ABSTRACT

T-Cash is an electronic money service from Telkomsel that have function as payment instrument purchasing of goods or services, transfers and other services through mobile phones. From the survey results that obtained from the user of T-Cash shows that the level of use of electronic money is still very low. Knowledge and the awareness of electronic money is still low because the implementation and understanding of e-money as a new instrument of payment that is easy and practical in the transactions has not been implemented optimally. To achieve the knowledge and awareness of e-money is would require public trust of the usefulness and ease of use T-Cash as an instrument of payment. The purpose of this study was to determine the effect of perceived usefulness and perceived ease of use to usage intention on T-Cash in Bandung.

This research is a quantitative study with descriptive analysis and causal. respondents were examined in this study of 100 the user of T-Cash in Bandung, which is obtained by accidental sampling technique. Data collected from 15 questionnaire then processed using IBM SPSS 21 with data analysis techniques multiple linear regression.

The results showed that the number of perceived usefulness is 73.3%, the number of perceived ease of use is 76%, the number of usage intention is 73.6% which mean is in a high category, the perceived uefulness has significant effect on the usage intention by 16.72%, the influence of the perceived ease of use has significant effect on the usage intention by 33.87%, and the perceived usefulness and perceived ease of use have a significant effect on the usage intention by 50.6%.

Keywords: Perceived Usefulness, Perceived Ease of Use, Usage Intention, T-Cash