

ABSTRACT

As a result of digital transformation FinTech has been introduced to the public to increase the financial assets available to make digital payments. One form of digital payment that is commonly used today is the e-wallet. The COVID-19 pandemic has had a direct impact on the lifestyle of people, including Generation X. As Gen Xers are vulnerable to COVID-19 many of them have started using e-wallets as a payment tool to minimize contact with others. The purpose of this study is to analyse the factors affecting behavioural intentions to use e-wallet services during COVID-19 in Indonesia using the TAM model. This study conducted an online questionnaire survey among 241 Gen Xers in Indonesia and analysed the data using SEM-PLS and descriptive methods. The results of this study confirm that Perceived COVID-19 Risk, Subjective Norm, Perceived Usefulness, and Perceived Ease of Use have a positive impact on the behavioural intentions of Indonesian Gen Xers to use e-wallet services.

Keywords: FinTech, Digital Payment, E-wallet, Technology Adoption, TAM, COVID-19, Generation X.