

ABSTRAK

Seiring berkembangnya internet dan penggunaan uang elektronik, Telkomsel meluncurkan aplikasi *mobile wallet* TCASH yang memungkinkan para pengguna Telkomsel untuk melakukan transaksi keuangan secara digital melalui *smartphone*. Dalam perjalanannya, TCASH yang berpotensi meraih jumlah pengguna yang besar nyatanya hanya mampu meraup sedikit pengguna aktif. Berdasarkan *survey* pendahuluan yang dilakukan oleh peneliti, terdapat 40.7% responden yang belum menggunakan TCASH. Penelitian ini meneliti faktor pembentuk *intention to use* pada aplikasi TCASH dengan mempertimbangkan *technology acceptance model* beserta faktor-faktor eksternal lainnya.

Penelitian dilakukan dengan menggunakan pendekatan kuantitatif. Data penelitian diperoleh melalui penyebaran kuesioner kemudian diolah dengan Partial Least Square-Structural Equation Modeling (PLS-SEM). Data diperoleh melalui kuesioner yang disebarakan kepada responden yang mengetahui namun belum pernah menggunakan layanan TCASH sebelumnya. Total responden yang didapat pada penelitian ini berjumlah 220 responden. Hasil penelitian mengindikasikan bahwa: 1) *Perceived usefulness* dan *informal learning* berpengaruh positif terhadap *intention to use*; 2) *Social influence* dan *mobile wallet self efficacy* masing-masing berpengaruh positif terhadap *perceived ease of use* dan *perceived usefulness*; 3) *Informal learning* berpengaruh positif terhadap *social influence*, *perceived usefulness*, dan *trust*; 4) *Perceived ease of use* berpengaruh positif terhadap *perceived usefulness*; 5) *Perceived ease of use* dan *trust* berpengaruh negatif terhadap *intention to use* 6) *Trust* tidak memediasi hubungan antara *informal learning* dengan *intention to use*.

Kata Kunci : *Mobile Wallet Self-efficacy, Social Influence, Word-Of-Mouth, Trust, Technology Acceptance Model, SEM, Partial Least Square.*

ABSTRACT

Along with the development of the internet and the use of electronic money, Telkomsel launched the mobile wallet application TCASH that allows Telkomsel users to digitally conduct financial transactions via smartphones. In its journey, TCASH which has the potential to reach a large number of users in fact is only able to reap a few active users. Based on the preliminary survey conducted by researcher, there were 40.7% of respondents who had not used TCASH. This study examines the factors of intention to use on TCASH by considering the technology acceptance model along with other external factors.

The study was conducted using a quantitative approach. The research data was obtained through questionnaires then processed with Partial Least Square-Structural Equation Modeling (PLS-SEM). Data was obtained through a questionnaire distributed to respondents who knew but had never used TCASH services before. The total respondents obtained in this study amounted to 220 respondents. The results of the study indicate that: 1) Perceived usefulness and informal learning have a positive effect on the intention to use; 2) Both social influence and mobile wallet self efficacy have a positive effect on perceived ease of use and perceived usefulness; 3) Informal learning has a positive effect on social influence, perceived usefulness, and trust; 4) Perceived ease of use has a positive effect on perceived usefulness; 5) Perceived ease of use and trust negatively affects intention to use; 6) Trust do not mediate the relationship between informal learning and intention to use.

Keywords : *Mobile Wallet Self-efficacy, Social Influence, Word-Of-Mouth, Trust, Technology Acceptance Model, SEM, Partial Least Square.*