

ABSTRACT

Technological development maket he payment system has been developed from cash as a payment instrument to be non-cash payments such as e-money. There are several e-money in Indonesia, one of them is TCASH. Telkomsel TCASH is e-money product that can provide ease of transaction to various communities from urban to rural areas, including communities unserved by the formal financial institutions. Telkomsel to offer greater convenience and benefits of TCASH. In 2015, TCASH services increasingly in demand by society, it can be seen from the increase in traffic transaction up to 150% compared with the previous year and up to 2015 TCASH had had many user than other e-money. Not all the technology that created acceptable. There are causes that make people to accept or reject the use of information technology is the factor that is in Technology Accpetance Model (TAM).

The purpose of this study was to determine the response of consumers and see the influence among the variables about Perceived Ease Of Use (PEOU), Perceived Usefulness (PU), Behavioral Intention to Use (BI) and System Usage (SU) TCASH and see the effect PEOU to PU, PEOU against BI, PU towards BI and BI to SU from TCASH using the approach Technology Acceptance Model (TAM).

This research method uses quantitative methods and purpose of the study is descriptive and conclusive. The sample used in this study is 384 respondents by purposive sampling technique. The techniques of data analysis using descriptive analysis and SEM-PLS using the outer and inner models.

The result of this research showed that the respondent responses about PEOU TCASH is considered very good, on PU TCASH is considered good, BI TCASH is high and SU TCASH is high. PEOU has a significant influence on PU, PEOU has a significant influence on BI, PU has a significant influence on BI and BI has a significant influence on SU.

Telkomsel should be further enhance the socialization of the means of use TCASH like to make an advertisement about how to use TCASH that is easily understood by the customer and should change the PIN is entered into the EDC became a confirmation message notification in the form of spending to the number that has been registered at the time of registration TCASH. Where there are only a selection of the notification YES/NO in order to accelerate the purchase of goods/services. Telkomsel also should retain ease and benefits of TCASH. When customers feel TCASH easy to use and useful, then it will affect the intention to use TCASH. Where the intention to use will affect system ssage TCASH users.

Keywords: *E-money, TCASH, Technology Acceptance Model (TAM)*