

ABSTRACT

This study aims to analyze the effect of Environmental Consciousness, Perceived Usefulness, and Perceived Ease of Use on the Decision to use E-Wallet on the Millennial Generation in Jakarta through Attitude Toward Green. It is hoped that through this research, it will be possible to see the extent to which the use of technology with the UTAUT Model and the Behavior of the Decision to Use E-Wallet in the Millennial Generation in Jakarta in the use of digital technology supporting Attitude Toward Green. The sampling method used was purposive sampling. This research was conducted using the questionnaire method, conducted on 170 respondents. Quantitative analysis includes validity and reliability tests, classical assumption tests, coefficient of determination R², F test, t-test, and multiple regression analysis. The R² value of 90% indicates that 0.908% of the achieved use decisions are indeed influenced by the independent variables used in this study. The researchers found that Environmental Consciousness, Perceived Usefulness, and Perceived Ease of Use impacted decision-making to use E-Wallet among millennials with a positive attitude towards Attitude Toward Green in Jakarta. In the future, this research is expected to support any research related to Attitude Toward Green or financial technology.

Keywords: Environmental Awareness, Perceived Usability, Perceived Ease of Use, E-Wallet Use Decision



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ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *Environmental Consciousness*, *Perceived Usefulness*, dan *Perceived Ease of Use* terhadap *Decision to use E-Wallet* pada Generasi Milenial di Jakarta melalui *Attitude Toward Green*. Diharapkan melalui penelitian ini dapat melihat sejauh mana pemanfaatan teknologi dengan Model UTAUT dan Perilaku *Decision to Use E-Wallet* pada Generasi Milenial di Jakarta dalam pemanfaatan teknologi digital dalam mendukung *Attitude Toward Green*. Metode pengambilan sampel yang digunakan adalah purposive sampling. Penelitian ini dilakukan dengan menggunakan metode kuesioner, dilakukan terhadap 170 responden. Analisis kuantitatif meliputi uji validitas dan reliabilitas, uji asumsi klasik, koefisien determinasi R², uji F, uji t, dan analisis regresi berganda. Nilai R² sebesar 90% menunjukkan bahwa 90% keputusan penggunaan yang dicapai memang dipengaruhi oleh variabel independen yang digunakan dalam penelitian ini. Dari temuan ini, peneliti menemukan bahwa *Environmental Consciousness*, *Perceived Usefulness*, dan *Perceived Ease of Use* berdampak pada pengambilan keputusan penggunaan *E-Wallet* di kalangan milenial yang memiliki sikap positif terhadap *Attitude Toward Green* di Jakarta. Kedepannya, penelitian ini diharapkan dapat digunakan untuk mendukung setiap penelitian yang berkaitan dengan *Attitude Toward Green* atau *financial technology*.

Kata Kunci: Kesadaran Lingkungan, Persepsi Kegunaan, Persepsi Kemudahan Penggunaan, Keputusan Penggunaan E-Wallet



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