



INTISARI

Penelitian ini bertujuan untuk mengidentifikasi faktor yang mempengaruhi adopsi *e-money* di Kota Yogyakarta, Jakarta, dan Surabaya dan menguji model pembentukan adopsi *e-money* melalui variabel *perceived of usefulness*, *perceived ease of use*. Sampel penelitian sebanyak 300 orang yang berasal dari Kota Jakarta, Surabaya, dan Yogyakarta. Analisis data yang digunakan adalah *Structural Equation Model* (SEM). Hasil penelitian menunjukkan faktor yang mempengaruhi penggunaan atau adopsi *e-money* adalah *subjective norm*, *perceived usefulness*, dan *perceived ease of use*. Model ini mampu menjelaskan keterkaitan antara faktor-faktor yang mempengaruhi adopsi penggunaan *e-money*. Implikasi dari hasil penelitian ini bagi penerbit yang menyediakan *e-money* untuk lebih mengutamakan faktor *perceived usefulness* dan *perceived ease of use*, sehingga mendapat kepercayaan dari individu untuk mengadopsi *e-money*.

Kata Kunci: adopsi e-money, perceived usefulness, perceived ease of use



ABSTRACT

This research aimed to identify the factors that influence the adoption of e-money in the city of Yogyakarta, Jakarta and Surabaya and to determine the models of the formation of the adoption of e-money through the variables of perceived usefulness, perceived ease of use. The research sample of 300 people who came from Jakarta, Surabaya and Yogyakarta. Analysis of the data used is Structural Equation Model (SEM). The results showed the factors that influence the use or adoption of e-money is subjective norm, perceived usefulness, and perceived ease of use. This model is able to explain the link between the factors that influence the adoption of e-money. The implications of this study for publishers that offer e-money to prioritize the factors perceived usefulness and perceived ease of use, so it gets the confidence of individuals to adopt e-money.

Keywords: adoption of e-money, perceived usefulness, perceived ease of use