

ABSTRAK

Penelitian ini bertujuan untuk mengetahui: pengaruh persepsi manfaat, persepsi kemudahan, kepercayaan dan persepsi risiko terhadap persepsi penggunaan *e-money* di Kabupaten Sleman, Yogyakarta. Populasi dalam penelitian ini adalah seluruh pengguna *e-money* di Kabupaten Sleman. Sedangkan sampel dalam penelitian ini diambil secara random sebanyak 132 orang. Analisis regresi linier berganda digunakan untuk melakukan analisis data penelitian. Hasil penelitian ini menunjukkan: persepsi manfaat berpengaruh positif terhadap persepsi penggunaan *e-money*; persepsi kemudahan berpengaruh positif terhadap persepsi penggunaan *e-money*; kepercayaan berpengaruh positif terhadap persepsi penggunaan *e-money*; persepsi risiko berpengaruh negatif signifikan terhadap persepsi penggunaan *e-money*.

Kata Kunci : Manfaat, Kemudahan, Kepercayaan, Risiko, Persepsi Penggunaan, *E-money*.



ABSTRACT

This research aims to determine: the effect of perceived usefulness, perceived ease of use, trust and perceived risk on perceived usage e-money. The population in this research is the entire user of e-money in Sleman, Yogyakarta. While the sample in this research by using the random as many as 132 people. Multiple linear regression analysis was used to analyze research data. The results showed: perceived usefulness has a significant positive effect on perceived usage e-money; perceived ease of use has a significant positive effect on perceived usage e-money; trust has a significant positive effect on perceived usage e-money; perceived risk has a significant negative effect on perceived usage e-money.

Keyword: usefulness, ease of use, trust, risk, perceived usage, e-money.

