

Abstract

Along with the development of technological advances right now, raises various benefits for human life, one of them is technology related to finance which can be called by Fintech. The National Digital Research Center in Dublin, Ireland defines financial technology of fintech as "innovation in financial services". The definition has a very broad sense, fintech company can target the company segment (B2B) and retail (B2C).

One of the financial services of fintech is a payment technology called e-money or can be called with electric money which is can be defined as a currency that can be used in internet by electronic device. Usually these transactions involve the use of computer networks such as internet and digital price payment systems. The existence of e-money can be a help to reduce the circulation of physical money and coins and to avoid counterfeit money. In addition, e-money can be replenished / top up.

This study examines the services of electronic money in Indonesia based on non-banking mobile phones such as T-Cash, IM3 PayPro, XL Tunai, GoPay and GrabPay and conducted in 5 major cities in Java Island, Jakarta, Bandung, Semarang, Yogyakarta and Surabaya by looking at the total population of 2015 per year. This research is using UTAUT model.

key word : Financial Technology, Electronic Money, Java Island, UTAUT Model