ABSTRACT

The existence of electronic money / e-money in Indonesia though it was long enough, but its penetration is still low. E-money method recently developed by the largest cellular operator in Indonesia, namely Telkomsel in the form of mobile money T-Cash that serves as a means of payment, the purchase of goods or services, transfers and other services through mobile phones. Total users T-Cash at the beginning of 2016 has reached 6 million people, in spite of the number of people actively using the T-Cash has only reached approximately 300 thousand users. It shows the process of adoption of new technologies like the T-Cash does require a process, evidenced since 2009 when it was first released to the public, this service requires the process to be accepted by society in general. The purpose of this study was to determine the influence of Trust, Perceived Usefulness, Perceived Ease Of Use to Behavioural Intention to Use with Attitude Toward Using as a variable mediator on the T-Cash user in Bandung, because the T-Cash to expand to Bandung to support the Cash less society.

This research is a quantitative study with descriptive analysis and causal. Respondents were examined in this study amounted to 400 T-Cash user in Bandung obtained by incidental sampling technique. Data collected from 17 questionnaire is then processed using SPSS 20 with data analysis techniques Path Analysis.

The results of this study indicate that there is significant effect between Trust and Perceived Ease Of Use on Atitude Toward Using mobile money T-Cash in Bandung. But for the variable Perceived Usefulness there is no significant effect on Atitude Toward Using mobile money T-Cash in Bandung. There is significant effect between the Trust and Attitude Toward Using the Behavioral Intention to Use, but not a significant effect between Perceived Usefulness and Perceived Ease Of Use on Behavioural Intention to Use. There is significant effect on Trust to Behavioural Intention to Use with Attitude Toward Using as mediator, indirect effect has a greater infuence than the direct influence. There is no significant effect between perceived usefulness and Perceived Ease Of Use to Behavioural Intention to Use with Attitude Toward Using as a mediator.

Keyword: Trust, Perceived Usefulness, Perceived Ease Of Use, Attitude Toward Using, Bahavioural Intention to Use, Mobile Money T-Cash, Bandung