ABSTRACT

E-money card is product of prepaid card, that is make the customer to take a small transaction. E-money is released to helping customer that the transaction make it easier than take the cash money. E-money's that is bussiness make easy and always flowed the futuristic time. Therefore, the main objectives of this study is an analyze Perceived Usefullness, Perceived Ease of Use, Subjective Norm,Tecnological Innovativesness and Perceived Credibility for e-money use's. The population is all user of e-money in whole Semarang Area. Sample was determined by purposive sampling method with criteria's consist of: firstly, respondent consist of 17-60 years old male and female. Secondly, the respondent is customer of Mandiri Bank, BCA, and BRI. Thirdly, the respondent owns at least one of this cards: e-toll, Flazz, and Brizzi Card. Fourthly, the respondent should have enough fix average income in every month. Data method analysis being used is multiple linier reggresion analysis. This result of this research showed that Perceived Credibility can be explained by E-money use, but the Perceived Usefullness, Perceived Ease of Use, Subjective Norm, and Technological Innovativeness can't be explained by E-money use. These independent variables can explain the dependent variable as much as 62 percent and 38 percent explained with other variables. This study further contributes valid information for the Bank to provide a security system for the cards in order to increase Bank performances. Next, this study asks the Bank to provide appropriate information according to the using of e-money in order to drill customer's wills to keep on using e-money in every transactions they make. Keywords: Perceived Usefullness, Perceived Ease of Use, Subjective Norm,Technological Innovativesness, and Perceived Credibility.