

ABSTRACT

Electronic money or e-money is a non-cash payment instruments that have been introduced in Indonesia since 2007. In 2014, Bank Indonesia has launched the National Movement of Non-Cash that precisely on 14 August. However, until now the use of the services of non-cash payment system transactions still less than the number of cash transactions. Compared with other countries, Indonesia classified into the inception category level, which means the new Indonesian inception implement cashless payment system is still dominated by a system of cash payments / cash. When compared with other non-cash payment systems such as ATM card / debit card, the amount of circulation as well as the number and value of transactions of electronic money is still below the ATM card / debit card.

The purpose of this study was to obtain what factors impact the interest in their use of electronic money (e-money) with moderation culture Hofstede in Indonesia by adopting a modified model UTAUT on previous research by Junadi and Sfenrianto (2015), Huang et al , (2010), and Kim et al (2009).

The method of this research is quantitative method and process data collection using quota sampling method. Respondents in this study are 195 peoples by distributing an online questionnaire. This research analysis techniques using Partial Least Square using WarpPLS 4.0. These results indicate that variables Effort Expectancy, Performance Expectancy, Perceived Security, Social Influence and Trust showed a significant relationship affects Intention to Use Electronic Payment Exchange Electronic (E-Money). While variable Moderator Hofstede Masculinity and Long Term Orientation significantly reinforce the relations existing variable. While Hofstede Individualism moderator variables significantly weakens the relationship existing variable.

Key Word : E-Money , UTAUT Modification, Hofstede Culture, Partial Least Square, WarpPLS