

ABSTRACT

This research is based on the development of electronic money in Indonesia. Electronic money comes as one of the non-cash transaction tools. The growth of electronic money since its inception in 2009 followed by the number of transactions and the number of tools available that also go up every year. But with the increasing growth every year. The percentage of electronic money transactions in Indonesia in 2016 is only 1% when compared with ATM cards and credit cards. Bank Indonesia designed a movement called Non-Cash Movement National Movement aims to increase public awareness in Indonesia against non-cash payments. In this study, conducted research to users and not users of electronics money in Indonesia.

This study aims to see the segmentation of users and non-users of electronic money in Indonesia based on their preference for electronic money. This research produced the profiles of Indonesian society to electronic money. Based on security attributes, ease of use, benefits, and promotion.

This research uses quantitative method with descriptive type. Data sampling technique using non-probability sampling with purposive sampling method. Data collection is done by distributing questionnaires online using google form and offline which can be done at public place. Respondents consisted of 133 respondents who use electronic money and 97 respondents who are not users of electronic money. The data analysis technique uses two step cluster analysis and conjoint analysis.

The results of this segmentation analysis, based on 3 groups of electronic money users are Senior Worker (Old User), College Student (Medium User). And Junior Worker (Beginner User) and 3 non-user groups: College Student, Senior Entrepreneur and Senior Worker. Of the 27 continuous variables that exist, there is no significant contribution in the formation of existing clusters. Only categorical variables have an important role in the formation of existing clusters.

Advice for electronic providers is expected to become one with other electronics companies, because there is no significant difference in preferences in terms of users of electronics money or in terms of non-electronic users

.Keywords: *Electronic Money, Cluster Analysis, Profiling, Two Step Cluster, Preference, Conjoint.*