

ABSTRACT

The economic development in Indonesia led to the need for a more efficient means of payment. That need gave rise to many types of new payment instruments, including the e-payment instruments. One of them is e-money, in which e-money itself began to demand by the people of Indonesia, proven electronic money in Indonesia has started to increase the number and value of transactions. The development was welcomed by the launching of the Gerakan Nasional Non Tunai by Indonesian government, in a move to increase public awareness of non-cash means of payment. Amidst the various developments and phenomena that accompany, will be very interesting to examine any factors which gives an influence on the perception of the users of electronic money in Indonesia. By using the TCASH as research objects expected outcome is to find the factors that affect the user's perception TCASH. So the results of this study can be further identified for the development of strategies for implementation of non-cash payment instruments in Indonesia.

By using multiple linear regression authors wanted to measure the influence of the factors that is thought to have an influence on the perception of the E-payment, these factors are Benefit, Trust, self-efficacy, Ease of Use, and Security. To obtain data from respondents writer used questionnaire with a sample taken from the user's of Telkomsel TCASH.

Results of testing using multiple linear regression showed that there was a significant and positive influence of factors Trust and Safety to the perception of TCASH users. While the other three factors, Benefit, Self-efficacy, and Ease of Use do not significantly affect the perception of TCASH users.

Keywords: E-money, consumer perception, Benefits, Confidence, Self-efficacy, Ease of use, security, payment, Electronic payment