

**THE EFFECT OF PERCEIVED BENEFIT, PERCEIVED EASE OF USE
AND PERCEIVED RISK ON THE INTENSITY OF USING E-WALLET
AS PAYMENT METHOD FOR ONLINE SHOPPING (CASE STUDY ON
STUDENT AT STATE POLYTECHNIC OF BENGKALIS)**

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ABSTRACT

This study aims to determine the effect of perceived benefit, perceived ease of use and perceived risk on the intensity of using e-wallet as payment method for online shopping. The independent variables are perceived benefit, perceived ease of use and perceived risk and the dependent variable is intensity. The research method used is a quantitative approach by collecting primary data through a survey method by distributing questionnaires to 100 users who using e-wallet as payment method for online shopping. Data processing using the SPSS application program version 25. Based on the tests carried out, the results of this study showed a T-value of 1.815 for perceived benefit, means that perceived benefit does not effect on intensity, perceived ease of use variable with a T-value of 4.122, for perceived risk variable with a T-value of 3.929 indicating that perceived ease of use and perceived risk effect on intensity and the F test with a value of 76.277 which shows simultaneously perceived benefit, perceived ease of use and perceived risk affect intensity, it can be seen from the R Square table of 70.4% which means variables of perceived benefit, perceived ease of use and perceived risk can affect the variable of intensity and 29.6% other variable that affect intensity outside of this study.

Keywords : Perceived Benefit, Perceived Ease of Use, Perceived Risk and Intensity