

ABSTRACT

In the era of industrial digitalization, information technology is a part of everyday life. The development of this technology is felt significantly in various sectors, such as the economic sector in digital financial services. This development provides convenience and new opportunities for people to adopt financial technology (fintech). E-wallet is a fintech product in a digital wallet that makes it easy for users to make transactions via mobile phones. Various e-wallet products compete intensely in the market. One of the most popular e-wallet products in Indonesia is GoPay. Its advantages, which integrate to meet customer needs, make it one of the applications with the most users. This quantitative research combines the Theory of Planned Behavior (TPB) model variables, namely Attitude toward the Behavior, Subjective Norms, and Behavioral Intention to Use, with external variables, namely Feature Usability and Accessibility. This study aims to analyze the influence of the TPB model, feature usability, and accessibility factors on behavioral intention to use to adopt fintech service technology, especially the GoPay e-wallet. This study utilizes a simple random sampling technique with the Lemeshow approach to determine the research sample from the Generation Z population on Java Island. The number of samples studied was 384 university students who used the GoPay application. The data collected will be processed utilizing the R programming language and the PLS-SEM algorithm using the SEMinR package. The results of this research analysis show that 6 of the 9 research hypotheses or about 66,67% proposed are significant. This study states that attitude toward the behavior and subjective norms can influence the behavioral intention to use of adopting GoPay application services, while perceived behavioral control is insignificant. Feature usability also shows significance to attitude toward the behavior, subjective norms, and perceived behavioral control, while accessibility only shows significance to attitude toward the behavior in adopting GoPay services.

Keywords— **accessibility, e-wallet, feature usability, fintech, TPB.**