

ABSTRACT

The development of technology who increasingly more modern makes attend innovation about several technologies. One of the technologies that are currently developing is e-money. Flazz e-money is electronic money based on chip who was created and managing by bank BCA. The user of Flazz e-money by year to year increasingly grow up. Presented in May 2018 user of Flazz e-money is 14,9 million but in fact number of transactions Flazz e-money still minimal when it compared with ATM, mobile banking, and internet banking. In addition, the level of awareness about electronic money in Bandung city is minimal when it compared to other cities such as Jakarta, Medan, and Semarang.

The purpose of this research is to know about what factors influence about behavioral intentions of using Flazz e-money in Bandung city with UTAUT model modified by Abrahao et, al in 2016 who focus on performance expectancy, effort expectancy, social influence, perceived risk and perceived cost to behavioral intention. The method of this research is quantitative research with technical analysis data is descriptive analysis using Structural Equation Model – Partial Least Square (SEM-PLS) with 400 user Flazz e-money in Bandung city.

The result of this research is performance expectancy have a positive and signifikan effect on behavioral intention, effort expectancy have a positive and signifikan effect on behavioral intention, social influence have a positive and signifikan effect on behavioral intention. perceived risk have a negative dan signifikan effect on behavioral intention, perceived cost have a negative effect but no significant on behavioral intention of user Flazz e-money in Bandung city.

Keywords: electronic money, UTAUT, Perceived Risk, Perceived Cost, SEM-PLS.