

## **Abstract**

*Many things changed in the era of the development of information technology at this time, one of the affected is a payment system that is gradually changing from the use of paper money (notes and money) into a non cash payment systems supported by the program the Government i.e. the GNNT (National Movement of Non cash). One of the system's non-payment of cash or e-money in Indonesia is Mandiri e-cash. Influencing consumer's factors model of the intention to use the e-payment system is a model that is proposed in this study. This model is based on the UTAUT to investigate consumer interest in using e-payment technology in Indonesia. In the model are used, there are two external variables are added to the UTAUT model. External variables are culture and perceived security. From the results of testing using Analysis this CFA Factor found 3 factors are formed. These factors are social factors, psychological factors and guarantees. While testing the hypothesis through perceived expectancy, effort expectancy expectancy, performance, and social influence influence on intention to use electronic payment system, while culture has no effect.*

**Keywords: Mandiri e-cash; Model factors influencing consumer's intention to use e-payment system ; CFA**