

ABSTRACT

There are five instruments in non-cash payments, one of which *e-money*. Tcash, wallet, and XL Cash is an e-money issued by the telecommunications industry in Indonesia. Bank Indonesia as the authority has launched a payment system of the National Movement of Non-Cash (GNNT) by cooperating with the government, banking, and telecommunications industries. However, the level of awareness in Indonesia of the non-cash transactions are still low.

This study aims to determine the factors - factors of UTAUT 2 which may affect the interest and use of e-money issued by the telecommunications operators in Indonesia by using SEM analysis methods (Structural Equation Modeling) with SmartPLS 2.0 as statistical software. This study used a sample of 385 users of e-money is distributed using GoogleDocs into seven major cities in Indonesia, namely Jakarta, Bandung, Yogyakarta, Surabaya, Lampung, Makassar and Balikpapan.

The results of this study indicate that the *Performance Expectancy*, *Effort Expectancy*, *Facilitating Conditions*, *Hedonic Motivation*, *Price Value*, and *Habit* has a significant influence on *Behavioral Intention* with R^2 of 0.62 or 62%. While *Facilitating Conditions*, *Habit*, and *Behavioral Intention* to have a significant effect on *the Use Behavior* with R^2 of 0.52 or 52%. In addition, this study also states that *Age* proved to moderate the relationship between variables $EE \rightarrow BI$, $BI \rightarrow FC$ and $H \rightarrow BI$. While *gender* proved to moderate the relationship between variables $FC \rightarrow H \rightarrow BI$ and BI . Factors that have the most impact on interest in using *e-money* issued by the telecommunications operators in Indonesia are the conditions that facilitate the use of *e-money* and the factors of pleasure and comfort in using *e-money*.

Keywords: Interest Usage, Usage Behavior, E-money, UTAUT 2