

UNIVERSITAS INTERNASIONAL BATAM

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**FACTOR THAT INFLUENCING INTENTION TO USE E-MONEY
(GO-PAY) IN BATAM CITY
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ABSTRACT

The research of this thesis has a main purpose of the interests existing in Batam city on the usage of Electronic Money based on Go-Pay. The background of this study is the result of a summary of the World Report 2018 which states that Indonesia is the lowest digital payment user in Asia from the results of the study taken from the basis of the use of digital payments on the stigma for each group. The author summarizes that individual stigma associated with society through: perception of ease of use, perception of use, trust, risk and social influence. To find out the effects of perceived ease of use, perceived usefulness, trustworthiness, risk and social influence on intention to use Go-Pay, this study uses quantitative methods in order to describe the research reviews given to agreed targets.

The collecting technique in this study used samples based on the theory of Hair et. al. (2010) by calculation through the number of indicator questions multiplied by five. The number of samples applied was 110 samples applied to the residents of Batam city who used Go-Pay.

The data analysis method applied is multiple linear regression statistics on the Smart PLS application software. From the results of data analysis through Smart PLS, the relationship variables perceived ease of use, perception of benefits, trustworthiness, risk and social influence of intention to use Go-Pay are significantly positive.

Keywords: *Financial Technology, Digital Payment, Intention to Use, Behavioral Intention, Electronic Money*