



ABSTRAK

ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI SIKAP DALAM PENGGUNAAN T-CASH

Seiring dengan perkembangan teknologi, *e-money* di Indonesia juga mengalami perkembangan. Salah satu *e-money* yang cukup berkembang adalah T-Cash. Sejak diterbitkannya T-Cash di Indonesia, pengguna dari T-Cash terus mengalami pertumbuhan. Namun demikian, pengguna dari T-Cash masih tergolong rendah. Hal tersebut memicu penelitian lebih lanjut tentang faktor-faktor yang mempengaruhi sikap dalam penggunaan T-Cash.

Dalam penelitian ini, peneliti menggunakan *Technology Acceptance Model* (TAM) yang dikaitkan dengan *mobile payment characteristics* (*convenience, mobility, reachability, dan compatibility*) beserta promosi untuk mengetahui penerimaan dari T-Cash. Dalam TAM, *attitude toward using* dipengaruhi oleh *perceived usefulness* dan *perceived ease of use*, dimana *perceived usefulness* dipengaruhi oleh *perceived ease of use*, serta *perceived usefulness* dan *perceived ease of use* sama-sama dipengaruhi oleh faktor-faktor eksternal. Faktor-faktor eksternal yang mempengaruhi *perceived usefulness* adalah *convenience, mobility, reachability, dan compatibility*, sedangkan faktor-faktor eksternal yang mempengaruhi *perceived ease of use* adalah *convenience dan reachability*. Peneliti juga menambahkan promosi sebagai salah satu faktor yang mempengaruhi *attitude toward using*.

Data penelitian ini diperoleh dengan menyebarkan kuesioner terhadap 255 responden, dimana responden yang dituju adalah individu yang pernah menggunakan, sedang menggunakan, atau belum menggunakan T-Cash. Data penelitian ini dianalisis dengan *structural equation modeling* (SEM) melalui *software AMOS 22*.

Hasil penelitian ini menunjukkan bahwa sikap dalam penggunaan T-Cash dipengaruhi oleh *perceived usefulness, perceived ease of use*, serta promosi. Selain itu, faktor-faktor yang mempengaruhi *perceived usefulness* antara lain adalah *convenience, mobility, compatibility dan perceived ease of use*, serta faktor yang mempengaruhi *perceived ease of use* adalah *convenience dan reachability*. Penelitian ini juga menunjukkan bahwa *reachability* tidak berpengaruh terhadap *perceived usefulness*.

Kata kunci: *e-money, T-Cash, Technology Acceptance Model, TAM, mobile payment characteristics*.



ABSTRACT

ANALYSIS OF FACTORS AFFECTING USER ATTITUDE TOWARDS USE OF T-CASH

Along with the development of technology, e-money in Indonesia are also experiencing development. One of e-money that has been developing is T-Cash. Since the issuance of T-Cash in Indonesia, users of T-Cash continue to increase. However, the number of T-Cash users is still relatively low. This condition triggered further research on the factors that influence attitude towards use of T-Cash.

In this research, researcher used Technology Acceptance Model (TAM) that is associated with the mobile payment characteristics (convenience, mobility, reachability, and compatibility) and also promotion to determine the acceptance of T-Cash. In TAM, attitude towards using is influenced by perceived usefulness and perceived ease of use, where the perceived usefulness is influenced by perceived ease of use, and both perceived usefulness and perceived ease of use are influenced by external factors. External factors that influence perceived usefulness are convenience, mobility, reachability, and compatibility. Meanwhile the external factors influencing perceived ease of use are convenience and reachability. Researcher also use promotion as one of the factors influencing attitude toward using.

The research data was obtained by distributing questionnaires to 255 respondents who have used, are using, or not using T-Cash. Structural equation modeling (SEM) through AMOS 22 software is used to analyze the data.

The results of this research indicate that attitude towards use of T-Cash influenced by perceived usefulness, perceived ease of use, and promotion. In addition, factors that influence perceived usefulness are convenience, mobility, compatibility and perceived ease of use, and the factors that influence perceived ease of use are convenience and reachability. This research also shows that reachability does not influence perceived usefulness.

Keywords: *e-money, T-Cash, Technology Acceptance Model, TAM, mobile payment characteristics.*