program. Data collection was carried out using a questionnaire method which was distributed to 97 respondents. The technique used in sampling is non-probability sampling with purposive sampling technique. Then performed the existing data analysis techniques using the "Measurement Model (Outer Model) with Convergent Validity, Discriminant Validity, Composite Validity, Structural Model (Inner Model) with R-Square, Path Coefficient, F-Square, Q-Square and Hypothesis Testing.

The results of the equation obtained are $Y = 0.260X_1 + 0.283X_2 + 0.443X_3$ with the results of testing the hypothesis showing that the convenience variable has a positive and significant effect on the decision to use the ShopeePay e-wallet, the security variable has a positive and significant effect on the decision to use the ShopeePay e-wallet, said the variable of mouth has a positive and significant effect on the decision to use the ShopeePay e-wallet. This means that the higher the convenience, security, and word of mouth, the higher the decision to use the ShopeePay e-wallet for FEBI students at UIN Raden Fatah Palembang.

Key Words: Ease, Security, Word Of Mouth, Usage Decision