

ABSTRACT

In the digital age, technology has affected all aspects of human lives, including the financial industry. The evolution of financial services has brought to a new era, which is cash-less transaction using electronic money (emoney). Different types of emoney have been introduced into the market depending on the technology used, with the paced growth of innovative invention on mobile technology. In 2015, Tcash tap was introduced to the market which is a mobile payment product that is a emoney product that utilized NFC technology for financial transaction. Therefore, users can easily use Tcash Tap only by tapping it mobile phone to a NFC reader. This study is aimed to explore factors that determined the market to use the Tcash Tap.

Marketing theory is used especially in the fields of consumer behavior that analyze human behavior in the process of adopting a high- technology product . Theoretical framework used is the study is Unified Theory of Acceptance and Use of Technology Model (UTAUT) which was first introduced by Ventakesh et.al.pada in 2003 and modified in 2012 by Ventakesh et.al 2012.

The data processing of this study is using Structural Equation Model (SEM) with a measuring instrument Partial Least Square (PLS) that able to predict the amount of influence according to the research objectives .

The study found key factors as the key determinant of the use Tcash Tap these are Habit, Price Value, Trust, Hedonic Motivation, Performance Expectancy and Facilitating Condition with the end result R² Intention to use is 75.70 % and R² Use Behavior is 73.10 % and Goodness of fit of this model scored 72.00 %

The result of this study found key determinants that influence the use behavior of Tcash Tap users these are Habit, Trust and Price Value.

Keywords : Consumer Behavior, Emoney, Mobile Payment, Technology Adoption, UTAUT,