

## **ABSTRACT**

*T-Cash users from time to time are increasing with all the speed, convenience and other benefits associated with the payment transactions offered by T-Cash products. This is felt by residents of Bandung who use T-Cash itself. But found in an article that states of the many users of T-Cash is only a small number of users who actively use T-Cash. The purpose of this study is to determine the factors that reduce the activeness of the use of electronic money T-Cash in transacting by the users in the city of Bandung in 2017. This study uses quantitative methods with descriptive research and exploratory. Mechanical gathering data using questionnaires. This study uses nonprobability sampling because all members of population is 105 respondents were the respondents in this research. Techniques data analysis in this research using Principal Component Analysis (PCA).*

*The result showed that the factor analysis produced 6 new factor that cause the decreasing of user activity in transactions using E-Money T-Cash in Bandung 2017. The six factors are Security and Limited Discount, Explicit fees, Machine and Update System, Network, Confuse Term and Condition, Disadvantage of Time and Popularity.*

**Keywords:** *E-Money, Reduced factor, T-Cash*