

ABSTRACT

Today, money is not only in form of cash (physically) but some technologies have been developed as a transaction tool called e-money or electronic money. E-money is a payment through an electronic devices and program. E-money will keep amount (nominal) of money which deposited on a practical card.

Although some of the e-money vendors are available arround us, the user of e-money are counted relatively still low. Compared to others payment system through e-channel, development of e-money is the lowest one. Automatic Teller Machine (ATM) is the top one. During the period of 2012 to 2015, the growth of ATM reach 90.48%. The second place is internet banking as much as 46.83%; the third is SMS/Mobile Banking 31.75%, followed by EDC (electronicdata capture) machines 26.98%; credit card 19.05%; and the last position is e-money as little as 7.94%.

The research is generally aimed to observe the reponse of undergraduate student of Bogor Agricultural University (IPB) whom called as a millenium generation on the utilizing e-money either at campus or in public area.

The method used on the research was a quantitative method. with multiple linear regression data analysis techniques. Data was collected through distribution of a questioner via googledocs. In two days, 390 questioners have been uploaeded by the respondens, 55.6% (226 student) of them use e-money for some of their transactions. As many as 162 student out of 226 student e-money users, are female (71,7%), its mean that the ratio of female student e-money user is 2.5 times compare to male student.

The research indicated that most of student {whom come from different years of studies, age, their allowance (pocket money), etc.} gave positive response to the utilization of e-money on their daily live, either at campus or in public area. Their opinion mention that e-money could ease transactions along with its protection system concerning their private information and illegal tranactions. The conclusion of research is the variable of culture and effort expectancy have no influenced to the intention to use electronic payment system on e-money; while the variable of perceived security, performance expectancy and social influence have influenced to it.

Keywords: electronic transactions, e-money, milenial generation, student of S1.