

ABSTRACT

The growth of the financial technology industry, especially in the digital wallet sector, has brought changes in payment methods, payment patterns that were previously cash began to become non-cash and digital. This was then driven by the Covid-19 pandemic which accelerated the adoption of digital wallets. However, the increasing adoption of e-wallets has not been accompanied by ideal technical and security protections.

This research aims to determine and assess the influence of technical protection, trust and perceived security on the decision to use e-wallet among Generation Z in Pekanbaru City. The aspects studied relate to technical protection, trust and perceived security when using digital wallets. The theory used in this research uses the technology acceptance model theory.

This study used a quantitative method. Primary and secondary sources were employed. Primary data was gathered via the responses of questionnaires, while secondary data was obtained from literature evaluations such as journals and books relevant to this research.

Based on the research results, it was found that technical protection has a positive and significant impact on the level of trust and perception of security. Apart from that, perceived security also has a positive influence on the level of trust. Furthermore, there are findings that the level of trust and perceived security positively and significantly influence the decision to use e-wallet. Thus, overall, variables such as technical protection, trust, and perceived security are interrelated and have an important impact on improving e-wallet usage decisions.

Keywords: *technical protection, trust, perceived security, decision to use, digital wallet*