

## ABSTRACT

*The pandemic has caused a shift in consumer preferences towards increasingly growing digital payment methods such as E-Wallets. Along with the development of E-Wallets, E-Wallet developers and providers need to consider consumer security and risk factors that can influence the decision to use E-Wallets, especially Generation Z who are actively looking for the latest technological innovations and exploring them. This can influence the decision to use an E-Wallet. This research uses the Technology Acceptance Model (TAM) framework to test perceived benefits, perceived ease of use and perceived risks*

*This research aims to identify the decision to use E-Wallets among Generation Z in Semarang City. A purposive sampling technique was used to obtain 100 Generation Z respondents who live in Semarang City. This research uses the Structural Equation Modeling - Partial Least Square (SEM-PLS) approach.*

*The results of this research show that the variables Perceived Benefits and Perceived Ease of Use have a significant positive effect, and Perceived Risk does not have a significant effect on the Decision to Use E-Wallet. This study can contribute to E-Wallet platform providers in designing effective strategies to increase the frequency of E-Wallet use in Generation Z.*

*Keywords: perceived benefits, perceived ease of use, perceived risk, decision to use E-Wallet*

