

ABSTRACT

Lifestyle of the people and the payment system in the economy continues to experience. Transactions in the payment system technology shifts the role of cash as a means of payment in the form of non-cash payments more efficient and economical. Globally, the development of economic transactions now leads to the formation of culture or era cashless society cashless payment system. Non-cash payments are generally carried out not by using physical cash as a payment instrument but rather by way of bank transfer or intra-bank transfer through bank's own internal network.

This study uses a quantitative method by using Smart-PLS 3.0 applications. usefulness perceived influence, perceived ease of use, perceived enjoyment and perceived image of the interest in using electronic-money services in Jakarta Engineering electronic data against user-money in Jakarta. From the test results can be inferred applications are most likely in the value perceived enjoyment, which states that the dominant perception more convenience for the object electronic-money.

Keywords: electronic-money, perceived usefulness, perceived ease of use, perceived enjoyment, perceived image

ABSTRAK

Pola hidup masyarakat dan sistem pembayaran dalam transaksi ekonomi terus mengalami perubahan. Kemajuan teknologi dalam sistem pembayaran menggeser peranan uang tunai sebagai alat pembayaran ke dalam bentuk pembayaran non tunai yang lebih efisien dan ekonomis. Secara global, perkembangan transaksi ekonomi kini mengarah pada terbentuknya budaya *cashless society* atau era sistem pembayaran tanpa uang tunai. Pembayaran non tunai umumnya dilakukan tidak dengan menggunakan fisik uang sebagai alat pembayaran melainkan dengan cara transfer antar bank ataupun transfer intra bank melalui jaringan internal bank sendiri.

Penelitian ini menggunakan metode kuantitatif dengan menggunakan aplikasi *Smart-PLS 3.0*. pengaruh *perceived usefulness, perceived ease of use, perceived enjoyment dan perceived image* terhadap minat menggunakan layanan *electronic-money* di Jakarta Teknik pengumpulan data terhadap pengguna *electronic-money* di Jakarta. Dari hasil pengujian aplikasi dapat disimpulkan terdapat nilai paling besar terdapat di *perceived enjoyment*, yang menyatakan bahwa persepsi kenyamanan lebih dominan untuk objek *electronic-money*.

Kata Kunci: *electronic-money, perceived usefulness, perceived ease of use, perceived enjoyment, perceived image*