

ABSTRACT

E-money mobile penetration in Indonesia is still low compared to developed countries. Telkom T-money and Mandiri E-cash is a few examples of mobile e-money applications. This study aims to determine and compare the user acceptance of the variable Perceived Usefulness (PU), Perceived Ease Of Use (PEOU), Trust (TR), Innovativeness (INN), Relationship Drivers (RD), Functionality (F) and Behavioral Intention (BI) in Mobile Technology Acceptance Model on the application Telkom T-money and Mandiri E-cash.

Data analysis techniques in this study consisted of descriptive analysis and comparative analysis. Descriptive analysis aims to determine descriptive variable user acceptance of mobile technology acceptance construct the model. While comparative analysis using the T-test aimed to compare the user acceptance to variable construct models of mobile technology acceptance.

Based on this research, user acceptance based on all the variables construct models of mobile technology acceptance are at good and excellent categories. In addition to the variable Trust, There are differences to variable user acceptance of mobile technology acceptance construct the model.

Keywords: mobile e-money, technology acceptance models