

ABSTRACT

In the era of globalization, people's lives are increasingly connected to technology and the internet. Financial Technology (fintech) is emerging as an important innovation that facilitates access to financial products, transactions, and financial literacy. Fintech is growing rapidly in Indonesia, with a significant increase in the use of e-wallets, especially the use of GoPay e-wallet in Indonesia. However, this development also presents various risks, especially related to security and customer support. This research aims to analyze the adoption of digital financial services by Generation Z in Indonesia, focusing on security and customer support factors. Using the Theory of Planned Behavior (TPB), this study examines the influence of attitude, subjective norms, and perceived behavioral control on behavioral intention and fintech adoption. Simple random sampling technique and Lemeshow's formula were used to determine the sample. The absence of specific data regarding the generation Z population who are active students who are not on leave and use GoPay is the reason for using this formula. The collected data were analyzed using PLS-SEM with the R Programming application and the SEMinR package. The results of the study showed that 3 hypotheses were rejected from a total of 9 hypotheses proposed or 66.67% which showed that the intention to use the GoPay e-wallet was influenced by attitudes towards behavior (attitude towards behavior), subjective norms (subjective norm), and perceived behavioral control perceptions. Customer support also has a significant effect on subjective norms, while perceived security is not strong enough to influence it. Subjective norms were shown to have a significant influence on behavioral intention, while attitudes and perceived behavioral control were not significant. In conclusion, the acceptance of GoPay by Gen Z is more influenced by subjective norm or social influence.

Keywords— Fintech, Gen Z, e-wallet, security, customer support