ABSTRACT

The Government through Bank Indonesia has issued a policy of using electronic money (non-cash transactions) in every transaction through Bank Indonesia Regulation (PBI) Number 16/8 / PBI / 2014 regarding amendment to Bank Indonesia Regulation Number 11/12/2009 concerning Electronic Money. The government's goal to realize the cashless society needs to be supported by business actors, not only banks but also financial-technology pioneer companies. PT. Telekomunikasi Selular (Telkomsel) as the largest cellular telecommunication operator in Indonesia participated in the success of government programs related to the use of electronic money by issuing T-Cash products.

This research has purpose to analyze consumer needs of T-Cash service in Bandung City using integration of E-Service Quality and Kano Model. In this study there are 22 attributes of consumer needs T-Cash that will be grouped in 6 dimensions. The study used questionnaires to measure the level of importance, reality, and expectations and to categorize each attribute.

Based on the results of data processing E-service Quality obtained 15 weak attributes and 7 strong attributes. Based on Kano category clarification there are 2 attributes to be developed and 15 attributes enhanced. Furthermore, the integration of the results of data processing questionnaire E-service Quality and Kano Model so that obtained 17 attributes into True Customer Needs and analysis of each attribute needs. Recommendations obtained from the data processing that contains the attribute needs to be improved and developed as True Customer Needs that are attribute needs with code RS1, RS2, RS3, RS4, RL1,

RL2, EU1, SC1, AS1, AS2, CN1, CN2 and CN3.

Keywords: Attribute Requirement, E-Service Quality, Kano Model, E-Quality Quality and Canoe Model Integration, True Customer Needs, T-Cash.