

ABSTRACT

This research made based on the developments in technology on payment system which has changed the role of cash as payment in general into a more effective and efficient form of non-cash payment. The used of e-money as a non-cash system was made to actualize less cash society by the increase of the used of instrument and non-cash channel. However, the government has taken steps to create regulations in the form of obligations to make payments used e-money. As the used of e-money seemed forced by a rule, therefore, costumers might have a bad perception toward it. Hence, this research made to know the factors that affected toward costumers' perception toward e-money in Indonesia.

The variables used in this research was six, consist of five independent variables (X) namely benefits, trust, self-efficacy, ease of use, security, and one dependent variable (Y) that is consumer perception.

The method used in this research was quantitative method with type of descriptive and causal research. The scale of measurement in this research used ordinal scale, while in measuring its operational variables used the scale of perception that is likert scale. The samples are 400 respondents and using the technique of non-probability sampling which covered purposive sampling. The data analysis was using multiple linear regressions.

The research showed that the factor of self-efficacy and security in partial didn't significantly affect the consumers' perception toward e-money in Indonesia, while the factors that significantly affected partially are factors of benefits, ease of use, and trust. However, simultaneously, all factors of Benefits (X1), Trust (X2), Self-efficacy (X3), Ease of Use (X4), and Security (X5) significantly affected consumers' perception (Y) toward e-money in Indonesia.

Keywords: *e-money, benefits, trust, ease of use, consumers' perception.*