ABSTRACT

Factor Analysis of *E-money* Use Using the TAM *Technology Acceptance Model* Method (Case Study of Students of Telkom Institute of Technology Purwokerto)

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At the IT Telkom Purwokerto canteen, it was found that during break time the canteen became very crowded and queued at the payment section because the payment system in the canteen was still carried out in cash with the number of transactions using cash more than using e-money. There are 60% using cash and 40% using e-money from Feb. 6 to Feb. 10, indicating that only 40% of all students choose to use e-money for transactions compared to cash transactions. Although it has many advantages such as making transactions easier, innovation adoption can also be hampered by a lack of trust in the system even though there are many advantages to using a technology so that it becomes an obstacle in the use of e-money itself in terms of user acceptance. Therefore, this study aims to determine the most influential factors from the employee side and the student side at IT Telkom Purwokerto on the use of e-money. This research uses the Technology Acceptance Model (TAM) method using Cluster random sampling technique with student respondents who have been determined using the sampling fraction formula as many as at least 100 respondents and to analyze the results obtained using SEM PLS. This study will use 4 main TAM constructs, namely *Perceived Ease of Use*, Perceived Usefulness, Attitude towards using technology, Actual Use. The results of this study are that on the student and canteen employee side, the Perceived Usefulness factor against *Perceived Ease of Use* has the greatest influence on the use of e-money for transactions at IT Telkom Purwokerto, and the Perceived Usefulness (PU) variable has a negative and insignificant influence on Attitude towards using (ATU) on canteen employees in using e-money at IT Telkom Purwokerto.

Keywords: Technology Acceptance Model, E-money, PLS, User Acceptance, Measurement