

ABSTRACT

The rapid development of information and communication technology has driven significant transformation in the financial sector, including the emergence of digital wallet (e-wallet) services. Generation Z, as digital natives, represents a potential segment for adopting this technology, particularly in Bandung, which has a high level of digital penetration. Although e-wallet ownership is relatively high, routine usage levels vary, influenced by factors such as perceived usefulness, perceived ease of use, behavioral intention to use, and actual usage. This study aims to analyze the relationships among these variables within the framework of the Technology Acceptance Model (TAM).

This research employs a quantitative approach with a purposive sampling technique, involving 188 Generation Z respondents in Bandung who have used e-wallets. Data were collected through a Likert scale-based questionnaire and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0. The results reveal that perceived usefulness and perceived ease of use have significant effects on behavioral intention to use, which in turn significantly influences actual usage. Furthermore, behavioral intention to use was found to mediate the effects of perceived usefulness and perceived ease of use on actual usage.

These findings reinforce the applicability of the TAM model in the context of digital financial services and provide practical implications for both e-wallet service providers and regulators. To enhance adoption among Generation Z, providers should focus on delivering relevant benefits, ensuring user-friendly interface designs, and implementing digital literacy programs. Regulators such as Bank Indonesia can promote standardized ease of use and robust security systems to build public trust. Consequently, strategies emphasizing both benefits and ease of use are expected to increase the intention and sustained usage of e-wallets.

Keywords: *E-wallet, Generation Z, Perceived Usefulness, Perceived Ease of Use, Behavioral Intention, Actual Usage, Technology Acceptance Model (TAM), Bandung.*