

ABSTRACT

In current technological advancements, the payment system has changed the role of cash into more effective and efficient forms of non-cash payments. Various companies began to move to create non-cash payments meant by PT Pertamina by creating My Pertamina. However, there are still various obstacles such as the purchase of fuel which is still dominated by cash transactions with a percentage of 97% and with the My Pertamina application only at 3%, My Pertamina is considered not in line with the ban on the use of mobile phones at gas stations, the My Pertamina application constraints that are difficult to open, the number of gas stations that cannot use LinkAja !, account registration that often fails, successful transactions with My Pertamina but the points do not increase, the application is often error and bug, the balance remains truncated even if the transaction fails.

With these problems, there are various factors that make people switch hearts using non-cash payment systems, namely: Benefits, Trustworthiness, 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 Perception of My Pertamina in the city of Bandung. The research method used is a quantitative method, and the type of this research is descriptive-causality. The sample used in this study were 100 respondents with a sampling technique using non-probability sampling which included purposive sampling. The data analysis technique of this research is descriptive analysis and multiple linear regression analysis. Processing the data obtained is processed with the help of IBM SPSS Version 24 statistical software.

*Based on the *f* test results, it can be concluded that the variables Benefits (X1), Trust (X2), Self-efficacy (X3), Ease of Use (X4), and Security (X5) have a significant effect on consumer perceptions of My Pertamina. This is evidenced by the results of $F_{count} (75.964) > F_{table} (2.31)$ with a significance level of $0.000 < 0.05$. Based on the results of the *t* test, it was found that the variable that had no significant effect on consumer perception on My Pertamina was the ease of use variable. Based on the coefficient of determination, it is found that the effect of all variables is 80.2% and the remaining 19.8% is influenced by other factors not examined in this study. The conclusion of this study, based on research results from descriptive analysis shows that the benefits (X1), Trust (X2), Self-efficacy (X3), Ease of Use (X4), and Security (X5) variables are in the very good category.*

Keywords: *Electronic Money, Benefits, Trust, Ease of use, Consumer Perception, E-payment*