# ABSTRACT

*Technological advancements in information technology have brought significant changes in the financial sector, particularly through digital financial services that enhance access and transaction efficiency. One innovation in this field is financial technology (fintech), which integrates modern technology with financial services to improve efficiency in payments, fund transfers, lending, asset management, and financial management. The adoption of fintech, especially e-wallets, is increasingly rising in Indonesia, influenced by various factors such as perceived usefulness, ease of use, user attitudes, and behavioral intentions. Using the Technology Acceptance Model (TAM) approach, this study analyzes the factors influencing the adoption of the GoPay e-wallet by Generation Z in Java. External variables such as feature usability and accessibility are added to analyze their impact on the main variables of TAM. This study uses a quantitative method, with data collected and processed using the R programming package PLSPM and the SEM-PLS method. Data were obtained from a survey of 384 active students currently studying in Java, according to Lemeshow's formula. Based on the TAM model and existing variables, this study tests 9 hypotheses. Of these 9 hypotheses, 1 hypothesis was rejected and 8 hypotheses were accepted, meaning that 88.89% of the tested hypotheses were accepted. The results show that feature usability does not have a significant impact on perceived usefulness but does significantly impact perceived ease of use. Meanwhile, accessibility has a significant effect on both perceived usefulness and perceived ease of use. Additionally, perceived usefulness and ease of use significantly influence attitudes and behavioral intentions towards using the GoPay e-wallet. These findings provide valuable insights for fintech application developers to enhance e-wallet adoption among active Generation Z students.*

***Keywords—Accessibility, E-Wallet, Feature Usability, Fintech, R Programming***