

ABSTRACT

The growth of financial technology (fintech) services has brought significant changes to the transaction patterns of society, particularly through the use of digital wallets (e-wallets). One prominent platform in Indonesia is DANA, which has attracted the attention of Generation Z as digital natives. This study aims to analyze the factors influencing the intention to adopt the DANA e-wallet by Gen Z by integrating two main approaches: the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB), while also considering the technostress dimensions of accessibility, security, and customer support. This quantitative research involved 419 Gen Z respondents across Makassar City. A simple random sampling technique was used, calculated with the Lemeshow formula, and data processing was conducted using R Programming with the Partial Least Squares – Structural Equation Modeling (PLS-SEM) algorithm via the SEMinR package. A total of 15 hypotheses were tested, most of which showed significant effects. The results indicate that perceived ease of use, perceived usefulness, subjective norms, and perceived behavioral control strongly influence user attitudes and behavioral intentions. Meanwhile, customer support and security were found to affect social perception and user control, but not all had a direct impact on attitude. Another interesting finding is the low direct influence of attitude on intention, indicating that in the context of Gen Z, social factors and perceived ability play a more dominant role than affective attitude. This study highlights that technostress is not only caused by limited access but also by expectations for efficiency, clarity of technical assistance, and trust in security systems. Thus, the successful adoption of e-wallets among Gen Z is determined by a combination of internal and external factors that interact to shape their digital perceptions.

Keywords: Fintech, E-Wallet, Gen Z, Technostress, DANA, Integration TAM and TPB, PLS-SEM ,R Programming.