

ABSTRACT

PT. Bank Mandiri plan's to give a better service to its customer for avoiding queue to occur at the highway gate when its customer pay the toll charge with the launching of e-money product, E-Toll Card, unfortunately can't be implemented properly. From one billion of toll customer, onnl 14,57% of those customer in Indonesia are using the E-Toll Card, so there is a big probability of a long queue to occur when paying toll charge.

That's way this research on analysis of e-money use acceptance toward E-Toll card using Technology Acceptance Model (TAM) need to be occured. On this research it will measure attributes on Technology Acceptance Model (TAM), they are perceived usefulness, perceived ease of use, attitude towards use, behavioral intention to use, and trust.

This research is using quantitative method with 200 respondents as sample. Data analysis is conducted by using descriptive analysis technique and using Structural Equation Model – Partial Least Square (SEM-PLS) technique.

The study finds that the Perceived Usefulness, Perceived Ease of Use and Trust positively influence significantly on the Attitude Towards Use of E-Toll Card, Perceived Ease of Use positively influence significantly the Perceived Usefulness, Attitude Towards Use positively influence significantly against the Behavioral Intention to Use of E-Toll Card and Trust affect positively but not significant to the Perceived Usefulness of E-Toll Card.

Keywords: e-money, Technology Acceptance Model (TAM), e-money user acceptance