

## **ABSTRACT**

National Movement of Non-Cash (GNNT) is a program to educate and socialization for the public through the practice of using non-cash directly so that users become accustomed and start to feel comfortable to use non-cash payment instruments. Telkomsel has a service product is TCash, TCash is an electronic money service in which electronic money can be used as a means of payment. This study aims to determine the effect of using TCash by Telkom University student users TCash. The theory used in this study is a model UTAUT2, the independent variables in UTAUT2 that performance expectancy, effort expectancy, social influence, facilitating conditions, hedovonic motivation, price value, and habit. Namely behavioral intention intervening variable, dependent variable is the use behavior as well as a moderating variable is age, gender and experience.

This study population is students of Telkom University TCash users while samples in this study were mostly students of Telkom University TCash users. The data collection is done by distributing through online questionnaires or meet in person. The samples used as many as 385 people. Sampling technique used is purposive sampling. Data analysis technique used is the technique Partial Least Square (PLS) with the help of application SmartPLS 2.0.

From processing and data analysis research showed that the influence of independent variables on the dependent variable through the intervening variables influence significant influence unless the variable effort expectancy and habit. Independent and intervening variables influence the dependent variable has a significant effect. The influence of moderating variables age, gender and experience have different results depending on the age range, gender and experience TCash use by students at the University Telkom TCash users.

**Keywords:** UTAUT 2; TCash; Consumer Behavior