

ABSTRACT

This study aims to analyze student perceptions of trust, security, hedonic motivation, intentions to use and the use of e-wallet itself. In addition, this study evaluates the effect of these variables on intentions to use and e-wallet usage, including the mediating role of intentions to use.

The research method used is quantitative with descriptive and verification approaches. Research data were obtained through questionnaires distributed to accounting students in the 2020/2021 batch at Pasundan University Bandung. The research sample amounted to 72 respondents selected using non-probability sampling, with the sample size determined using the hair formula. Data analysis was performed with a Structural Equation Model-Partial Least Square (SEM-PLS) using SmartPLS software version 3. Model testing is done using the Outer Model and Inner Model. Outer Model testing includes individual item reliability tests, internal consistency reliability tests, Average Variance Extracted (AVE) tests, and discriminant validity tests. Meanwhile, Inner Model testing includes Path Coefficient (β), R² (Coefficient of Determination), f² (Effect Size), and Q² (Predictive Relevance).

The results showed that the perception of user data security and hedonic motivation had a significant effect on intentions to use (e-wallet). However, the perception of hedonic motivation has a significant effect on e-wallet users among students, it's just that perceptions of trust have no significant effect on intentions to use and e-wallet usage and perceptions of user data security have no effect on intentions to use. In addition, user intentions act as a significant mediator between perceived data security and hedonic motivation on e-wallet usage. These findings confirm that the perception of hedonic motivation is the main factor that drives the intention and use of e-wallets by students

Keywords: *Perceived Hedonic Motivation, Perceived Trust, Perceived Security. Use Behavior E-Wallet, Intentions To Use.*