

## ABSTRACT

*Technology always offers many conveniences and new innovations for humans to live more effective and efficient lives. The existence of this technological development affects people's behavior in transaction activities. One of the fintech services that has shifted to being part of today's lifestyle is payment through electronic money like Gopay. Based on the pre-survey results, users initially intended to use Gopay because of the cashback promo so that it attracted users to continue using Gopay. For this reason, it is necessary to identify the factors that influence Gopay users in using the cashback program. The approach taken to find this out is to use the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) model that has been modified in a study by Christino et al. (2019). The factors examined in this modified UTAUT 2 model are performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, habits, ease of use, personal capacity, perceived risk and behavioral aspects that are related to intention to use. Furthermore, facilitating conditions, habits, behavioral aspects and intention to use are related to Use Behavior.*

*The method used in this study is a quantitative method with the type of research used is descriptive, the measurement scale used is a Likert scale. The study population was Gopay users with a sample of 100 respondents. The sampling technique used in this study is nonprobability sampling. Data processing is performed using SmartPLS.*

*Based on the research results obtained that the Ease of Use and Habit has a positive and significant effect on Intention to Use. While Intention to Use and Habit have a positive and significant effect on Use Behavior. Based on the results of this study it can be concluded that the interest in using the cashback program is influenced by factors of the level of ease in using the Gopay cashback program and the level of habits to use the Gopay cashback program. Then, the use of the cashback program is influenced by intention to use the Gopay cashback program and the level of habit to use the Gopay cashback program.*

***Keywords: Electronic Money, cashback program, Unified Theory of Acceptance and Use of Technology 2 (UTAUT2)***