

ABSTRACT

In 2017 PT. Telekomunikasi Indonesia (Telkomsel) launches e-money service products with QR Code scans. One of the newest service technologies introduced is the non-cash transaction feature using QR Code scan feature which will increase the convenience of transacting customers using T-Cash mobile financial service Telkomsel service. Telkomsel as T-Cash QR Code service manager should consider the level of ease of use, and the level of benefit when the customer switches using QR Code scan, because based on the target data of QR Code usage during July 2017 until February 2017 period has not reached the optimal target. Therefore, in order to achieve these targets, the management must pay attention to the condition or readiness of Telkomsel's fintech which provides cashless or e-money services based on QR Code and is user oriented and reduces the company's investment level on the product (eliminates the use of EDC and card).

This study aims to identify and analyze the factors that influence interest in using T-Cash QR Code from perception ease of use (PEOU), perception usefulness (PU), subjective norm (SN), perception behavior control (PBC), and attitude (A). This research uses quantitative approach and is a causal research. Population in this research is T-Cash user with QR Code which is in DKI Jakarta area. The sampling method used is non-probability sampling with purposive sampling technique. Then the determination of the number of samples using the sum of variables multiplied by five then added the number of hypotheses then multiplied by five, so that obtained the number of samples as many as 195 people. The data in this study was obtained from the questionnaire distribution. The data obtained were then analyzed using Structural Equation Model (SEM) analysis with AMOS version 20 program.

The results showed that perception ease of use (PEOU), perception usefulness (PU) has a positive influence on user attitudes (A) T-Cash QR Code. Then the perception of ease of use (PEOU) and subjective norm (SN) proved to have an influence on the perception of benefits (PU) the use of T-Cash QR Code. Perception of behavior control (PBC) has been shown to have an influence on the perception of ease of use (PEOU) T-Cash QR Code. Perceptions of benefit (PU), subjective norms (SN), perception behavior control (PBC), and attitudes (A) are influenced by the interest in using T-Cash QR Code.

Keywords: Technology Acceptance Model, subjective norm, perceived behavior control