

ABSTRACT

In recent years, there is a noticeable increase of cashless transactions due to the development of financial technology. As a result of being expansion of fintech products such as e-wallet, consumers are shifting from cash-based to cashless. Generasi Z consumers are regarded as tech-savvy as they were born in the era of smartphone technology.

This study aims to examine the influencing factors for Jawa young adults to use e-wallet as a payment method by applying extended Technology Acceptance Model (TAM). Total of 152 data were collected from the users of e-wallet in the area Jawa and analyzed by deploying partial least squares structural equation modeling (PLS-SEM).

The results showed that the variables perceived usefulness, Perceived Ease Of Use and privacy and security have positive and significant relationship with behavioral intention to use e-wallet. This study helps the service providers of the digital marketplace further to have better understanding of the usefulness of using e-wallet for transaction purpose.

Keywords: behavioral intention, perceived usefulness, perceived ease of use, perceived security and actual use.