

ABSTRACT

Technological developments in the globalization era caused consumer behavior tend to want things that were instant and practice. Technology implementation caused the exchange of goods faster, so a more affective and efficient transaction tool was needed as the solution. Now, the number of e-money user has continued increase but only 25% actively used and the rest is passively use. This research arranged to find out the factors affecting intention to use e-money. The purpose of this study was to know how performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, perceived security, trust and culture affecting intention to use e-money.

Variables performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit was taken from the UTAUT2 theory and adding external variables perceived security, culture and trust.

The method used in was quantitative methodology with descriptive and study causal. The required data was primary and secondary data by interview, questionnaire and literature studies. The population in this research was user and non user of e-money in Bandung that unknown. Sample technique in this research is probability sampling by simple random sampling. Technique analyse used in the research was descriptive and analysis multiple regression.

Based on the data was analyzed, it could be conclude that every variable come into a good category, performance expectancy 81.8%, effort expectancy 81.2%, social influence, 80.2%, facilitating conditions 78.8%, hedonic motivation 77.5%, price value 80.2%, habit 82.7%, perceived security 78.9%, trust 82.5%, and culture 80.2%. Based on the result of statistic testing showed that social influence, facilitating conditions, price value, perceived security and trust are significantly affecting intention to use. Performance expectancy, effort expectancy, habit and culture were not affecting intention to use e-money. Based on R-square result was 0.948 could be conclude that 94.8% variable performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, perceived security, culture and trust affecting intention to used e-money and the rest 5.2% was influenced by other uninvestigated factors that weren't researched.

The conclusion was social influence, facilitating conditions, price value, perceived security and trust are significantly affecting intention to use. And the result of all variables in this research is in good categories but there were some things that better be improved by provider e-money.

Keywords : UTAUT2, trust, perceived security, culture