

## **ABSTRACT**

*The rapid evolution of technology has affected the financial sector with the emergence of Financial Technology (Fintech), especially among Generation Z who tend to use e-wallets for transactions. In Indonesia, the GoPay e-wallet has become very prominent, with a significant number of active users. This study aims to analyze the effect of security and customer support on Fintech adoption, especially on the GoPay e-wallet. This quantitative research is based on the Technology Acceptance Model (TAM) by considering perceived usefulness, perceived ease of use, attitude, and behavioral intentions to use. The external variables studied are security and customer support. Given the lack of research that discusses customer support as a factor in the acceptance of Fintech, especially e-wallets, the authors want to explore the influence of these variables. This research uses simple random sampling technique and Lemeshow's formula in determining the sample. The absence of specific data on the Generation Z population who are active students and use GoPay is the reason for using this formula. The number of samples to be studied is 384 respondents who are Generation Z active students at universities in Java and use the GoPay e-wallet. The data collected will be processed with the R programming language with the PLS-SEM method and the SEMinR package. The results showed that of the nine hypotheses proposed, two of them were rejected, which means that 77.78% of the tested hypotheses were accepted. This study reveals that security and customer support have a positive impact on perceived usefulness and perceived ease of use. Security and customer support only showed a significant effect on perceived ease of use but not on perceived usefulness. On the other hand, the TAM factors show a positive and significant influence on the adoption of Fintech, especially the GoPay e-wallet in Generation Z*

**Keywords— Fintech, E-wallet, Generation Z, Security, Customer Support, R Programming**