ABSTRACT

Advancements in information technology have significantly contributed to the transformation of the financial sector through the emergence of digital financial services, or financial technology (fintech). This innovation encourages transaction efficiency and facilitates online financial management. One of the most widely adopted implementations of fintech, particularly among Generation Z, is the use of digital wallets (e-wallets). In Indonesia, Flip.id is one of the platforms that offers interbank transfer services without administrative fees. This quantitative study adopts an integrated model combining the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB), involving variables such as behavioral intention, attitude towards fintech, perceived ease to use, perceived usefulness, subjective norm, and perceived behavior control. The study also includes technostress as a variable, represented by accessibility, security, and customer support. It aims to analyze the effect of the integration of TAM and TPB, along with the impact of accessibility, security, and customer support on technostress related to the adoption of Flip.id by Generation Z. The research employed a simple random sampling technique and used the Lemeshow formula to determine the sample size of Generation Z respondents located in East Java. A total of 405 respondents who actively use the Flip.id application were surveyed. The collected data were analyzed using R Programming with the PLS-SEM algorithm via the SEMinR package. A total of 15 hypotheses were tested in this study, with the results indicating that 14 hypotheses were significant, while 1 hypothesis did not show a significant effect on the adoption of the Flip.id e-wallet. Internal factors, including perceived ease to use, perceived usefulness, attitude towards fintech, behavioral intention, subjective norm, and perceived behavioral control, as well as external factors such as accessibility, security, and customer support, collectively contribute to shaping and strengthening the intention to use Flip.id among Generation Z.

Keywords—Fintech, E-Wallet, Gen Z, Technostress, Integration TAM and TPB, R Programming