

## **ABSTRACT**

*T-Cash is an e-money issued by Telkomsel since 2007, but its use can not be considered effective due to the consumption levels are still low. This can be influenced by the user's perception of the equipment used, or in this case the factor of technology adoption by users. Therefore, this study aims to determine whether there is influence between the concept of technology adoption by users to use T-Cash levels as a means of payment in daily life.*

*The sample is determined by accidental sampling method, and the amount determined by the Bernouli formula, as many as 400 respondents T-Cash users. The analytical method used in this research is quantitative, with the type of descriptive investigation. Results of the analysis showed that the value of the level of user satisfaction feedback to the concept of Adoption of Technology (X) is equal to 76.28%, and the rate of use of T-Cash (Y) amounted to 60.6%. Partially, External Variable (X1) and Behaviour Intention To Use (X5) have an effect on the dependent variable, and simultaneously independent variables affect the dependent variable. Each sub-variables have a significant influence on other related sub-variables in the study.*

*Keywords: E-money, Technology Adoption, Perception*