

ABSTRAK

Penelitian ini bertujuan untuk menyelidiki fenomena *cashless society* yang merupakan peralihan pembayaran dari transaksi tunai menjadi nontunai dengan menggunakan kartu *electronic money (e-money)* pada transaksi pembayaran mikro. Dengan menggunakan pendekatan *Technology Acceptance Model (TAM)*, terdapat enam variabel yang dirasa terkait dengan fenomena tersebut yaitu *perceived usefulness*, *perceived ease of use*, *perceived risk*, *social influence*, *trusting intention* dan *intention to use*. Berdasarkan keenam variabel tersebut penelitian menekankan pada penerimaan teknologi baru oleh individu, apakah teknologi kartu *e-money* pada transaksi mikro dapat dipercaya dan diterima oleh masyarakat sebagai alat pembayaran nontunai. Selain itu, penelitian ini juga menekankan pada pengaruh sosial terhadap penerimaan teknologi baru. Penelitian merupakan penelitian kuantitatif, dengan jumlah responden 200 responden yang sudah mengenal emoney namun belum pernah menggunakan *e-money*. Teknik analisis yang digunakan adalah SEM. Hasil analisis menunjukkan bahwa *trusting intention* menjadi variabel intervening pengaruh variabel persepsi konsumen (*perceived usefulness*, *perceived ease of use*, *perceived risk*) terhadap *intention to use*. *social influence* berpengaruh secara langsung terhadap *intention to use*. Sedangkan variabel persepsi konsumen tidak dapat berpengaruh secara langsung terhadap *intention to use* kecuali *perceived usefulness* yang berpengaruh langsung terhadap *intention to use*.

Kata kunci: *Cashless Society*, *Electronic Money*, *Technology Acceptance Model* dan *Intention to use*.

ABSTRAK

This study aims to investigate the phenomenon of cashless society which is transitional payment of cash into non-cash through electronic money (*e-money*) on micro-payment transactions. Use the Technology Acceptance Model approach, there are six variables were investigate has a relation to the phenomenon those are perceived usefulness, perceived ease of use, perceived risk, social influence, trusting intention and intention to use. Based on these sixth research variables, emphasize the acceptance of new technologies by individuals, whether e-money card technology in micro-transactions can be trusted and accepted by the public as a non-cash payments. In addition, this study also emphasize the social influence on the acceptance of new technologies. This research is a quantitative research with 200 respondents who are familiar to e-money but haven't use e-money yet. The analysis technique used is SEM. The research show that trusting intention as variabel intervening that variabel consumer perception (perceived usefulness, perceived ease of use, perceived risk) impact intention to use. social influence directly affects intention to use. While consumer perception variable cannot directly affect intention to use other than perceived usefulness directly affect intention to use.

Key words : Cashless Society, Electronic Money, Technology Acceptance Model, and Intention to use.