

ABSTRACT

This study aims to analyze the factors that influence the intention to use fintech innovation in the form of e-wallets among generation Z in Indonesia using the Unified Theory of Acceptance and Use of The Technology 2 (UTAUT 2) approach. This research was conducted on 189 respondents from generation Z who use e-wallets. The analysis in this research uses the Structural Equation Modeling - Partial Least Square (SEM-PLS) using the SmartPLS version 3.0 application.

The research results show that the variables performance expectation, facilitating conditions, hedonic motivation and habits have a positive and significant effect on behavior intention. And the variables effort expectation, social influence and price value do not have a significant effect on behavior intention. Meanwhile, the behavior intention variable has a positive and significant effect on usage behavior or e-wallet use in generation Z in Indonesia.

Keywords: UTAUT 2, E-Wallet, Generation Z, SEM-PLS