

ABSTRACT

Mobile money is a FinTech innovation that can be processed on smartphones. The impact of financial inclusion which includes reducing inequalities in access to financial services, especially with regard to the gender gap, has been the focus of research applicable to Telkom University female students.

The theory UTAUT 2 will be used to analyze how mobile money affects behavioral intention of use among Telkom University female students. Telkom University female students' mobile money intention is influenced by performance expectation, effort expectation, social influence, facility conditions, hedonic motivation, price value, and habit.

This quantitative study collected data using googleforms questions. Telkom University female students who use mobile money became the research population, with a sample size of 400 respondents. The data was tested using the UTAUT2 (Unified Theory of Acceptance and Use of Technology) approach and tested using PLS-SEM (Partial Least Squares Structural Equation Modeling).

The results showed that there were four accepted hypotheses, namely effort expectation, social influence, habit, and facility conditions which showed a substantial and beneficial effect on behavioral intention. Meanwhile, the rejected hypotheses are performance expectation, hedonic motivation, and price value which show that there is no significant effect, but a positive effect on behavioral intention.

This research can help Telkom University female students utilize FinTech to increase financial inclusion. Future researchers can use it to develop more actual research. It can also inform the government and financial services regulators such as the Financial Services Authority to increase the use of Fintech services.

Keywords: *Mobile Money, Woman Student, UTAUT2, Behavioral Intention, Financial Technology.*