

ABSTRACT

The Covid-19 pandemic has resulted in changes in payment method preferences from cash to cashless, especially using e-wallets. However, security and public trust in e-wallets are still very low. To increase people's intention to use e-wallets, trust and security are needed which ideally can protect users' personal data.

This research was conducted with the aim of finding out the influence of trust and perceived security on the intention to use e-wallets among Generation Z in the city of Bandung. The aspects studied relate to the trust and security felt by people when using e-wallets. The theory used in this research is the technological acceptance model (TAM) theory, which states that the reason a person uses or adopts a technology is influenced by trust and security variables.

The research method used is a quantitative method. Apart from that, the data sources used are primary data and secondary data. With primary data obtained from the results of questionnaires, while secondary data was obtained from literature studies in the form of books and related journals.

According to the results of this research, it can be seen that the trust variable has a significant effect on the intention to use digital wallets, which shows that the higher the trust, the higher the intention to use, conversely, if the trust is lower, the intention to use will also decrease. In addition, it is known that the security perception variable has a significant effect on the intention to use digital wallets, which shows that the higher the perception of security, the intention to use will increase, conversely, if the perception of security is lower, the intention to use will also decrease.

The results of this research show that the trust variable and security perception variable have a significant influence on the intention to use digital wallets among generation Z in Bandung City. Apart from that, according to the results of the descriptive analysis, it is known that Generation Z's trust in e-wallets is already in the good category and Generation Z's perception of security towards e-wallets is in the good category.

Keyword: e-wallet, trust, intention to use, perceived security