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## The Role of The e-Money Payment System on The Economic Household Development

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### Abstract

Aims of this study to explore e-money system on the economic household development in four aspect 1. Security and convenience, 2. Technological aspect acceptance, 3. Regulation and policy, 4. Incentive. Using a qualitative approach to the literature review. In aspect of security and convenience, e-Money household transaction more easily and safer because not saving large amounts of cash in monthly spending money. For the aspect of technology using e money depend on usefulness and ease of use e-money system by household. Aspect Regulation and policy for economic development, described that various account payment was complicated, the house hold need regulation for one bank account that accessed for every purpose. In incentive aspect, it is expected reducing the burden of household business, such as administrative bank cost, and giving points reward who use e money payment system.

### RESEARCH BACKGROUND

The crisis of 1998 is a valuable lesson to the Indonesian people not to get caught up in the financial system that is run only a small part of Indonesia society. The resilience of the banking becomes brittle when the banking system is largely sustained by a bigger firm. Thus the sector is not affected by the crisis are SMEs because of its business not directly related to the bank. SMEs is a strategic sector in development. The GDP Contribution amount is 57% with the absorption of the workforce reached 97%. However, only 20% of SMES that may be underserved in the banking system.

The stability of the financial system is influenced by a variety of risks, both in society as well as the Corporation. Financial instability can be triggered by external factors beyond which if not offset by financial conditions, good corporate or community, can lead to the possibility of default on the banking system. Therefore, the liquidity of banking can be upgraded from the participation of the general public users of the bank. The more the public saving bank, then more funds that can be used by development activities. So the dependence towards financing from abroad may be on the wane. (data on the composition of the banking source of funding).

Factually, the amount of ownership of an account of the population of ASEAN, Indonesia including the most less, that is just an amount of 15% of the total population of Indonesia (Firdaus Djaelani). The results of household surveys undertaken by Indonesian Bank in 2010 showed that 62% of households have no savings at all. The amount of ownership of an account in the bank be the beginning for society as individuals to use other banking services.

Studies conducted by Jake Kendall (2010) States that saving impact on poverty reduction in the short term because saving society will reduce the number of their consumption. For society, the beneficial ownership of the account on improving economic circumstances because financial arrangements more transparent, where there will always be the recording of expenditures, and