ANALYSIS THE EFFECT OF PERFORMANCE EXPECTANCY, BENEFITS, TRUST, SELF EFFICACY, EASE OF USE AND SECURITY OF CUSTOMER INTENTION USING E-PAYMENT SYSTEM IN STUDENTS IN BATAM

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ABSTRACT

The purpose of this survey was to expose the influence of electronic payment to the students. The factors surveyed including performance expectancy, trust, self-efficacy, ease of use and security using independent variable for customer intention using of electronic payment.

The sample was taken in this study using purposive sampling method by distributing questionnaires to 255 students from four top universities in Batam, Kepulauan Riau, namely Universitas Internasional Batam, Universitas Riau Kepulauan, Universitas Putra Batam and Politeknik Batam.

The result of this survey indicates that performance expectancy, benefits and self-efficacy have positive significant influence to the students, and trust, ease of use and security don’t have positive significant influence to the students. Thus this can be used as a reference for e-payment system developers, both private and governmental, to increase the effectiveness of non-cash system services.

Keywords: E-Payment system, cashless, customer intention using cashless.