

ABSTRACT

E-money is one of the non-cash payment transactions in Indonesia that have been introduced since 2007, but the level of people's awareness and knowledge of e-money service in Indonesia is still low, as well as cash transactions and the use of real money is still high. Though there has been National Movement of Non-Cash (GNNT) in Indonesia since 2014.

The purpose of this study was to determine the effect of multi-dimensional trust and perceived risk against society behavioral intentions of e-money services in Indonesia.

This study adopts the modified model UTAUT Luo et al. in 2010 with the object of research communities in five major cities in Indonesia (Jakarta, Bandung, Surabaya, Medan and Makassar). The data collection was conducted by purposive sampling. Respondents in this study of 287 people with online questionnaire. Mechanical analysis of this study using PLSSEM software Warp PLS 4.0.

Results from this study showed that the Multi-Dimensional Trust affect society intention in adopting e-money services, while the Perceived Risk does not affect the intention of the society in adopting e-money services.

The publisher must maintain society confidence in the ability of reliable and still provide guaranteed protection of user data. Subsequent research suggested focusing on respondents living in rural areas. Variable facilitating condition should be added in the research model, because this variable suspected to be other important factors that influence people to adopt e-money service.

Keywords: E-Money, Multi-Dimensional Trust, Perceived Risk, Modified UTAUT