3rd IMCoSS 2015

THE THIRD INTERNATIONAL MULTIDISCIPLINARY CONFERENCE ON SOCIAL SCIENCES

5, 6 June 2015
Bandar Lampung University (UBL)
Lampung, Indonesia

PROCEEDINGS

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PREFACE

The Activities of the International Conference are in line and very appropriate with the vision and mission of Bandar Lampung University (UBL) to promote training and education as well as research in these areas.

On behalf of the **The Third International Multidisciplinary Conference on Social Sciences (The 3rd IMCoSS) 2015** organizing committee, we are very pleased with the very good response especially from the keynote speaker and from the participants. It is noteworthy to point out that about 112 technical papers were received for this conference.

I would like to express my deepest gratitude to the International Advisory Board members, sponsor and also to all keynote speakers and all participants. I am also grateful to all organizing committee and all of the reviewers who contribute to the high standard of the conference. Also I would like to express my deepest gratitude to the Rector of Bandar Lampung University (UBL) who give us endless support to these activities, so that the conference can be administrated on time.

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Table Of Content

Preface .................................................................................................................................................. ii
International Advisory Board ........................................................................................................... iii
Steering Committee ........................................................................................................................... iv
Organizing Committee ....................................................................................................................... vi
Table of Content ................................................................................................................................ viii

Keynote Speaker:
2. Contrasting Islamic Leadership Styles (An Empirical Study Of Muslim Majority And Minority Countries) - Khaliq Ahmad ................................................................. I-10

Paper Presenter:

ECONOMICS:
1. An Analysis of The Influence of Aggregate Expenditure Regional Gross Domestic Product Growth In The Lampung Province – H.M.A. Subing ..................II-1
2. Effect on The Quality of Passenger Satisfaction (Study in Radin Inten II Airport South Lampung) – Ardansyah and Stefanny Ellena Rushlan ....................II-7
3. Factors That Affect Longevity Of Business Relationships – Margaretha Pink Berlianto and Innocentius Bernarto .........................................................II-12
4. Millennials Green Culture: The Opportunity And Challenge (A Case Study Of Higher Education Student) - Ika Suhartanti Darmo ..............................II-21
5. Preferences Prospective Students In Choosing The Study Program (University X In Bandar Lampung) - Indriati Agustina Gultom and Wahyu Pamungkas ..................................................................................................................II-29
6. The Effect Of Growth, Profitability And Liquidity To Bond Rating Of The Banking Firms Listed On The Indonesian Stock Exchange (Period 2009-2013) - Syamsu Rizal and Winda Sutanti .................................................................II-34
7. The Influences Of Investment On Regional Gross Domestic Product (RGDP) In Lampung - Habiburrahman ........................................................................II-42
8. The Influences Of Bank Product Socialization And Electronic Payment System Quality On Intention To Use E-Money In Indonesia - Cynthia Jonathan, Rina Erlanda and Zainal Arifin Hidayat .............................................II-46
9. The Influence Of Inflation, GDP Growth, Size, Leverage, And Profitability Towards Stock Price On Property And Real Estate Companies Listed In
Indonesia Stock Exchange Period 2005-2013 - Herry Gunawan Soedarsa and Prita Rizky Arika ................................................................. II-50

10. The Influence Of Investment Opportunity Set (IOS) And Profitability Towards Stock Return On Property And Real Estate Firms In Indonesia Stock Exchange - Grace Ruth Benedicta, Herlina Lusmeida ...................................... II-57

11. The Influence Of Prosperity And Financial Performance With Respect To Equalization Funds Of The Government District/City In All Southern Sumatra Regions - Rosmiati Tarmizi, Khairudin and Felisya Fransisca .......... II-66


27. The Economical Analysis Of Mechanization In Land Preparation For Plantation - M.C. Tri Atmodjo ....................................................................... II-81

28. The Performance of Undiversified Portfolio In Indonesia Stock Exchange - Budi Frensidy ........................................................................ II-84

29. An Analysis of Fast Improvement Program of Human Resources for Employee Satisfaction of PT. PLN (Persero), Bandar Lampung Power Sector - Sapmaya Wulan and Kiki Keshia .................................................. II-89

30. Engineering Model of Economic Institution Insugarcane Agribusiness Partnership (Case Study on Sugar Cane Agribusiness Partnership between Farmers Cooperative and Sugar Factory in Way Kanan Regency of Lampung Province-Indonesia) – Syahril Daud and Adrina Yustitia .................. II-97

LAW:

1. Analysis Of Convict’s Rights In Judicial Review Of Narcotics Criminal Case - Yulianto ........................................................................ III-1

2. Comparison Of Authority Of The Conditional Court In India And Thailand In Judicial Review – Indah Satria .......................................................... III-4

3. Criminal Law Policy As An Effort Of Overcoming Crime Towards Protected Animals - Benny Karya Limantara and Bambang Hartono ..................... III-9


5. Denial Of Labor Rights By Liberal Legal Regime In The Outsourcing System - Cornelius C.G, Desi Rohayati and Ricco Andreas .......................... III-20

6. Design Of The Special / Special For Inclusion In The System Of The Republic Of Indonesia By Constitution Of The Republic Of Indonesia 1945 - Baharudin .................................................................................................. III-22

7. Dilemma of State Sovereignty Protecting the Homeland Indonesia (Studies Agrarian Constitution) - FX. Sumarja .................................................... III-27

8. From State Sovereignty To People Sovereignty: The Development of State Control Doctrine in Indonesia Constitutional Court Decision - Utia Meylina ........................................................................................................ III-32


11. The Death Penalty: Pancasila, With Efforts To Eradicated Drugs - Anggun Ariena R. and Ade Oktariatas Ky .......................................................... III-48

12. The Existence of Government Regulation in Liew of Law or Peraturan Pemerintah Pengganti Undang-Undang (Perppu) in Legal Systems of the Republic of Indonesia - Rifandy Ritonga ................................................ III-53

13. The Fulfilment Of The Right To Health Services Through Control Of Ombudsman Functions In The Region - Agus Triono ........................................ III-57

14. The Tort Of Multimodal TransportatioAgreement - Dio Adewastia Fajaranu ........................................................................ III-64

15. Uprising Of Village Democracy: Challenge And Opportunities For Village - James Reinaldo Rumpia ...................................................................... III-70


17. The Role Of Adat Community As The Part Of Normative Systems In Paser - Melisa Safitri ...................................................................................... III-83

SOCIAL SCIENCE :

1. An Using E-CRM To Improve Market Value Companies (Research Study at EF Bandar Lampung) - Ruri Koesliandana, Arnes Y. Vandika, and Dina Ika Wahyuningsih ................................................................................ IV-1

2. Analysis Of The Quality Of Public Health Field – Siti Masisitoh ................... IV-4

3. Charges Of Indonesia Labor / Workers Against Proper Living Needs That Can Meet The Minimum Wage – Agustuti Handayani ....................... IV-13

4. Community Response On Changes Regional Head Election System (Study On Environmental Public Housing Way Kandis Bandar Lampung) - Wawan Hernawan and Mutia Ravenska ........................................ IV-16

5. Compensation Policy Implementation Of Fuel Oil, In The District Konawe, Southeast Sulawesi Province (Study on Implementation of Direct Cash Assistance) – Malik and Noning Verawati ........................................ IV-21

6. Crowd Funding, Social Entrepreneurship and Sustainable Development - Hery Wibowo ...................................................................................... IV-29

7. Euphoria and Social Media Related to Organizational Effectiveness, Based on Gangnam Style Case - Astadi Pangarso and Cut Irna Setiawati .................. IV-32
8. Financial Management In Public And Private Junior High Schools - Suwandi and Soewito .......................................................... IV-40
9. Gender Mainstreaming In Glasses of Public Administration at Banten Province - Ipah Ema Jumiati .......................................................... IV-47
10. Impact From Social Media To Social Life - Eka Imama N, Ade Kurniawan, Yoga Dwi Goesty D.S, and Arnes Y. Vandika ........ IV-56
11. Implementation of Public Private Partnership in The Management Market RAU (Rau Trade Center) In Serang City - Rahmawati ........................................ IV-59
12. The Values Of Democracy In The Implementation Local Political Agenda In Kendari - Jamal Bake ....................................................................... IV-67
13. Evaluation Of Health Services Regional Public Hospital Besemah in Pagar Alam City of South Sumatra - Yuslainiwati, Budiman Rusli, Josy Adiwisastra, and Sinta Ningrum ........ IV-77
14. The Impact Of It Social Network Path In The Students Of Community - Arnes Yuli Vandika ...................................................................... IV-82
15. The Development of Women’s Participation in Political Life – Azima Dimyati .............................................................................. IV-86

EDUCATION :

2. An Error Analysis of Speaking Present Tense on English Conversation on Program of PRO 2 Radio Bandar Lampung – Maryana Pandawa ................................ V-5
3. Developing Students’ Writing Skill by Diary Writing Habit - Fatima A. Putri, Bery Salatar, and Susanto ...................................................................... V-8
4. Discourse Analysis Of Gettysburg Address -Yanuarius Yanu Darmawan .......... V-11
5. Error Analysis of SMA Pangudi Luhur Bandar Lampung Students’ Translation in Using Meaning-Based Translation. – Kefas Ajie Bhek ti ................................. V-18
6. Improving Students Affective Domain Through Asian Parliamentary Debate Technique – Purwanto ........................................................................ V-24
7. Online Authentic Materials For Learning English - AgniaMuti, Ezra Setiawan, and Ida Oktaviani ........................................................................... V-36
8. Politeness Strategies As Persuasive Tool In Magazine Advertisements Circulated In Lombok Tourism Spots – Lalu Abdul Khalik and Diah Supatmiwat .................................................................................... V-39
9. Simple Past Tense Of The First Grade Students Of SMP Negeri 1 Seputih Banyak In Academic Year Of 2014/2015 - Qory Fahrunisa Firdaus ..........................V-47
10. Supporting Learners’ Autonomy Through Distance Language Learning - Dameria Magdalena S .............................................................................. V-51
11. Teaching Poetry in ELT Classrooms: Some Challenges and Solutions - Bastian Sugandi and Husnaini .................................................................V-54
12. Teaching Vocabulary By Using Hypnoteaching To Second Semester Students Of Bandar Lampung University - Fransiska Anggun Arumsari ........ V-58
13. The Application Of Brainstorming To Improve Student’s Writing Skill - Ita Brasilia Nurhasanah, Ria Martin, and Rizky Amalia ..................................... V-65
15. The Application of Quiz Team Technique to Improve Students’ Understanding on Simple Present Tense at Grade Seven at SMPN 26 Bandar Lampung – Rosdawati .................................................................................. V-71
17. The Effect Of The Application Of The News Presentation Towards Students’ Speaking Ability Of Grade Eleven At SMK Negeri 1 Sepuh Agung - Risdiana Yusuf .................................................................V-78
18. The Effect Of The Teacher’s Feedback Approach Towards Students’ Descriptive Writing Skill At Grade Tenth Of SMK Bhakti Utama Bandar Lampung - Nila Kurnijanti ............................................................................................... V-83
19. The Improvement Of Students’ Vocabulary Achievement By Using Direct Method Of SMP Wiyatama Bandar Lampung - Futri Nurhayani ............................................................................................... V-85
20. The Influence Of Lampungnese Ethnicity Accent On Dialect A To Lampungnese Students’ Pronunciation Ability At English Education Study Program - Anggi Okta Dinata ............................................................................... V-88
21. The Influence of Using Scrambled Pictures to Improve Students’ Ability in Writing Narrative Text of Eleventh Grade Students of SMK Bhakti Utama Bandar Lampung - Novita Uswatun Khasanah ................................................................. V-91
22. The Use of Letterland Method in Teaching Reading at Early Year Level to Pre-School Students in an Informal Education in Bandar Lampung - Alfiana Rochmah ................................................................................................. V-94
23. The Influence Of Using Short Video Towards the Students’ Speaking Skill at Grade VII of SMPN 22 Bandar Lampung - Dita Oktapiana ............................................. V-101
ABSTRACT: This research aims to provide empirical evidence that bank product socialization and electronic payment system quality positively influence intention to use e-money. This research is important to be done for the sake of The Bank of Indonesia and all of Indonesian people because there are a lot of benefits would be acquired by a massive using of e-money. The population of this research is all of Indonesian people and the sample that taken for this research are 209 respondents from the college/university students in Indonesia. The independent variables which are used in this research are bank product socialization and electronic payment system quality. Meanwhile, the dependent variable which is used in this research is intention to use e-money. The survey result which showed that the using level of e-money is very low which only 26% from all of the respondents indicates that The Bank of Indonesia have to increase the effort of bank product socialization and control the quality of electronic payment system.

Keywords: bank product socialization; quality of electronic payment system; intention to use e-money; The Bank of Indonesia

1. INTRODUCTION
Technologies evolution these days have influenced various sectors including the payment system in Indonesia economy sector. Conventional payment system is decreasing as the modernization of payment system by electronic payment system launched for the first time. One of the latest bank products which was launched in Indonesia in 2007 was e-money. The launching of e-money product in 2007 actually was too late if we compare it with the launching of e-money in another country in Asia, Malaysia and Thailand which are still included in ASEAN, similar with Indonesia, have launched e-money product since 1996. Where as, Hongkong, India and Singapore launched it since 1997, 1999 and 2000 (CPSS Survey of Electronic Developments, 2001) [1].

Rosmaya Hadi as The Head of Policy and Supervision Department in The Bank of Indonesia stated that the use of e-money still based in Java (bisnis.news.viva.co.id) [2]. An interactive discussion between stakeholders in industry sector, ‘New Wave of Less Cash Society: Indonesian Chapter’ concluded that the trend of e-money would be difficult to adopt by Indonesian people, especially for the people who live in countryside [3].

In 2013, MARS Indonesia did a survey on customer’s awareness toward e-money product in 5 modern cities in Indonesia. They found that only 23.8 of the population who do aware of e-money product, which means there are still 76.2 of the population who doesn’t aware of e-money product [4].

Based on the fact, the distribution of e-money user still focused in Java which has more modern lifestyle [5]. One of the purpose from issuing e-money is to decrease issuance of cartal money. However, if e-money isn’t massively used, the demand of cartal money is still as high as before. This condition would result inefficiency because the expense for cartal money issuance is as high as the initial budget and even higher with the expense for e-money system enforcement.

One of the benefits if e-money system could be massively used is decrease in cartal money demand which would increase Less Cash Society lifestyle and the implementation of paperless transaction as well. Therefore, The Bank of Indonesia could cut their expense for cartal money issuance which is relatively expensive (around 3 billions Rupiah each year) [6]. Besides, money counterfeiting could be minimalized because the use of cartal money has been decreasing. On the other hand, the use of e-money also could build a modern country image for Indonesia.

From the explanation above, this research is so important to be done for the sake of Indonesian people in using bank product, especially e-money. It’s also important for The Bank of Indonesia to support their plan which is expanding the use of e-money across Indonesia, not just focusing on Java.

Based on the research background above, then the problems can be identified from this research are:
1. Does the bank product socialization have any influence on intention to use e-money?
2. Does the electronic payment system quality have any influence on intention to use money?

The purposes of this research from the problems above are:
1. To know and analyze the influence of bank product socialization on intention to use e-money.
2. To know and analyze the influence of electronic payment system quality on intention to use money.

2. THEORITICAL REVIEW AND HYPOTHESIS
2.1 THEORITICAL REVIEW
2.1.1 E-Money
Bank for International Settlement (BIS) stated in
Implications for Central Banks of the Development of Electronic Money (1996), e-money is stored-value or prepaid products in which a record of the funds or value available to a consumer is stored on an electronic device in the consumer’s possession [7].

2.1.2 Mass Communication
According to Macbride (1983), the function of mass communication in social system are [8]:
1. Information to make the right decision.
2. Socialization to have adequate knowledge to be active in society.
3. Motivation to do individual and group activity.
4. Debate and discussion to provide the fact and opinion to solve problems.
5. Education to develop intellectuality, character and skill.
6. Advance the culture by increasing creativity.
7. Entertainment by publishing music, art, sport, drama, etc.
Integration to exchange message each other to achieve unity.

2.1.3 Socialization
From Macbride’s mass communication functions, this research emphasize the socialization function because it is one of The Bank of Indonesia’s role to disseminate information or knowledge about e-money product. There isn’t much previous research about product socialization, so this research use a similar research about tax socialization as the preference. Ariyani (2009) stated that tax socialization (informal education, interactive dialogue and advertisement from radio) is quite effective to increase the number of tax reporting. The number of tax reporting increase 208% from 2007 until 2008 [9].

2.1.4 Product Knowledge
Alba & Hutchinson (1987) in Baker et al (2002:47) stated that product knowledge is a complex, multidimensional construct that is characterized by the structure and the content of information stored in memory [10]. While Zeithaml (in Candradiyta, 2013) stated product knowledge is intrinsic reference which is used by customer to consider whether to buy the product or not [11].

2.1.5 Payment System
According to The Bank of Indonesia, payment system is a system which includes policy, institute and mechanism which are used to transfer fund in order to fulfill economy activity obligation. It includes the payment tools and clearing mechanism until the settlement of the transaction [12].
According to the information system quality concept which is similar to payment system concept, there are 5 indicators of information system quality (DeLone and McLean, 2003). They are ease of use, system flexibility, response time, reliability and security [13].

2.1.6 Customers (Users) Satisfaction
Zeithaml and Bitner (2003:86) stated satisfaction is the customers evaluation of product or service in terms of whether that product or service has meet their needs and expectations [14]. If product performance below customer’s expectation, customer would not satisfied. Conversely, if the product performance meets or even higher then customer’s expectation, customer would satisfied with the product.

2.1.7 Relation between System Quality and Customers (Users) Satisfaction
Researches about payment system quality are still rare, so this research used a common system quality research as the preference. A previous research by Saleh et al. (2012) found that information system quality influence software users satisfaction by 45.16% [15]. It means there is significant positive influence between information system quality and users satisfaction. The other research by Fendini et al. (2013) which similar is a survey in PT PLN (Persero) Malang about the performance of Centralized Customer Service Application (Aplikasi Pelayanan Pelanggan Terpusat or AP2T). They found that the system quality influence the users satisfaction by 57.9% [16].

2.2 HYPOTHESIS
With reference to the formulation of the problem and the results of previous studies, the hypothesis of this research are:
H1: Bank product socialization positively influence intention to use e-money,
H2: Electronic payment system quality positively influence intention to use e-money.

3. RESEARCH METHOD
3.1 DATA TYPE AND DATA RESOURCES
This research use primary data from the survey by online questionnaire using Google Forms Application. The questionnaire were distributed to college students across Indonesia by attaching the online questionnaire link through social network, sent the link by e-mail to the head of college student in every province and left a message at the university’s website.
The online questionnaire was available to be access for 8 days, from 13 August until 20 August 2014. There were 216 respondents in 8 days. But, there were 7 of 216 responses that invalid because there was improper answer for several questions in the questionnaire.

3.2 POPULATION AND SAMPLE
According to The Bank of Indonesia (2006), the potential users of e-money are [12]:
1. Cellphone users with prepaid card
2. College students and high school students
3. Medium to upper class society
4. Public transportation, highway and gas station users or consumers
From that 4 categories, this research restrain the respondents just from one category which is college students. We assume that college student have adequate knowledge about the use of e-money and potential to use it in daily transaction. So, the population in this research is all of potential users of e-money in Indonesia. Meanwhile, the sample that we used is the college students across Indonesia.

3.3 IDENTIFICATION VARIABLES AND OPERATIONAL DEFINITION
In this research, the dependent variable (Y) is intention to use e-money. Where as, the independent variables (X1 and X2) are bank product socialization and an electronic payment system quality.
3.3.1 **Bank Product Socialization (X1)**

The indicators for bank product socialization variable are as follow:
1. Information about e-money
2. Socialization from media about e-money
3. Education from The Bank of Indonesia about e-money
4. Knowledge about product characteristic and attribute
5. Knowledge about maximum satisfaction which acquired after using the product

3.3.2 **Electronic Payment System Quality (X2)**

According to the information system quality concept which is similar to payment system concept, there are 5 indicators of information system quality (DeLone and McLean, 2003) as follow:
1. Ease of use
2. System flexibility
3. Response time
4. Reliability
5. Security

3.3.3 **Intention to Use E-Money (Y)**

The measurement used for intention to use e-money is referring to the indicators from previous study by Rahmatyah (2011) which are as follow [17]:
1. Motivation to use e-money
2. Consideration to try using e-money
3. Plan to use e-money in the next transaction

3.4 **DATA ANALYSIS TECHNIQUE**

Data analysis in this research is using SPSS and EVIEWS software. Validity and Reliability test are using SPSS software. Whilst, the classic assumption and the regression test are using EVIEWS software. Variable validity was tested with Pearson correlation using SPSS 18 software and it showed that all of the variables were valid. Reliability test with Pearson correlation using SPSS 18 software showed Cronbach’s Alpha at 0.911 which is reliable. Classic assumption test to avoid bias in the regression model was done by using EVIEWS software.

3.5 **HYPOTHESIS TESTING**

The first hypothesis testing showed t-score of 1.97 which is higher than t-statistic (1.67). Besides, the test result revealed the probability value at 0.05. It means that bank product socialization influence intention to use e-money for the sample used in this research. Based on the test result, we can conclude that the first hypothesis proved or supported by the fact. The test result indicates that the higher level of bank product socialization, the higher intention to use e-money. Survey result showed that only 26% of total respondents who used e-money. It proves that the intention to use e-money in Indonesia is still at low level category.

According to the first hypothesis testing, this low level intention to use e-money is still related with the poor bank product socialization. Indonesian people need more knowledge and information about e-money, so they don’t have any wrong perception about e-money. The negative perceptions that make Indonesian people unwilling to use e-money would be discussed more later.

From this phenomenon, Indonesian people definitely need bank product socialization from various sources, especially The Bank of Indonesia as the banking institute who has the higher authorities. Bank product socialization could be started first from the intellectuals, which are the college student or the scholars. College students or scholars were assumed already have adequate knowledge to receive education from bank product socialization and they’re also potential users of e-money. If the use of e-money has been massive or popular among the college students, it will spread easily across Indonesia.

Next, the second hypothesis testing results t-score by 3.02 which is still in alternative hypothesis reception area. With the significant level at 0.00 which is lower than the error acceptance limit (0.05), we could conclude that electronic payment system quality positively influence intention to use e-money. This result means the higher level of electronic payment system quality, the higher intention to use e-money would be. If we link it with the survey result which showed only 26% of total respondents who used e-money, it shows that the electronic payment system quality is still in a low level category.

A system was build to facilitate human works, including the electronic payment system. The electronic payment system certainly build to make transaction easier and faster. If the transaction could be easier and faster with electronic payment system, Indonesian people should tend to use e-money than using cartal money. But, the fact is 74% of total respondents don’t use e-money, even it would be more efficient for the transaction. This fact should be questioned. There is an offer to make the transaction becomes more efficient, but why most of Indonesian people unwilling to take this offer.

The second hypothesis test indicates Indonesian people unwilling to use e-money probably caused by the poor electronic payment system quality. The offer to use e-money is very high, but it isn’t supported by the electronic payment system quality. This problem becomes one of the reason why the intention to use e-money is very low in Indonesia.

3.6 **ADDITIONAL ANALYSIS**

From total 155 respondents who don’t use e-money, 44% of them stated that they don’t need e-money. Another 26% don’t use e-money because they don’t know well about e-money product, while 9% of them have a perception that using e-money need extra charge. The other 8% of the respondents said that there isn’t any facility for e-money transaction nearby. The last 7% and 6% have a perception that e-money procedure is to complicated and transaction using e-money is not safe enough.

The main reason why Indonesian people don’t use e-money which reflected from these 155 respondents is they believe that they don’t need it for daily transaction. Indonesian people believe they don’t need e-money because they still don’t know there are a lot of benefits from using e-money. Indonesian people not aware enough about e-money product, especially for the people who lived outside Java. This issue could be
settled by giving bank product socialization to the people who lived outside Java. By building people awareness about importance of using e-money and the benefits of it, people’s perception would change. For another reasons, bank product socialization also could be the solution. Indonesian people’s low level knowledge about e-money, the perception that extra charge on e-money is very high, perception that e-money procedure is complicated and perception that transaction using e-money isn’t safe could be vanished by bank product socialization. The Bank of Indonesia should have a big role for this socialization. They should associate with e-money publisher to make a socialization program about e-money.

The Bank of Indonesia should pay more attention to provide facility for e-money transaction. If Indonesian people already have adequate knowledge about e-money but there isn’t any facility nearby, the intention to use e-money wouldn’t increase either. Therefore, The Bank of Indonesia need to supervise the distribution of the facility for supporting e-money transaction equally in every province across Indonesia.

4. CONCLUSION AND SUGGESTION
4.1 CONCLUSION
Based on the data analysis and statistical test, this research has found results as follow:
1. Bank product socialization positively influence intention to use e-money.
2. Electronic payment system quality positively influence intention to use e-money.

4.2 SUGGESTION
According to the analysis and the discussion before, there are some suggestion we could give as follow:
1. The Bank of Indonesia should more intense in giving bank product socialization to the society, especially to the college students.
2. The Bank of Indonesia could associate more with e-money publisher in giving bank product socialization to the society in every province in Indonesia.
3. The Bank of Indonesia should think again carefully either the electronic payment system and the users are ready or not to use e-money for transaction.
4. The Bank of Indonesia should increase the periodically evaluation of electronic payment system quality in Indonesia.
5. The Bank of Indonesia could make a policy to give an equally distribution of e-money facilities across Indonesia, especially for public facilities such as public transportation and gas station.

REFERENCES
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