

ABSTRACT

With the rapid advancement of technology, the use of e-wallets is becoming increasingly popular among the public, especially in big cities such as Jakarta. This aligns with the statement made by Bank Indonesia in 2023, which noted that “The acceleration of digitalization in payment systems continues to be promoted to enhance financial inclusion and economic efficiency.” Additionally, a survey conducted by KIC and Zigi in 2021 revealed that “68% of Generation Z in Jakarta use e-wallets as their primary payment method.”

This study aims to identify the factors that play a significant role in Generation Z's decision to use e-wallets in Jakarta, such as ease of use, perceived benefits, and behavioral intentions in utilizing this service.

This study employs a quantitative method in its implementation. Data collection was conducted through a questionnaire survey that included demographic information and assessment of research variables using a Likert scale to measure respondents' experiences with digital payment systems. The population in this study was Generation Z in DKI Jakarta who have used e-wallets. Sample selection was conducted using non-probability sampling and purposive sampling techniques, resulting in a total of 180 respondents.

As a theoretical basis, this study adopts the Technology Acceptance Model (TAM). Meanwhile, data analysis was conducted using Partial Least Square – Structural Equation Modelling (PLS-SEM) to test the relationship between variables in accordance with the research objectives.

The research findings reveal that both Perceived Usefulness (PU) and Perceived Ease of Use (PEU) individually have a positive and significant impact on Behavioral Intention to Use (BIU) of e-wallets. Furthermore, the BIU variable as a mediator plays a crucial role in mediating the relationship between user perception and actual usage, where user intention is proven to be a direct driver of actual e-wallet usage while also functioning as an indirect factor influencing usage behavior through the formation of intention first. However, BIU is unable to mediate the influence of PEU on Actual Usage (AU) of e-wallets among Generation Z. Based on these findings, it can be concluded that PU is the most influential key factor in shaping both the intention and actual behavior of e-wallet usage among Generation Z in Jakarta. The results of this study not only strengthen the validity of the Technology Acceptance Model (TAM) but also make a significant contribution to the empirical understanding of digital technology adoption among digitally literate urban populations. .

Kata Kunci: *Perceived Usefulness (PU), Perceived Ease of Use (PEU), Behavioral Intention to Use (BIU), Actual Usage (AU), Technology Acceptance Model (TAM)*