

## ABSTRACT

*Technological advances have made changes in all aspects of human life, for the example, we can see in the change of payment system. The appearance of e-money (electronic money) provides changes and individual impacts for individual habits in conducting transactions. E-money itself is a non-cash payment instrument in addition to credit cards and debit cards. In the program of the Non-Cash National Movement that proclaimed by the government, several agencies and institutions participated in supporting the program. Telkom University Bandung is one of the educational institutions that support the movement. In cooperation with Bank Mandiri, making the Student Identity Card of Telkom University Bandung as well as e-money that can be used in general, that is doing transactions anywhere and anytime. Object in this research is student of Telkom University class of 2016. This research is using the approach of UTAUT 2 theory. This study used a quantitative approach. Data processing is performed by using PLS-SEM and SmartPLS version 2.0 software. The factors that affect intention to use e-money are social influence, hedonic motivation, habit and behavioral intention. Gender, as moderator variable gave affect to hedonic motivation and habit to behavioral intention and habit to use behavior.*

***Keywords: E-Money, UTAUT2, Behavioral Intention, Use Behavior, Telkom University, PLS-SEM.***