

## Pengembangan alternatif model e-payment B2C (Business to consumer) untuk masyarakat Indonesia

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### Abstrak

[Penggunaan e-payment oleh masyarakat dunia semakin populer, seiring dengan populernya pemanfaatan e-commerce. Akan tetapi, hal tersebut tidak lantas membuat e-payment populer juga di Indonesia. Masyarakat Indonesia memiliki karakteristik khusus yang membuat perlunya pengembangan model-model epayment yang lebih sesuai. Pada proyek mahasiswa ini diusulkan lima alternatif

model e-payment yang sesuai dengan kondisi masyarakat Indonesia. Kelima model tersebut adalah ATMPal, iCash, Pulsa E-payment, SMS Banking, dan Client Side, yang kemudian dikembangkan menjadi prototipe sistem. Dari survei terbatas yang dilakukan untuk menilai aspek kemudahan, kenyamanan, dan keamanan, didapatkan hasil bahwa nilai median tertinggi untuk aspek kemudahan didapatkan oleh tiga model yakni ATMPal, iCash, dan Client Side, sedangkan untuk aspek kenyamanan median dari semua model e-payment adalah sama, dan SMS Banking mendapatkan median tertinggi untuk aspek

keamanan.;The usage of e-payment is getting popular in the world, following the popular trend of the usage of e-commerce. However, the popularity of e-payment doesn't happen in Indonesia. There are some conditions that make the e-payment model should suitable with Indonesian. In this student project, the authors propose five alternative e-payment models which are made suitable with Indonesian. Those five are ATMPal, iCash, Pulsa E-payment, SMS Banking, and Client Side, which are developed as a system prototype. From the limited survey we've conducted to grade easiness, comfort, and security, we found that the highest medians of easiness are ATMPal, iCash, and Client Side. We also found that every e-payment model got the highest median of comfort and the highest median of security is SMS Banking.

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