

ABSTRACT

Digital business ecosystems are increasingly developing in Indonesia. One form of the results of its development is in the form of an e-money system. T-Cash is an e-money service that can be used by Telkomsel cellular users in Indonesia to digitally purchase and pay for transactions using pins at merchants bearing the T-Cash logo. This makes the community make its activities to be faster, easier and safer.

The purpose of this study was to determine the effect of perceived ease of use on perceived usefulness, the effect of perceived ease of use on attitude toward use, the effect of perceived usefulness on attitude toward use, the effect of perceived usefulness on behavioral intention to use, the effect of attitude toward using behavioral intention to use, and the behavioral intention to use effect on actual use of T-Cash services in the city of Bandung. This study uses quantitative methods. The method of data collection in this study was carried out through the distribution of questionnaires with simple random sampling method by taking a sample of 385 respondents in the city of Bandung.

The data processing in this study uses the PLS (Partial Least Square) analysis method with the SmartPLS 3.0 program to test causality in the proposed model. This research model uses the basis of Technology Acceptance Model (TAM) with its variables, namely perceived ease of use, perceived usefulness, attitude toward use, behavioral intention to use and actual use.

The results of this study are that construct perceived ease of use has a positive effect on perceived usefulness, perceived ease of use has a positive effect on attitudes toward use, perceived usefulness has a positive effect on attitude toward using, perceived usefulness has a positive effect on behavioral intention to use, attitude toward use positive for behavioral intention to use, and behavioral intention to use has a positive effect on actual use of T-Cash in the city of Bandung.

Based on the results of hypothesis testing, construct perceived ease of use has an effect on perceived usefulness with the highest value. This can be used as a reference so that it continues to improve the ease of using features and services even though T-Cash has changed to LinkAja, and provides user usage and understanding information, until information on the transfer of services from T-Cash becomes LinkAja. The T-Cash service will change to LinkAja on February 22, 2019, this is done to bring a more complete electronic money service to the people of Indonesia. T-Cash users only need to enter a registered T-Cash account to change services to LinkAja.

Key word : *technology acceptance model; T-Cash; PLS*