

## **ABSTRACT**

*E-money Mandiri is a multifunctional prepaid card issued by Bank Mandiri as cash for payment transactions. E-money Mandiri became the superior prepaid cards because e-money Mandiri was a prepaid card at the Automatic Toll Gate (GTO) since September 2015. By issuer, e-money Mandiri got the highest percentage of 33.14% compared to another publisher.*

*The purpose of this study was to find out how consumer responses of perceived ease of use, perceived usefulness, and perceived risk to intention to use e-money Mandiri.*

*The research method used in this study is a quantitative method. Data collection is done by distributing questionnaires to 400 respondents e-money Mandiri users. Data analysis techniques used descriptive analysis, classical assumption test, and multiple linear regression analysis.*

*Based on the results of data processing, the perceived risk variable has a significant effect on intention to use with the greatest influence, the second is perceived usefulness variable, and the last is the perceived ease of use variable. This research resulted  $R^2$  value of 32.04%, which means that this model can be used to measure intention to use.*

***Keywords: Fintech, Electronic Money, TAM Model, Perceived Risk.***