

The Intention to Use E-Money Transaction: The Moderating Effect of Security in Conceptual Framework

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Abstract : This research examines the moderating impact of security on intention to use e-money that adapted from some variables of the TAM (Technology Acceptance Model) and TPB (Theory of Planned Behavior). This study will use security as moderating variable and finds these relationship depends on customer intention to use e-money as payment tools. The conceptual framework of e-money transactions was reviewed to understand behavioral intention of consumers from perceived usefulness, perceived ease of use, perceived behavioral control and security. Quantitative method will be utilized as sources of data collection. A total of one thousand respondents will be selected using quota sampling method in Medan, Indonesia. Descriptive analysis and Multiple Regression analysis will be conducted to analyze the data. The article ended with suggestion for future studies.

Keywords : e-money transaction, TAM & TPB, moderating variable, behavioral intention, conceptual paper

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