

ABSTRACT

In technology era, the changes that make the various systems become more modern. The financial world was not spared from the touch of technological progress. One of them is a non-cash payment system using a card. The card in question is Credit and Debit Card. Bank Indonesia as the Central Bank in Indonesia issued one of the policies called Non-Cash National Movement (GNNT) to mobilize people using non-cash payment system.

Given this policy, various factors that make people switching through the use of non-cash payment systems using cards. These factors are: Benefit, Trust, Self Efficacy, Ease of Use and Security. These factors are the independent variables in this study that will be associated with the dependent variable Consumer Perceptions of e-payment.

The research method used is quantitative method, based on the type of analysis used in this research is descriptive analysis and multiple linear analysis. The sample used in this study as many as 401 respondents who are users of Credit and Debit Card. Data collection using the Google Form online questionnaire. Processed data processing processed with the help of IBM SPSS version 25 software statistics.

The results of this study is the response of respondents to the factors that affect consumer e-payment can be categorized both each variable and responses of respondents to consumer perceptions of e-payment included in the category very well. And the results of the influence of independent variables are: Benefits, Self Efficacy, Ease of Use, and Security proved to have a significant effect on the dependent variable of consumer perceptions of e-payment partially or simultaneously. However, the variable of trust does not significantly influence consumer perception about e-payment partially.

Keywords: Technology, finance, money, non cash, debit card, card atm, card, credit, e-payment, consumer perception