

ABSTRACT

Nowadays in some countries have begun to develop electronic payment system known as Electronic Money (e-money) and also Indonesian State. However, Indonesian peoples are still many who choose to pay in cash or transfer through ATM so that the use of e-money is still low and not optimal.

This research purpose to determine what factors are affecting the behavioral intention of peoples to use e-money services in Indonesia. The research model used is the modified model Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2) consisting of several variables measuring Behavioral Intention including Performance Expectancy, Effort expectancy, Social Influence, Perceived Risk, Perceived Trust and three moderator variables are Age, Gender and Educational Level.

The process of data collection used purposive sampling method with minimum sample are 110 respondents. Respondents in this research as many as 277 respondents spread across five cities in Indonesia, Bandung, Jakarta, Surabaya, Medan and Makassar. Where respondents are not a user yet know about the e-money services in Indonesia. Data analysis techniques in this research used Structural Equation Modeling (SEM) with WarpPLS software version 4.0.

The results showed that Performance Expectancy, Effort expectancy, Social Influence, Trust Perceived have a significant relationship with Behavioral Intention, except Perceived Risk. Moderator who have a significant effect only educational level.

Practical implication from this research is the company who provide e-money services could have better understanding about the factors that affect the behavioral intention of peoples to use e-money services are Perceived Trust, Effort Expectancy, Social Influence and Performance Expectancy.

Keywords: E-Money, Modification UTAUT 2, Public Interest, WarpPLS