ABSTRACT

The development of payment method and transfer system now can be said has evolved rapidly and fast. In payment method, apart from cash that people have been using as the main form of payment, there are also non-cash payment methods non-cash payment instruments. E-money was introduced in Indonesia in 2007, but their penetration is still small. MARS Indonesia's survey results revealed that 23.80% of Indonesian society knows about e-money. There are twenty companies and banks get permission from Bank Indonesia to issued e-money. Telkomsel is apart of its with it's product named T-Cash.

These studies identify and predicted the key factors influenced Telkomsel customer adoption in using T-Cash by using modification model of Mobile Payment Technology Acceptanece Model (MPTAM).

Data were collected through online questionnaire which is distributed in five Indonesia major cities which are T-Cash marketing focus area (Jabodetabek, Bandung, Surabaya, Medan and Makassar) by using social media, messenger, discussion forums, and broadcast sms. There were 400 valid data out of 983 derived from survey using online questionaire . The valid data were analyzed by using SmartPLS 3.0.

The result revealed that there were five factors influenced Intention to Use T-Cash, their were External Influences (0,291), Attitude (0,281), Risk (- 0,189) dan Usefulness (0,168). Intention to Use had an R-square value of 0,726, that in category substansial. Age as an moderating variable influenced External Influences and Gender as an moderating variable influenced Risk and External Influences.

Since the most influencing factors toward Intention to Use T-Cash were External Influences dan Attitude, Telkomsel should develop the correct marketing strategy in triggering positif word of mouth and positif attitude of Telkomsel customer to T-Cash

Keywords: *E-Money, Mobile Payment, T-Cash, Modified MPTAM, Adoption, Telkom, Telkomsel, Indonesia*