

**ANALYZING THE CONSUMER ACCEPTANCE OF MOBILE WALLET
SERVICE IN MANADO
(CASE STUDY OF TELKOMSEL T-CASH TAP)**

*ANALISIS PENERIMAAN MOBILE WALLET DI MANADO
(STUDI KASUS PADA TELKOMSEL T-CASH TAP)*

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Abstract: Mobile wallet is one of the recent innovation technologies invented to be an electronic financial service where people can use it as a payment method. Its ease of use is what makes people start to shift from the old payment method to the newest option of payment. One of the examples is Telkomsel T-Cash TAP. The purpose of this study is to know the consumer acceptance of mobile wallet service in Manado with a case study of Telkomsel T-Cash TAP. This research uses an exploratory approach with in-depth interviews to collect data from ten informants. Respondents were chosen by purposive sampling. The results indicate that sales promotions and ease of use have significant impact on mobile wallet service acceptance in Manado and also show that further information about the mobile wallet service, cooperation with more businesses, and easier top up methods are major concerns for the consumers to accept and adopt a mobile wallet service. It is suggested for mobile wallet services to focus on other regions and provide the users with information and knowledge regarding the top up methods as well as cooperate with other merchants in Manado to attract new consumers.

Keywords: *consumer acceptance, electronic payment, mobile wallet service*

Abstrak: *Mobile wallet adalah salah satu inovasi teknologi yang diciptakan sebagai salah satu jasa penyedia finansial elektronik dimana semua orang bisa menggunakannya sebagai metode pembayaran. Kemudahan pemakaiannya membuat masyarakat mulai beralih ke sistem pembayaran yang baru ini. Salah satu produk yang menawarkan jasa tersebut adalah Telkomsel T-Cash TAP. Pada tahun 2016, Telkomsel tercatat memiliki pengguna 157,4 juta orang, tetapi pemakai Telkomsel T-Cash TAP terhitung hanya 10 juta pemakai. Tujuan penelitian ini adalah untuk mengetahui penerimaan jasa mobile wallet di Manado dengan studi kasus Telkomsel T-Cash TAP. Penelitian ini menggunakan tipe eksploratori dengan wawancara mendalam untuk mengumpulkan data dari 10 informan dengan metode purposive sampling. Hasil dari penelitian ini menunjukkan bahwa promosi penjualan dan kemudahan pemakaian memiliki pengaruh signifikan terhadap penerimaan jasa mobile wallet di Manado, dan juga mengindikasikan bahwa informasi rinci terhadap produk mobile wallet, kerjasama dengan banyak perusahaan, dan kemudahan dalam metode pengisian ulang saldo merupakan perihai – perihai penting yang harus diperhatikan agar masyarakat bisa menerima dan memakai jasa mobile wallet tersebut. Dari studi ini, penyedia jasa mobile wallet disarankan untuk memfokuskan pangsa pasar mereka secara geografis, menyediakan informasi lengkap akan jasa mobile wallet, dan bekerja sama dengan bisnis dari berbagai bidang untuk menarik perhatian konsumen.*

Kata Kunci: *penerimaan, electronic payment, jasa mobile wallet*

INTRODUCTION

Research Background

Technology is known as one of the most important sectors in human's life. The development of technology is always being improved and implemented in human's daily life to make human's life easier. One of the examples is payment method. In the modern era where efficiency and effectiveness are the drives to create and improve technology, payment method keeps evolving to adapt to the lifestyle of people nowadays. Mobile wallet is one of the electronic payment methods invented to provide solution to people who prefer using and storing cash electronically.



Figure 1. Mobile Percentages of Total Digital Minutes

Source: comScore Mobile Metrix 2018

Recently, in a research conducted in January 2018 by Hootsuite and “We Are Social”, it is found that two-third of the world's total population, 7.6 billion inhabitants, now have mobile phones. In addition, The Spectator Index (2018) reported that Indonesia came 6th with the most smart-phone users in the world. With the fact that Indonesia has a large number of smart-phone users, it is no longer a surprise that Indonesia came first in the research conducted by ComScore, with the total minutes spent online on mobile devices. ComScore, a company which provides marketing data and analytics to enterprises and marketing agencies, reported their research recently in May 2017 regarding the matter stated above. It is shown that Indonesia reached 90% with mobile percentage of total digital minutes. With the increasing use and heavy dependence of technology in human's daily life, telecommunication sector, especially network operator provider can surely take advantage of the situation, especially in Indonesia due to the people's dependence on mobile network operator.

As one of the most used network operator providers with 157.4 million users reported (Telkomsel Annual Report, 2016), Telkomsel expanded their market by launching a mobile wallet service known as *Telkomsel T-Cash* in 2007. In 2015, *Telkomsel T-Cash* had a major improvement which was equipped with a Near Field Communication (NFC) technology where the user can *tap* the sticker with an equipped NFC technology to an Electronic Data Capture (EDC) machine which accepts Telkomsel T-Cash TAP as a payment method. Telkomsel T-Cash TAP also cooperates with many merchants and businesses to give sales promotions in to the market to attract the attention of consumers. In contradiction, Telkomsel reported only ten million Telkomsel users used Telkomsel T-Cash TAP (Telkomsel Annual Report, 2016).

Telkomsel T-Cash TAP (2017) is also popular in Manado for its sales promotions at XXI Cinema, McDonald's, Coffee Bean, Starbucks, Chatime, KFC, Baskin Robbins, and other small food and beverage stores. As much as people are open to experience something new, it is important to consider the important and influential factors which can attract and maintain consumers to use the newly introduced product, in this case Telkomsel T-Cash TAP as a mobile wallet service. Therefore from the problem described previously, this research examines *the consumer acceptance of mobile wallet service in Manado (Case Study of Telkomsel T-Cash TAP)*.

Research Objective

The main objective of this research is as follows:

To examine the consumer acceptance of mobile wallet service in Manado (Case Study of Telkomsel T-Cash TAP).

THEORETICAL REVIEW**Marketing**

According to Kotler and Armstrong (2018), marketing is the social process by which individuals and organizations obtain the needs and demand through creating and exchanging value with others. In a business context, marketing involves building profitable, value-laden exchange relationships with customers. In conclusion, marketing is a process where customers and companies engage to build strong relationships and create customer value.

Consumer Behaviour

Solomon, Russel-Bennet, and Previte (2013) defined consumer behaviour as the study of the processes where individuals or organizations select, purchase, use or dispose of products to satisfy needs and fulfill demands. Consumer behaviour is, in fact, an ongoing process where it does not merely indicate the interaction between consumers and producers at the time of purchase but it includes various stages in the consumption process.

Technology Acceptance Model (TAM)

Technology Acceptance Model is an information system theory which identifies how consumer accepts and adopts a new technology based on two factors which are Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). The model was proposed by Fred Davis and Richard Bagozzi, by developing the "Theory of Reasoned Action (TRA)" which then was formulated by Fishbein and Ajzen (Venkatesh and Davis, 2000).

Consumer Buying Behaviour

Kotler and Keller (2011) stated that consumer buying behavior is the study of the ways of buying and disposing of goods, services, ideas or experiences by the individuals, groups and organizations in order to satisfy their needs and wants. In addition, a consumer's buying behavior is influenced by cultural, social, personal and psychological factors.

Service

According to Zeithaml, *et al.* (2008) gave a limitation of service by defining that service is all economic activities whose output is not a physical product or a construction which is generally consumed at the time it is produced, and provides added value in forms (such as convenience, amusement, comfort or health).

Service Quality

Hoffman and Bateson (2017) concluded from what most experts agreed on the definition of service quality that customer satisfaction is a short-term, transaction-specific measure, whereas service quality is an attitude formed by a long-term, overall evaluation of a performance.

Electronic Payment (E-Payment)

Electronic payment is one of a payment method done between two parties (payer and payee) by transferring a sum of money through electronic/digital devices as a compensation or payment of a good or service (Tan, 2004).

Previous Research

Trivedi (2016) discussed about the factors determining the acceptance of E-Wallets amongst gen Y in his research. The fact that mobile devices champion the e-commerce revolution in India motivated the researcher to explore factors which determine the acceptance of e-wallet amongst Gen Y. In the first phase, an exploratory study was executed to identify factors influencing the adoption of a new payment platform like e-wallet. The resultant factors mirrored the technology acceptance model (TAM) model with two added factors. This model was tested using statistical tools like factor analysis and structural equation modeling. The results

established perceived ease of use and perceived usefulness as the factors influencing the acceptance of e-wallet services in India.

Amin (2009) examined the mobile wallet acceptance in Sabah with an empirical analysis. The purpose of this study is to know the technological proliferation has changed the practice in which financial services are transacted, with mobile wallet being the latest development in this area. This paper aims at explaining the factors that encourage bank customers to adopt mobile wallet in Sabah. This study used an approach of Technology Acceptance Model (TAM) in a mobile wallet context, by adding perceived expressiveness, knowledge about mobile wallet and perceived credibility in addition to perceived usefulness and perceived ease of use. Results suggest that perceived usefulness, perceived ease of use, perceived expressiveness and knowledge about mobile wallet are important determinants of mobile wallet acceptance.

Fathi (2014) analyzed the acceptance of E-Wallet in Indonesia with a case study of Doku Wallet. This study was conducted to determine factors that affect the adoption of Doku Wallet as an alternative payment method in Indonesia. Data were obtained from online questionnaire on Google form. Its link was advertised on social media platforms, such as Facebook, Twitter, and online forums. The respondents are Doku Wallet users. The data were collected within one month from April 2014 until 2014. There are 111 respondents who filled out the questionnaires. The data then was analyzed by using LISREL 8 as a tool of a multivariate data analysis called Structural Equation Modelling (SEM). The results show that the factors affecting acceptance of Doku Wallet are electronic word-of-mouth (e-WOM), trust, perceived risk, and perceived ease of use.

Conceptual Framework

The purpose of conceptual framework is to identify relevant variables and define the variables as well as build the conceptual framework based on grounded theory, which in this case is consumer acceptance of mobile wallet service. Therefore the outline of this study aims to examine the consumer acceptance of a new payment method, mobile wallet, with a case study of Telkomsel T-Cash TAP in Manado.

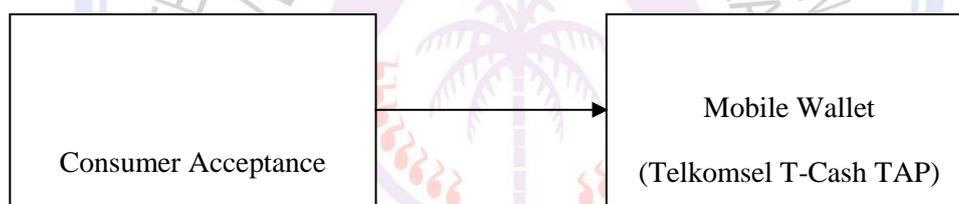


Figure 2. Research Framework

Source: Data Processed 2018

RESEARCH METHOD

Research Approach

The research presented in this paper employs exploratory qualitative research to know the consumer acceptance of mobile wallet service in Manado (case study of Telkomsel T-Cash TAP). Qualitative research method is used to contribute knowledge or understanding by describing phenomenon, where the researcher is the key instrument, within certain groups or populations of interest (Wu, *et al.*, 2016). Exploratory research itself is used to gather preliminary information which helped define problems and suggest hypotheses (Kotler and Armstrong, 2018).

Population, Sample and Sampling Technique

Arikunto (2013) stated that population is the whole research subject, but usually, research studies are carried out on sample of subjects rather than whole populations. In qualitative research, the term population is replaced by “social situation” which consists of three elements: place, actors and activity (Sugiyono, 2013). The social situation of this research is all elements that can participate in the consumer acceptance regarding the use of mobile wallet, with a case study of Telkomsel T-Cash TAP in Manado. The sampling technique used is purposive sampling as it provides rich information, with ten informants of Telkomsel T-Cash TAP users as the representative of target population.

Data Collection Method

The data used in this research consists of two types of data, which are primary and secondary data. Primary data were collected from in-depth interviews, and secondary data were obtained through scholarly journals, textbooks, and previous researches.

Operational Definition of Research Variables

In this research, the variables are consumer acceptance and mobile wallet, with a case study of Telkomsel T-Cash TAP in Manado. The indicators of this study are consumer behaviour, perceived ease of use, perceived usefulness, and consumer acceptance.

Instrument Testing

Measurement tools are instruments used by researchers to aid in the assessment of subjects, informants, or respondents. The instrument must be valid and reliable, based upon the conceptual framework, and relevant to the research topic. In an interview, the key instrument is the researcher him/herself.

Data Analysis Method, Validity and Reliability

In qualitative research, researcher is the instrument to collect data themselves through examining documents, observing patterns, and interviewing informants hence the beliefs, feelings, values, and assumptions of the research become crucial as they may affect the research. Therefore a qualitative researcher needs skills and effort to analyze and present the findings as to prove the credibility and trustworthiness of the findings (Given, 2008; Cypress, 2017; Creswell and Poth, 2018).

RESULTS AND DISCUSSIONS

Results

The first section is the results of interviews with ten users of Telkomsel T-Cash TAP, and the second section explains about the discussions after the interviews.

Informant 1 - Student

Informant 1 knew about Telkomsel T-Cash TAP from an event held at her campus. She has been using it for a month now. According to her, it is very easy to use. What she likes from Telkomsel T-Cash TAP is its sales promotions (discount) at some stores, but on the other hand, she said that Telkomsel T-Cash TAP needs to cooperate with more stores and merchants since many of her favorite stores do not accept Telkomsel T-Cash TAP as a payment method. She only uses Telkomsel T-Cash TAP to buy beverages at a certain store. As much as she perceives it to be convenient, she still prefers cash as a payment option because it is faster than this type of payment. She stated that she would recommend Telkomsel T-Cash TAP to people whose favorite stores accept Telkomsel T-Cash TAP as a payment method. In her opinion, this type of payment method depends on the country itself. A country such as Indonesia is likely to choose traditional payment methods since cash is the most commonly used payment method in daily life. Telkomsel T-Cash TAP will probably be loved and used by developed countries since it is already common for them to use this kind of payment method.

Informant 2 - Student

Informant 2 knew Telkomsel T-Cash TAP from his friend who works at GRAPARI. His friend introduced it to him when they were having a promotion at a department store. For three weeks straight, he used it immensely to purchase beverages, foods, and tickets at XXI theatre, but it was mostly used when he wanted to buy a ticket to watch a movie at the theatre and a few times to buy drinks from a café. In his opinion, Telkomsel T-Cash TAP is very easy to use. He also stated that he likes the sales promotions offered at some stores which accept Telkomsel T-Cash TAP as a payment method. But, according to him, Telkomsel T-Cash TAP needs to improve the top up methods. He said for a payment method that is very easy to use, it is unfortunate that the top up methods are complicated which led him to stop using his T-Cash TAP. To him, Telkomsel T-Cash TAP was convenient at first, but not for long, for there are other mobile wallets in the market where the top up methods are easier than Telkomsel T-Cash TAP.

Informant 3 – Fresh Graduate

Informant 3 knew about Telkomsel T-Cash TAP from an event held by Telkomsel at a department store. He has been using it for about three months. According to his experience, Telkomsel T-Cash TAP is very easy to use, but he added to keep in mind that user must have balance in their account to use Telkomsel T-Cash TAP as a payment method since Telkomsel T-Cash TAP is an electronic wallet which means user needs to top up their balance. He likes Telkomsel T-Cash TAP for its features and sales promotions. He said that he usually uses T-Cash TAP when he is paying for beverages at certain stores and also, movie theatre tickets which accept Telkomsel T-Cash TAP as a payment method. Personally, he is not fond of the physical sticker attached to the phone because it looks ugly. Overall, Telkomsel T-Cash TAP, in his opinion, operates well as a payment method. He also added that it would be good if Telkomsel T-Cash TAP improves their top up methods and cooperate with more stores in the future.

Informant 4 - Student

Informant 4 explained that one of his friends who works at GRAPARI introduced him to Telkomsel T-Cash TAP. In less than a month, he already used it for more than ten times already. He uses it that often because Telkomsel T-Cash TAP offers many sales promotions, such as discount and cashback to the users. He added that it is very beneficial for students to use Telkomsel T-Cash TAP because it offers users discount at some stores for certain products (mostly foods and beverages) which accept Telkomsel T-Cash TAP as a payment method. He admitted that he mostly uses it to buy foods and beverages at certain stores. Telkomsel T-Cash TAP, in his opinion, is a good payment method since it uses Near Field Communication (NFC) technology which makes it technologically advanced and the transactions more convenient. The top up methods are very easy, but he dislikes the administration fee charged on him whenever he refills his balance, he added. He said that it would be great if Telkomsel T-Cash TAP cooperates with a bank so the users will not get charged with administration fee from banks.

Informant 5 - Employee

Informant 5 was introduced to Telkomsel T-Cash TAP by her friend. She has been using it for a year now. According to her, T-Cash TAP is a convenient transactional tool compared to others because user only needs to tap the sticker attached to the phone to the machine. What she likes from T-Cash TAP is its sales promotions on foods and movie theatre tickets, but after a while being introduced to the market, the sales promotion on movie theatre tickets got reduced. She dislikes the fact that the movie ticket's discount got reduced, because she usually buys movie tickets with Telkomsel T-Cash TAP. She also added that she uses Telkomsel T-Cash TAP to buy foods and beverages at a certain store. She added that she hopes to see more stores in Manado accept Telkomsel T-Cash TAP as a payment method and the sales promotions will not be reduced in the future as well. Personally, she would recommend it to her friends so if they want to go to watch a movie at the theatre, they can use Telkomsel T-Cash TAP and get discounts.

Informant 6 - Evangelist

Informant 6 knew about Telkomsel T-Cash TAP when he went to GRAPARI and the employee introduced it to him. He has been using Telkomsel T-Cash TAP for a year now. He admitted that it is easy to use because user only needs to tap the Telkomsel T-Cash TAP sticker to the machine and type the password. It also offers many sales promotions on various products at certain stores and a movie theatre in Manado. He only uses it to buy movie tickets at the theatre. On the other hand, if not used for long, the balance in his account will get reduced automatically, and that is what he dislikes from Telkomsel T-Cash TAP. Overall, its convenience and sales promotions are the reasons why he likes to use T-Cash TAP. Compared to manual payment, he said that this type of payment method is more convenient because people can carry it anywhere since the sticker is small and attached to the phone.

Informant 7 - Dentist

Informant 7 has been using Telkomsel T-Cash TAP for four months. She knew Telkomsel T-Cash TAP from her friend. After using it for a while, she likes that it makes transactions easier and quicker compared to other payment methods. She also likes that Telkomsel T-Cash TAP is accepted as a payment method at her favorite beverage stores and offers discounts whenever she buys movie theatre tickets. Meanwhile, she dislikes that there are only small amount of stores that accept Telkomsel T-Cash TAP as a payment method. She introduced Telkomsel T-Cash TAP to some of her friends, since at weekends, she likes to go to the theatre with

her friends, and the theatre accepts Telkomsel T-Cash TAP as a payment method. Overall, she likes Telkomsel T-Cash TAP because it is easy to use and hopes that Telkomsel T-Cash TAP reach out to other merchants as well because the coming of the new invention of payment methods can make Telkomsel T-Cash TAP lose its users.

Informant 8 – Fresh Graduate

Informant 8 knew about Telkomsel T-Cash TAP from her friend. She registered Telkomsel T-Cash TAP on her phone the moment when Telkomsel T-Cash TAP first opened a booth to promote it at a department store. After a total of six months of using it, she likes that Telkomsel T-Cash TAP offers sales promotions at several stores and a movie theatre in Manado, but she said that Telkomsel T-Cash TAP also needs to cooperate with more stores in the future. She also explained that this payment method is not as easy as she perceived it to be and therefore she stopped using it. The forgotten password of her account, lack of further information regarding the payment method itself, complicated top up methods, better alternatives of other electronic wallets, and small amount of stores which accept Telkomse T-Cash TAP as a payment method are the reasons of it. The decreasing balance in her account if not used for long is also one of the reasons. Overall, she loves the idea of NFC-technology-based payment method, but it is not that convenient enough for her.

Informant 9 - Student

Informant 9 knew about it from social media platform (Instagram) before Telkomsel T-Cash TAP entered Manado. When Telkomsel T-Cash TAP entered Manado, she decided to register Telkomsel T-Cash TAP together with her friend on their phones at a department store. She added that she had no idea that it has a balance inside which has to be refilled. She only used it for about two months and decided to not use it anymore due to the complicated top up methods. She explained that it indeed is very easy to use, but topping up the balance is another story. Unlike other electronic wallets that can be easily refilled through various methods, Telkomsel T-Cash TAP is not. She admitted that people can actually top up their balances through SMS and internet banking but somehow it is confusing. She likes the physical sticker attached to the phone and the discounts she gets from a movie theatre and a booth that sells a certain beverage at her campus. She dislikes that very few stores accept Telkomsel T-Cash TAP as a payment method. It is an interesting kind of payment method, in her opinion, because Telkomsel T-Cash TAP is the first payment method with an NFC-based technology to enter Manado, but the lack of information regarding the top up methods makes it not as convenient as when it was first promoted.

Informant 10 - Student

Informant 10 has been using Telkomsel T-Cash TAP for four months now and knew about it from Telkomsel booth at the foodcourt in her campus. According to her, the ease of use makes her like using Telkomsel T-Cash TAP. Since she has not been using it for long, she said that she only uses Telkomsel T-Cash TAP when she wants to buy beverages and foods at certain stores. Meanwhile, on the other hand, she contradicted the convenience of Telkomsel T-Cash TAP since it is not widely accepted as a payment method by many people and merchants in Manado. She explained that this payment is considered convenient if it is accepted by the majority of people and is used in many businesses as a payment method. She concluded that the innovation of Telkomsel T-Cash TAP is overall a good innovation for an easy day-to-day transaction, but she would not recommend it to other people because of its declining users and there are other options for mobile payment methods.

Discussion

T-Cash is a diversified product from Telkomsel which is a digital financial service in a form of electronic money launched in 2007. It functions just like a balance in the bank where the cash is electronically stored. It can be used as a payment method at selected physical and online stores, pay bills and merchant, transfer money, and top up users' SIM card balance. In 2015, Telkomsel launched T-Cash TAP where it was upgraded with an NFC-technology in the sticker. The upgraded T-Cash TAP specializes in payment at physical stores where the user only needs to "tap" the sticker attached to the phone to the Electronic Data Capture (EDC) machine, but nonetheless still function like it used to before. This kind of payment only works if the stores accept T-Cash TAP as a payment method. Indonesia Bank (BI) has officially issued a license for T-Cash TAP as an electronic payment in Indonesia. Telkomsel also wanted to support the National Cashless Action (NCA) which the government planned and therefore launched T-Cash TAP (Bohang, 2017).

In Manado, the functions of Telkomsel T-Cash TAP are limited unlike in Indonesia's capital city, Jakarta. From the collected and analyzed interview results, the researcher found the acceptance of Telkomsel T-Cash TAP varies from one another. Starting from the first and second questions, people can see that most of the informants knew about Telkomsel T-Cash TAP from "word-of-mouth" of their friends and direct marketing comes at second place. Out of ten informants, there are seven informants who are still using it and three informants who are not for various reasons but regardless, all the informants still showed personal interests on the appeals of Telkomsel T-Cash TAP. There are two main important determinants that emerged from the interviews which are its ease of use and sales promotions. The sales promotions are offered to both food and beverage products and a service, and six of ten informants use Telkomsel T-Cash TAP to purchase them both. However, there are also several determinants which the informants dislike of Telkomsel T-Cash TAP. They can be concluded to four main factors, which are first, the small amount of businesses/merchants in Manado that accept Telkomsel T-Cash TAP as a payment, second, the confusing top up methods, third, the lack of information about Telkomsel T-Cash TAP itself, and fourth, the declining users and better payment options. This being said, there are nine informants who actually perceived Telkomsel T-Cash TAP as convenient in contrary to the difficult top up methods.

Contrarily, Telkomsel T-Cash TAP is not perceived to be easier than other payment methods available in Manado. There are six informants who stated it because of four major reasons, which are first, easier payment options, second, cash is easier, third, dependent on balance, and fourth is not used by the majority of people in Manado. There are only four informants who agreed that Telkomsel T-Cash TAP is easier to use than other payment methods. While the others said cash is easier, on this side, it is contrary. There are three determinants which lead the informants to perceive Telkomsel T-Cash TAP as easier than other payment methods, which are, first, the payment is not in a form of physical money, second, the NFC technology, and third, the ease of use itself. Fathi (2014) found that the ease of use of a mobile wallet is an important determinant for the consumers to accept and adopt it.

According to the interview results, there are six informants who would like to recommend Telkomsel T-Cash TAP to other people and four who would not with both sides have three determinants each. The causes of the informants to want to recommend it to other people are because of its ease of use, sales promotions, and only to some people whose favorite stores are partnering with Telkomsel T-Cash TAP (especially to people who go to the XXI theatre for more than once a week). The motives of the informants to not want to recommend it to other people are because of other easier payment options, declining users, and top up methods problems. Overall, the informants are, again, varied giving their opinions are different and even if some of the reasons almost resemble the other, there are still other determinants that affect them differently from others. Most of the informants perceived that Telkomsel T-Cash TAP is a good mobile wallet but needs more improvement, but a few of the informants showed signs that they are not exactly satisfied with using Telkomsel T-Cash TAP. It leads us to the conclusions of the acceptance of Telkomsel T-Cash TAP. Lack of information and knowledge about Telkomsel T-Cash TAP, confusing top up methods, and better payment options seem to be the important determinants of why some of the informants are not fond of it. Regardless of the issues of using Telkomsel T-Cash TAP, all the informants agreed that Telkomsel T-Cash TAP is indeed easy to use which implies that the informants actually accepted it as a payment method.

CONCLUSION AND RECOMMENDATION

Conclusion

From the results, it can be concluded that consumers already accepted Telkomsel T-Cash TAP as a mean of payment in a form of electronic wallet, albeit being accepted by the users, Telkomsel T-Cash TAP still needs to improve their services to attract and maintain consumers. Sales promotion is indeed a good strategy which Telkomsel uses to attract consumers, but is it good enough to maintain consumers? Three of ten informants stopped using it after some time due to the same main reason which is the confusing top up methods. It is shown that Telkomsel T-Cash TAP also needs to expand their business to cooperate and work with more businesses/merchants in Manado. The fact that some of the informants stated that cash is better compared to mobile wallet also means that Telkomsel T-Cash TAP is not working to its full potential which is to offer easiness in everyday life as a payment option. Adding competitors in the list where six of ten informants agreed is better than using Telkomsel T-Cash TAP means Telkomsel T-Cash TAP needs to improve its service quality as a mobile wallet in order to be more effective. Lastly, the reduction of balance after not being used for a designated time is also a major concern because the users may need to use it one day, but the balance required is

not enough due to the reduction. Unlike its competitors, Telkomsel T-Cash TAP is the only mobile wallet which reduces its users' balance after not using it for a specified time.

Recommendations

Based on the research conducted from a case study of mobile wallet, Telkomsel T-Cash TAP, here are some of the recommendations for Telkomsel T-Cash TAP, universities, and future researchers:

1. It is highly recommended for Telkomsel T-Cash TAP to focus on other cities as their geographic segmentation as well because there are other users which are from different cities or provinces which lack of further information regarding the use and top up methods of T-Cash TAP. Unlike in Jakarta where the users can easily top up at retail stores, ATM machines, through mobile banking and GRAPARI, in Manado, there seems to be very few information found about it. It is also highly suggested for Telkomsel T-Cash TAP to cooperate with more businesses/stores in Manado. Cooperating with a bank is also advised so that the administration fee of topping up balance can be reduced.
2. For universities, to provide students, lecturers and other parties, especially Faculty of Economics and Business, deeper knowledge and rich information about consumer acceptance of mobile wallet service (case study of Telkomsel T-Cash TAP).
3. In the future, it is suggested for the researchers to select and use other case studies of mobile wallet services in the market and conduct comparative study to examine the determinants of users acceptance of mobile wallet services in the society. The researchers are also urged to use different kinds of research methods and approaches which provide rich information regarding the acceptance of mobile wallet services.

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