

ABSTRACT

The development of today's technology has penetrated into various industries. Particularly in the financial industry in Indonesia, the entire banking companies vying to create a product that can facilitate human life. One example is electronic money. Electronic money can be used to facilitate the daily life of human beings in terms of trade. One aspect in optimizing the development of smart city is a society, smart city can be realized if people with active already utilizing a variety of applications in everyday activities such as e-commerce, e-money, e-tickets, and e-banking

The purpose of this study was to determine the factors that influence the public in the use of electronic money by Modified Unified Theory of and Use of Technology 2 (UTAUT 2). Use of Modified Model of Unified Theory and Use of Technology (UTAUT 2) was used to analyze the acceptance and use of new technologies such as electronic money technology.

This study used a sample of 400 people in the city of Bandung. Instrument of data collection in this study using a questionnaire. Testing was done by using Partial Least Square Structural Equation Modeling using SmartPLS 2.0 software.

The results of this study indicate that all factors such as performance expectancy, effort expectancy, social influence, facilitating condition, hedonic motivation, price value, habits, personal innovativeness, and trust has significant impact on behavioral intention in the use of electronic money in the city with $R^2 = 69.5\%$. Furthermore, factors such as facilitating condition, price value, habits, personal innovativeness, trust, and behavioral intention has significant impact on use behavior in the use of electronic money in the city with $R^2 = 62.0\%$.

Factors that should be given attention is the trust factor is expected that the provider of electronic money to improve the factors that influence the respondents' assessment terhadapn Trust (PT). Extra features such as notifications connected with a mobile number or e-mail the owner of the electronic money when the electronic money used in the transaction. Features like this as a benchmark to improve the trust factor (PT).

Keywords: *Behavioral intention, Use Behavior, Modified Unified Theory of and Use of Technology (UTAUT 2), Electronic Money, Smart City.*