

ABSTRACK

This research aims to analyse the factors that influence the behavioural intention of e-wallet users in Generation Z in Medan City using the Unified Theory of Acceptance and Use of Technology (UTAUT) 3 framework introduced by Farooq et al. (2017). This framework consists of eight main variables, namely performance expectancy, effort expectancy, social influence, facilitating conditions, habit, price value, hedonic motivation, and personal innovativeness, as well as two additional factors, namely behavioural intention and technology usage behaviour, in the context of e-wallet.

This research involves a population of active e-wallet users in Indonesia with a sample of 355 Generation Z in Medan City. Data collection was carried out through an online survey distributed via social media. A total of 35 question items were analysed using the PLS-SEM method with the help of SmartPLS 4 software.

The results showed that six hypotheses were accepted, where facilitating conditions, social influence, price value, habits, and personal innovation had a significant positive effect on the behavioural intentions of e-wallet users. In addition, behavioural intentions are also proven to have a significant positive effect on e-wallet usage behaviour. In contrast, performance expectations, effort expectations, and hedonic motivation have no effect on behavioural intentions. Habit and behavioural intention are the most significant determinants with a p-value of 0.000.

Keywords: *UTAUT3, Behavioral Intention, Use Behaviour, Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Habit, Price Value, Hedonic Motivation, Personal Innovativeness, E-wallet*