

ABSTRACT

The development of information technology that very fast these days make people's lifestyle is changing. Included in the payment system, payment system usually done using cash, is now also in the present society with non-cash payment system which is considered more practical one t-cash.

Model factors influencing consumer's intention to use e-payment system is the model proposed in this study. This model is based on UTAUT to investigate the customer's intention to use e-payment technology in Indonesia. In the proposed model, there are two external variables are added to the model UTAUT. External variables that culture and perceived security (Junadi et al, 2015).

The method used in this research is quantitative method. By using the data collection tool is a questionnaire as many as 18 questions with a total sample of 385. Then the results of the questionnaire obtained by validity and reliability test. Furthermore, from the results of the questionnaire obtained by testing the hypothesis.

From the test results using the EFA found three factors that form. These factors is the first factor, the second factor and third factor. Through hypothesis testing is done to show that culture and perceived security has no effect on the intention to use electronic payment system, while the performance expectancy, effort expectancy, and social influence has effect on the intention to use electronic payment system.

In this study, consumer interest is influenced by performance expectancy, effort expectancy and social influence . For companies to be able to create better strategies, inform how functional t-cash benefits. As well as creating attraction t-cash use of the service with features and latest transactions that are currently required consumers.

Keywords: t-cash ; Model factors influencing consumer's intention to use e-payment system ; EFA.