

ABSTRACT

The development of digital technology in Indonesia has driven innovation in payment systems, one of which is through electronic money (e-money) as a practical and efficient alternative to cash transactions. However, the adoption rate of e-money among students as the digital-native generation is still not optimal. This study aims to analyze the factors influencing the intention of students in the Faculty of Informatics at Telkom University to adopt e-money using the Technology Acceptance Model 3 (TAM3) framework, which involves psychological, social, emotional, and user experience factors. The study employs a quantitative approach by distributing a questionnaire to 371 students who have prior experience using e-money. Data were analyzed using Structural Equation Modeling based on Partial Least Squares (PLS) with the assistance of SmartPLS 4. The results indicate that seven out of nine hypotheses proposed were significantly supported. Factors such as perceived ease of use, perceived usefulness, perceived enjoyment, subjective norms, and computer anxiety were found to have a positive influence on the intention to use e-money, while experience as a moderator variable was not significant. These findings confirm that social and emotional factors play a more dominant role than rational assessments alone in increasing e-money adoption among students.

Keywords: *e-money, technology adoption, TAM3, students, SEM-PLS*