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# Effect of E-Money Easy And Usefulness On Decisions To Use E-Money In Society (Case Study Of The South Surabaya Community)

Adyaldo Ilham S.A.<sup>1</sup>, Rika Yulianti<sup>2</sup>, Parwita Setya W.<sup>3</sup>, Wahjudi Utomo M.<sup>4</sup>

<sup>1,2,4</sup>Accounting, Mahardhika College of Economics, Surabaya, Indonesia

<sup>3</sup>Management, Mahardhika College of Economics, Surabaya, Indonesia

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## Article Information

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### Corresponding Author:

**Adyaldo Ilham S.A.,**

Accounting, Mahardhika College of Economics, Surabaya, Indonesia

Email:

adyaldoilham@gmail.com

## ABSTRACT

*This study examines and analyzes the effect of usefulness and convenience on the decision to use E-Money. This study uses data analysis sourced from primary data by distributing questionnaires to 8 sub-districts in the southern Surabaya area. Method The sample used in this study is cluster sampling and produced 105 samples of respondents. The analytical tool used is multiple linear regression. The results showed that simultaneously the ease and usefulness of E-Money variables influenced the decision to use E-Money, while partially the ease and usefulness of E-Money had a positive effect on the decision to use E-Money, in eight sub-districts of South Surabaya. And the most dominant variable in its influence on the decision to use E-Money is the convenience variable.*

**Keywords:** *convenience, usefulness, decision to use E-Money*

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## 1. INTRODUCTION

The country of Indonesia has now entered the era of digital globalization which is followed by advances in the field of information technology that are happening all over the world. In this digital era, like it or not, in their daily activities, people will depend on the use and utilization of technology to carry out their daily activities. The development is so fast in creating various kinds of products and services with the aim of improving the quality of life of its users in various sectors, ranging from government, socio-cultural, education, industry as well as in the economic and banking sectors. Almost all activities carried out by the community in their daily lives utilize technology in their implementation, because the work will be easier and more practical to complete. The existence of rapid developments in the field of technology will have an impact on the economy and bring major changes to various daily activities of the community.

In its journey to date, technology has brought major changes to the financial and banking industry. One example is the current technological advances make it easier in terms of daily transactions. In Bank Indonesia regulation Number 20/6/PBI/2018 concerning Electronic Money in the provisions of Article 1 Number 3, Electronic Money (Electronic Money) is a means of payment that can be used, if the money holder has deposited money to the issuer, the total value of the money will be stored in electronic form in a media called a server or chip and the value of money in electronic form is not a deposit as referred to in the law governing banking.

One of the latest technological advances in the financial industry in Indonesia is known as financial technology (Fintech). Bank Indonesia has issued regulations related to this technology, namely Number 19/12/PBI/2017. Products resulting from the existence of financial technology and which affect monetary stability are in the form of products, services, or types of renewable business models. The emergence of this fintech technology initially started from the need for technology to provide convenience in terms of financial problems and was also present in promoting the Non-Cash National Movement (GNNT), which had previously been introduced to the public with the assistance of Bank Indonesia (BI), which started on August 14 2014. The emergence of this financial technology continues to be socialized to this day, with the aim of forming a Less Cash Society (LCS) in the community or it can also be interpreted as a cashless society movement. With the aim of gradually reducing the excessive growth of hard currency and controlling the circulation of paper money in the market.

Table 1  
Fintech Report in Indonesia in 2019

<b>E-Money based on mobile application</b>	<b>Usage Percentage</b>
Digital wallet	82,7%
Investment	62,4%
Paylater	56,7%
Gopay	83,3%
Ovo	99,5%

Source: <https://dailysocial.id>

Based on data obtained from [dailysocial.id](https://dailysocial.id) in collaboration with the JakPat Mobile Survey Platform and in collaboration with the Financial Services Authority or OJK, it can be seen that the fintech report in 2019 if Gopay (83.3%) is still the most widely used digital wallet application. in that year. Meanwhile, OVO (99.5%) is a digital wallet application that has high public awareness. Gopay is a server-based E-Money on the Gojek application that facilitates cashless or non-cash transactions.

In using E-Money, people tend to pay attention to issues regarding efficiency, effectiveness and ease of use accompanied by the benefits of the facilities provided by the electronic money service. If it is associated with social science, namely marketing management, the feedback given by consumers after using and utilizing the facilities of a service is based on a previously developed theory known as the Technology Acceptance Model (TAM). Based on the description of the background that has been described above because there are still inconsistent research results, the researcher is encouraged to want to do research on "The Effect of the Ease and Benefits of E-Money on Decisions to Use E-Money in the Community (Case Study on the people of South Surabaya)".

## **2. LITERATURE REVIEW**

### **2.1 Electronic Money**

#### **a. Understanding Electronic Money**

Bank For International Settlement (BIS, 1996) means that E-Money (electronic money) is a product whose amount of money is stored electronically in a sophisticated electronic device. The value of money electronically is obtained by depositing a certain amount of money in advance or in other ways if the consumer has become a customer of a bank, the consumer can make a debit to the account held at the bank and then stored in the recording of the bank's electronic equipment (Bank Indonesia). , 2006). By doing so, the owner of the fund will be able to carry out transactions from payment to receiving payment for the sale or purchase of a product or service.

Based on the Regulation that has been set by Bank Indonesia (PBI) Number 20/6/PBI/2018 Article 1 Regarding Electronic Money states that the following criteria are important instruments that must be owned by electronic money:

- a) Electronic money can only be issued if the user has deposited a certain amount of money to the issuer.
- b) The value of electronic money that has been deposited will be stored in the media server or it can also be in the form of chips.
- c) Based on the law related to banking, electronic money that has been deposited to the issuer is not a deposit like savings or time deposits.

#### **b. Types of Electronic Money**

1) If classified based on the scope of its operation, electronic money is divided into two, namely as follows:

##### a) Closed loops,

The scope of the closed loop is that the electronic money can only be used to make special payment transactions for the issuer of the electronic money.

##### b) Open loops,

Payment transactions carried out in the scope of this open loop can be carried out at other than the issuer of the electronic money.

2) If classified based on storage media, electronic money is divided into two forms, namely:

##### a) Server based,

In this server-based classification, electronic money will be stored in a storage device that previously required an authentication process via the internet for its use, examples of some applications that use storage media like this are link Aja, Dana, OVO, Go-pay, and others. etc

##### b) Chip based,

In contrast to server based, in this type of chip base storage, electronic money is stored on a chip and can be used offline, this type of storage is in the form of cards such as e-money, flash cards, brizzii and so on.

#### **c. Legal Basis of Electronic Money**

In Indonesia, regulations regarding electronic money law have been made, namely from Bank Indonesia and fatwas issued by the Indonesian Ulema Council. Regulations regarding the use and administration of electronic money issued by the government are contained in SE BI Number 11/11/DASP/2009 concerning Electronic Money and Bank Indonesia Regulation Number 20/6/PBI/2018 concerning Electronic Money. Regulations or fatwas related to sharia-based electronic money have also been regulated by the Indonesian Ulema Council or MUI, which is stated in the DSN fatwa NO: 116/DSN-MUI/IX/2017 which discusses sharia-based electronic money.

**d. Technology Acceptance Model (TAM) Theory**

The theory related to Technology Acceptance was originally introduced in 1986 by a scientist named Davis. This theory discusses and analyzes what factors can influence consumers in deciding to accept a new technological system. In TAM states that consumers consider two factors for decisions to use a new technology system, namely easy of use or known as convenience, and usefulness or usefulness. In this theory it is said that someone will decide to use a new technological system, if it is felt that the system is easy and useful to use in their daily lives. The following will describe the TAM Model in the form of a chart:

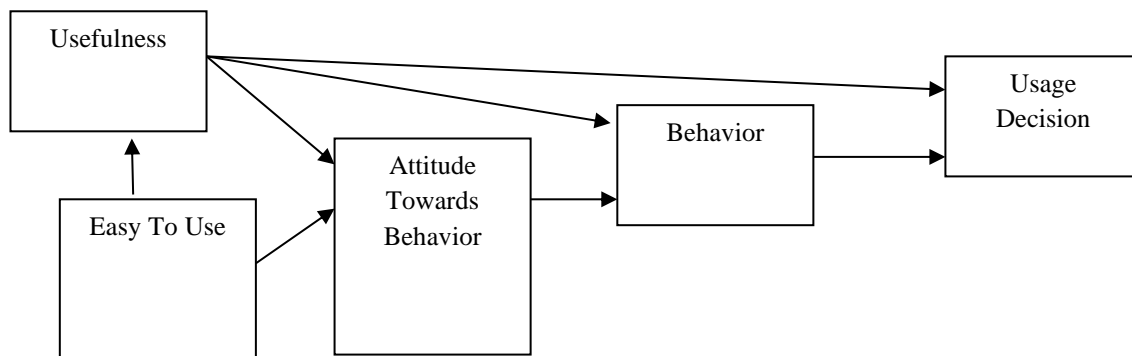


Figure 1  
TAM Theory Model  
Source : Jogiyanto, 2007

Based on Figure 1 above, it can be seen that if a technological update has ease of use and consumers benefit from the existence of this technology, it will make someone decide to use the technology to facilitate their work or activities related to financial transactions. Meanwhile, in terms of usefulness, if consumers feel the benefits of using the technology and have an impact on facilitating their work, this will also make consumers decide to use the technology. So based on this theory it can be stated that the convenience and expediency factors can influence a person's behavior in deciding to use a technology (Kusuma, 2014).

**e. Convenience**

Ease of use can be interpreted as the extent to which the technology can make someone use it without the need to bother (Jogiyanto, 2007). Or it can also be interpreted as a process that is easy to understand in its application. Consumers will be selective in choosing the use of a technology, if it is felt that the technology can help and ease their work and activities, the higher the level of consumer confidence in deciding to use the technology (Genady, 2019). It can be concluded here that if someone feels that with the technology his work becomes easier and more practical to complete then that person will confidently use the technology, and vice versa, if someone feels that the use of the technology makes it difficult to apply and does not have much impact. significant impact on the work they do, then someone will tend to choose not to use the technology at all (Jogiyanto, 2007).

There are several elements that build convenience in technological findings as follows:

- 1) Easy to understand
- 2) Make it easy to become skilled
- 3) Very clear and understandable
- 4) Practical in use (easy to use)
- 5) Flexible
- 6) Controllable

**f. Benefits**

Benefit according to Jogiyanto (2007) can be interpreted as how a technology can be felt as a result of its use, whether it will make a job easier and more practical or even make it difficult for a job to be done. Benefit is defined as the impact of using technology to complete a job. According to Phontanukitihaworn et.al (2016), the benefits of using an electronic money service will cause one's work to be more productive and more

practical. Meanwhile, according to Bailey et.al (2017), benefits can measure the extent to which consumers feel benefited from payments without having to use cash, and can carry out long-distance transactions, so that they are more efficient in terms of time and productivity (Anjelina, 2018). Based on several opinions on the definition of usefulness above, it can be concluded that usefulness is the extent to which consumers or users of a technology can feel a significant impact to more easily carry out their work related to financial transactions. The following will explain some of the usefulness indicators according to Jogiyanto (2007) as follows:

- 1) The system speeds up the process (work more quickly)
- 2) The system develops individual productivity (increase productivity)
- 3) Performance of a job (job performance)
- 4) The system increases effectiveness (effectiveness)
- 5) Making activities easier (make jobs easier)
- 6) System is useful for individuals (useful)

#### **g. Usage Decision**

According to Jogiyanto (2007) a consumer will decide to use a technology if he feels the urge to use the technology. The decision was taken based on several careful considerations. Behavioral intention is interpreted as a person's behavior in using a product or service. Based on the understanding described above, it can be said that the decision to use in relation to electronic money technology or E-Money is a behavior that is carried out by a person to take an action in using technology to facilitate the work he does every day, especially work related to financial transactions. .

According to Sarah (2017) usage decisions are based on the following indicators:

- 1) Problem introduction
- 2) Information search
- 3) Evaluation of alternatives
- 4) Usage decision
- 5) Post-use behavior

#### **h. Previous Research**

In this study, the researcher describes several previous studies that are relevant to the problems to be studied regarding the Effect of the Ease and Benefits of E-Money on the Decision to Use E-Money in the community (a case study on the people of South Surabaya). The research conducted by Inayah (2020) this research is a type of research that is carried out directly in the field and is included in the quantitative category. The sample was selected with cluster sampling criteria with a total sample of 105 people. Analysis using multiple linear regression analysis. From the results of the study, it can be seen that simultaneously the variables of perceived ease of use, perceived usefulness, and promotion have a significant influence on the interest in using electronic money in people in Purwokerto. As well as the partial effect of the perceived ease of use, perceived usefulness, and promotion variables have a significant influence on the interest in using electronic money in the people in Purwokerto.

The next research is research conducted by Chandra et al (2021). This study analyzes the factors that influence the choice of using digital wallets in the city of Surabaya, by conducting cluster analysis on the profiles of respondents obtained and discriminant analysis to find differences in each cluster. Factor analysis was carried out from predetermined variables so that the results of convenience, financial ability, transaction speed, security, promotion, and social influences influenced the choice of using a digital wallet. Two clusters of respondents were formed, while the difference was the level of income by consumers.

The results of research from Purba et al (2020) with the research title The Effect of Perceived Ease of Use, Perceived Benefits, and Trust on Satisfaction and Intention to Reuse the OVO Application. This study uses perceived ease of use variables and perceived usefulness variables in predicting interest in using e-money. The research uses a quantitative approach. The results of this study indicate that partially the perceived ease of use variable does not significantly affect the intention to reuse the OVO application. Meanwhile, simultaneous testing of the variables of perceived ease of use, perceived usefulness and trust affects the intention to reuse the OVO application. Partially and simultaneously these three variables affect the satisfaction level of using the OVO application.

### **3. RESEARCH METHOD**

In this study, the researcher uses a quantitative approach using the causative method, namely research that aims to analyze causal relationships between variables (Sugiyono, 2017). The purpose of this study is to find out how big the relationship between the independent variables (ease and usefulness) to the dependent variable (decision on use). The population in this study were all people in the South Surabaya area spread over eight sub-districts and of productive age. According to the Central Statistics Agency (BPS), the population in the productive age category is the population aged 15-64 years. The eight sub-districts used as the population of this study are Sawahan, Wonokromo, Hamlet Pakis, Karangpilang, Wiyung, Wonocolo Jambangan, Gayungan, and Jambangan sub-districts. Sources and data collection in this research is to use primary data in the form of

questionnaires that have been distributed and filled out by respondents and secondary data, namely data from websites and other internet sites, one example is population data from BPS which can be accessed on the internet.

The measurement scale used in this study is the Likert scale. According to Sugiyono (2011:132) the Likert scale is used to measure attitudes, opinions, and perceptions of a person or group of people about social phenomena. The Likert scale assessment is as follows:

- a) Answers strongly agree are given a weight of 5
- b) Answers agree are given a weight of 4
- c) Neutral answers are given a weight of 3
- d) Disagree answers are given a weight of 2
- e) Strongly disagree answers are given a weight of 1

In this study using probability sampling sampling technique, namely by means of cluster sampling (sampling area). In this study, determining the sample size is by calculating the sample using the slovin method

$$n = N / (1 + Ne^2)$$

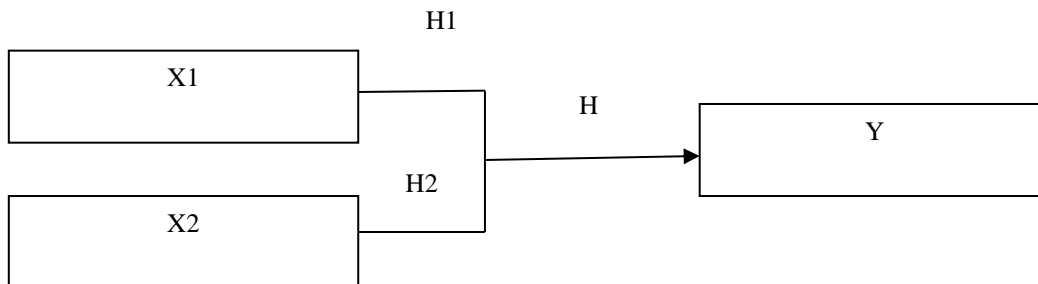
Information:

n = number of samples

N = total population

e = tolerable error limit (10%)

Based on the calculation results, it can be seen that the minimum sample size in this study is 100 people in the South Surabaya area who are productive and use or have used E-Money. Based on the theory described previously, the following is the conceptual framework of this research as follows:



**Figure 2**

Conceptual framework

Source: Data processed by researchers

Information:

X1 = Ease

X2 = Benefit

Y = Usage Decision

### **a. Research Hypothesis**

- 1. Simultaneous convenience and usefulness have a positive effect on the decision to use E-Money in the community.
- 2. Ease of use and partial benefit have a positive effect on the decision to use E-Money in the community.
- 3. Ease has a dominant influence on the decision to use E-Money in the community.

## **4. RESULTS AND ANALYSIS**

### **a. Overview of research object**

#### **1). Geographical Condition of the City of Surabaya**

The city of Surabaya in recorded history was founded in 1293, known as a port city, making the city of Surabaya a city of trade and services, and has a strategic route connecting various trade routes in the central and eastern regions of Indonesia. Besides being known as a port city, Surabaya is also known as the city of heroes. Based on the geographical location of the city of Surabaya at longitudes 7° 9' - 7° 21' South Latitude and 112° 36' - 112° 57' East Longitude, in fact the city of Surabaya is classified as a low land which has an altitude of 3 - 6 meters above sea level, and in the southern part there are areas with hilly conditions with a height reaching 25- 50 meters above sea level. This hero city has an area of +52,087 Ha, with 63.45 percent or 33,048 Ha of the total area being land and the remaining 36.55 percent or 19,039 Ha managed directly by the Surabaya city government. Administratively, the city of Surabaya is divided into 5 urban areas, consisting of 31 sub-districts and 163 urban villages. The following are the regional boundaries in the city of Surabaya: North by the Madura

Strait, to the south by Sidoarjo Regency, to the east by the Madura Strait and to the west by Gresik Regency. (Bappeda of East Java).

## 2). Surabaya City Government Condition

If it is based on the administrative category, the Surabaya city government is led by a mayor and a deputy mayor who oversees the coordination of the regional work units (SKPD) consisting of the city regional secretariat, expert staff, the secretariat of the city DPRD, agencies, government agencies. - agencies, regional inspectorates, sub-districts headed by a camat (including units of the same level), and kelurahan headed by a lurah (including units of the same level). All SKPD employees are civil servants within the city government.

## 3). Surabaya City Economic Condition

The economy of Surabaya City 2020 as measured by Gross Regional Domestic Product (GRDP) at current prices reaches Rp. 554.51 trillion and per capita GRDP reached Rp 190.90 million. The economy of Surabaya City in 2020 experienced a growth contraction of 4.85 percent compared to 2019. From the production side, the deepest growth contraction occurred in the Other Services Business Category by 16.30 percent; and Accommodation and Food and Drink Providers also experienced a contraction of 10.87 percent (source: BPS.go.id).

### b. Research result

#### 1). Validity test

Validity test is used to determine the level of validity of a questionnaire used in research to collect data by correlating answers or scores with the total score of each variable (Ghozali, 2016). The provisions in the validity test are if the significance of  $r$  count  $>$   $r$  table then it is declared valid.

Table 2  
Validity Test Results

Variable	Indicator	r count	r table	Description
Convenience (KMD)	KMD.1	0,679	0,1918	Valid
	KMD.2	0,652	0,1918	Valid
	KMD.3	0,721	0,1918	Valid
	KMD.4	0,719	0,1918	Valid
	KMD.5	0,697	0,1918	Valid
	KMD.6	0,749	0,1918	Valid
	KMD.7	0,753	0,1918	Valid
Benefits (KMF)	KMF.1	0,647	0,1918	Valid
	KMF.2	0,603	0,1918	Valid
	KMF.3	0,731	0,1918	Valid
	KMF.4	0,737	0,1918	Valid
	KMF.5	0,682	0,1918	Valid
	KMF.6	0,666	0,1918	Valid
Usage Decision (KP)	KP.1	0,683	0,1918	Valid
	KP.2	0,621	0,1918	Valid
	KP.3	0,722	0,1918	Valid
	KP.4	0,466	0,1918	Valid
	KP.5	0,593	0,1918	Valid
	KP.6	0,701	0,1918	Valid
	KP.7	0,728	0,1918	Valid
	KP.8	0,553	0,1918	Valid
	KP.9	0,531	0,1918	Valid

Source: SPSS processing results

Based on table 1, to calculate the table  $r$  can use the formula  $n - 2$ . The number of questionnaires processed in this study amounted to 105 ( $n$ ). Then it can be calculated  $105 - 2 = 103$ , the value of  $r$  table with degree 103 is 0.1918. All questions in this study were declared valid because they had an  $r$ -count  $>$  0.1918.

#### 2). Reliability Test

The reliability test is used to determine the consistency of the measuring instrument in measuring the same object (Ghozali, 2016). Reliability can be concluded as to the extent to which a measurement gives relatively the same results, if it is tested again on the same object or can be said to have consistency from time to time. To measure the reliability of a research questionnaire must use Cronbach alpha. If a questionnaire has a Cronbach alpha value  $>$  0.60 then the questionnaire can be said to be reliable.

**Table 3**  
**Reliability Test Results**

Variable	Cronbach's Alpha	Criteria	Description
Convenience (KMD)	0,836	0,60	Reliabel
Benefits (KMF)	0,764	0,60	Reliabel
Usage Decision (KP)	0,801	0,60	Reliabel

Source: Data Processing Results, 2022

Based on table 2, it can be seen that all variables in this study, Ease (KMD), Benefit (KMF), Decision to Use (KP), are declared reliable because they have a Cronbach alpha value > 0.60.

**3). Classic assumption test**

**1. Normality Test**

In the normality test using the Kolmogorov-Smirnov non-parametric statistical test (K-S) with a Sig value > 0.05, the data is declared normal.

**Table 4**  
**Normality Test Results**  
**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		105
Normal Parameters <sup>a,b</sup>	Mean	0E-7
	Std. Deviation	2,71467843
Most Extreme Differences	Absolute	,041
	Positive	,026
	Negative	-,041
Kolmogorov-Smirnov Z		,418
Asymp. Sig. (2-tailed)		,995

a. Test distribution is Normal.

b. Calculated from data.

Based on table 3, the results of the Kolmogorov-Smirnov (K-S) test have an Asymp value. Sig. of 0.995. Where is the Asymp value. Sig of 0.995 > 0.05, so it can be stated if the data used in this study is normal.

**2. Multicollinearity Test**

Ghozali (2016), Multicollinearity test is a statistical test that aims to determine the correlation between independent variables (ease and usefulness). Multicollinearity test was performed with VIF < 10 and tolerance value > 0.10

**Table 5**  
**Multicollinearity Test Results**  
**Coefficients<sup>a</sup>**

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	CONVENIENCE	,688	1,453
	BENEFITS	,688	1,453

a. Dependent Variable: USAGE DECISION

Based on table 4, it can be seen that the VIF value of each independent variable (convenience and usefulness), which is used in this study is < 10, while the tolerance value of each variable is > 0.10. So it can be stated that all the independent variables used in this study have met the requirements or conditions in the multicollinearity test, so it is said to be free from multicollinearity.

3. Heteroscedasticity Test

Table 6  
Multicollinearity Test Results  
Coefficients<sup>a</sup>

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	CONVENIENCE	,688	1,453
	BENEFITS	,688	1,453

a. Dependent Variable: USAGE DECISION

Based on table 5, it can be seen that the VIF value of each independent variable (convenience and usefulness), which is used in this study is < 10, while the tolerance value of each variable is > 0.10. So it can be stated that all the independent variables used in this study have met the requirements or conditions in the multicollinearity test, so it is said to be free from multicollinearity.

4). Multiple Linear Regression Analysis

Table 7  
Multiple Linear Regression Analysis Results  
Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error			
1	(Constant)	13,731	2,386		5,755	,000
	CONVENIENCE	,438	,092	,411	4,769	,000
	BENEFITS	,452	,105	,371	4,301	,000

Dependent Variable: USAGE DECISION

Source: Data Processing Results, 2022

Based on table 6, the multiple linear regression equation using Sig. 5% is,

$$KP = 13,731 + 0,438KMD + 0,452KMF + e$$

5). Hypothesis test

a. Simultaneous Test (F Test)

Table 8  
F Test Results

ANOVA <sup>a</sup>					
Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	700,336	2	350,168	46,602	,000 <sup>b</sup>
Residual	766,426	102	7,514		
Total	1466,762	104			

a. Dependent Variable: USAGE DECISION

b. Predictors: (Constant), BENEFITS, CONVENIENCE

Source: Data Processing Results, 2022

Based on table 7, it can be seen that the F value is 46,602 with a Sig level. 0.000 or < 0.05. It can be concluded that the first hypothesis which states that the convenience and usefulness variables simultaneously have a positive effect on the decision to use is accepted.

**b. Partial Test (t Test)**

**Table 9**  
**t Test Result**  
**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	13,731	2,386		5,755	,000
	CONVENIENCE	,438	,092	,411	4,769	,000
	BENEFITS	,452	,105	,371	4,301	,000

Dependent Variable: USAGE DECISION

Source: Data Processing Results, 2022

Based on table 8, it is explained how much influence the independent variable has on the dependent variable. So based on the Ease of Hypothesis Testing (KMD) on the Decision to Use (KP). Value of Sig. t test for the convenience variable is 0.000 or <0.05. So it can be concluded that the second hypothesis, which states that convenience partially has a positive effect on the decision to use is accepted. Then Testing the Benefit hypothesis (KMF) on the Decision to Use (KP). Value of Sig. t test for the convenience variable is 0.000 or <0.05. So it can be concluded that the second hypothesis, which states that partial benefit has a positive effect on the decision to use is accepted.

**c. Dominant Test**

**Table 10**  
**Dominant Test Results**  
**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	13,731	2,386		,000
	CONVENIENCE	,438	,092	,411	,000
	BENEFITS	,452	,105	,371	,000

Dependent Variable : USAGE DECISION

Source: Data Processing Results, 2022

Based on table 9 to determine the dominant variable, the variable that has a significant effect or not is determined first, in the table it can be seen that all the independent variables, namely ease and usefulness, have a significant effect because sig < 0.05. Then just compare the beta values. If beta is further away from zero (0) then the variable is increasingly influential (dominant). In table 9 the convenience variable is the variable that has the most dominant influence on the decision to use E-Money compared to the benefit variable. The convenience variable has a beta value of 0.411 (getting away from zero), so it can be said that the convenience variable is the most dominant variable.

**5. CONCLUSION**

Based on the results of the analysis that has been carried out based on research data processing as well as a discussion of the effect of convenience and usefulness on the decision to use E-Money in people living in the South Surabaya area, in this chapter the following conclusions can be drawn:

- a. The results of testing the first hypothesis prove that based on the explanation of the F test results that the convenience and usefulness variables simultaneously have a positive effect on the decision to use E-Money. This is evidenced by the results of the significance of the F test, which is 0.000, which is <0.05.
- b. The results of testing the second hypothesis partially prove that the ease and benefit variables partially have a significant and positive effect on the decision to use E-Money. It is proven by the results of the significance of the convenience variable of 0.000 which is <0.05 and the significance of the benefit variable is 0.000 which is <0.05.
- c. The results of testing the third hypothesis prove that the convenience variable is the variable that has the most dominant influence on the decision to use E-Money. Evidenced by the results of the beta value of 0.411 (getting away from zero, when compared to other variables).

**Research Limitations**

The limitations of this study are that it only uses a limited population sample, namely only in the South Surabaya area, and only uses two variables that are thought to influence the decision to use E-Money, namely based on the convenience and usefulness factors.

**Suggestions For Further Researchers**

Further researchers are expected to take more samples of respondents who are used as research, so that the research results are close to the real conditions. It is hoped that further research will take case studies for research in other areas that have not been studied before. It is hoped that further researchers can add other factors that can improve the decision to use E-Money, for example, such as financial ability, transaction speed, security, and promotion.

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