

ABSTRACT

E-Toll is an e-money issued by Bank Mandiri, which has cooperated with PT Jasa Marga in 2009. 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-Toll especially for Jabodetabek and Bandung 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 Jabodetabek and Bandung

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 of 0.29 or 29%. While Facilitating Conditions, Habit, and Behavioral Intention to have a significant effect on the Use Behavior with R of 0.19 or 19%. In addition, this study also states that Age proved to moderate the relationship between variables PE → BI, FC → BI and H → BI. While gender proved to moderate the relationship between variables FC → BI and H → BI. Factors that have the most influence on the interest to use the e-Toll is a sense of fun and convenient for users transact using e-Toll card.

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