ABSTRACT

This study aims to discover the factors that affect Yogyakarta societyin conducting non cash transaction. Those factors consist of benefit, trust, easiness, life style and risk. The data used in the study is primary data which was gathered using questionnaire from 100 respondents. The respondents chosen for the study were customers of shopping centers in Malioboro area, who used means of payment using card/ *alatpembayaranmenggunakankartu (APMK)*. The analysis method used in this study was multiple linear regression using SPSS and Eviews.

Based on the analysis, the result shows that partially, the variables of interest, trust, easiness, and life style have significantly positive effect, while risk variable has significantly negative effect. In general, the whole independent variables which consist of benefit, trust, easiness, life style and risk affect the interest variable for conducting non cash transaction for 63.7%, while 36.3% of it is affected by other variables outside the model.
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Keyword: interest, benefit, trust, easiness, life style, risk, multiple linear regression.