

## EFFECT PERCEPTION OF BENEFIT, PERCEPTION OF EASY, RISK PERCEPTION AND TECHNOLOGICAL INNOVATION ON INTEREST USING *E-MONEY*

Septia Miranti<sup>1</sup>, Lia Febria Lina<sup>2</sup>, Almira Devita Putri<sup>3</sup>

Indonesian Technocrat University

Septiamiranti6@gmail.com

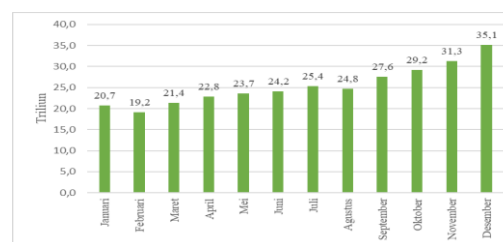
### Abstract

Study this aim for test and analyze reformer perception benefit, perception convenience, perception risk and innovation technology to minant the use of population e-money in this study, namely e-money users. The type of research used is study *explanatory research*, with approach quantitative. Technique taking sample which used that is *proportional random sampling*, with a sample of 115 e-money. Source of data obtained from data primary with spread I'm e-sioner and data secondary with document files organization and References written as reference. Study this use analysis track (*Path analysis*) with help SPSS software 26.0 for analyze data. The results of this study indicate the effect of perception benefit, perception convenience, perception risk and innovation technology to minant the use of e-money in Bandar Lampung City.

**Keywords:** perceived benefits, perceived convenience, risk perception and technological innovation and interest use *e-money*

### INTRODUCTION

*Financial technology* is one of the technologies that is developing in Indonesia Indonesia. *Financial technology* is results combined Among service finance with technology which finally change model business from conventional Becomes moderate, which at first in pay must face to face and carry a certain amount of cash, can now carry out remote transactions with make payments that can be made in seconds (Bank Indonesia, 2018). *Financial technology* helps buying and selling transactions and systems payment Becomes more efficient and economical however permanent effective. volume transaction finance digital Keep going experience it enhancement caused by *financial technology*. The increase in the volume of digital financial transactions can be seen through pictures 1.1 graph electronic money transaction value year 2021.

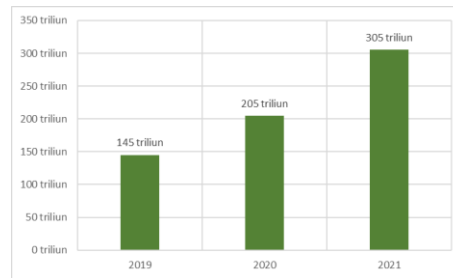


Source : Bank Indonesia

**Picture 1.1 Graphics Score Transaction Electronic Money Year 2021**

Based on Figure 1.1 graph of the value of electronic money transactions in 2021, explain that During year 2021 score transaction money electronic Keep going has increased and in December 2021 amounted to 35.1 trillion. Thing This shows that the Indonesian people are very interested in making transactions using electronic money and has high potential for companies which engaged in the *financial technology*.

Wrong one *financial technology* is *e-money*. *E-money* is tool payment in form electronic. Where score the money saved in in media electronic certain. For example is card. For can using *e-money*, the user must first deposit a certain amount of money money. *E-money* is an electronic medium used to store Electronic money is usually in the form of *chips* or *servers* (Bank Indonesia, 2020). Following this picture 1.2 transaction chart *e-money* year 2019-2021



Source : Bank Indonesia Data Transaction Shopping e-money

**Picture 1.2 Graphics Transaction *E-Money* Year 2019-2021**

Based on Picture 1.2 chart transaction *e-money* year 2019-2021, explained that *e-money transactions* in 2021 will reach 305 trillion continuously has increased, the increase in *e-money transactions* shows that *e-money* has the potential as a method of financial transactions favored by Indonesian society. The following table 1.1 List of the best *e-money* from various Bank in Indonesia.

**List *E-Money* Best Of Various Bank In Indonesia.**

Rating	List
1	Flazz BCA
2	E-Money Independent
3	Tapcash BNI
4	BRIZZI BRI
5	JackCard
6	MegaCash

Source : Regulation Bank Indonesia Number 20/6/PBI/2018 about Money Electronic.

Based on table 1.1 List *e-money* best from Various Bank in Indonesia, explained that there are 6 best *e-money* from various banks in Indonesia Indonesia, that is Flazz BCA, E-Money Independent, Tapcash BNI, BRIZZI BRI, JackCard and MegaCash. From the data that has been served on Perception risk Becomes wrong one component important in processing information which conducted by consumer. Para consumer the more pushed to seek various information when faced with purchasing products online on line with risk tall. height risk which perceived consumer allegedly causing a crisis of consumer confidence in financial transactions so that could reduce interest use they by online.

## LITERATURE REVIEW

### Overview Pustaka

A literature review or *literature review* contains the theories and previous studies that are similar and related to research that will be carried out with the aim of research authenticity, for literature review could seen as following

### Perception benefits ( X 1 )

Goddess and Warmika (2016) state that perception benefit is something perception which arise on self somebody that inusing a technology can support the performance of technology users the. Ramadan and Prayitno (2018) state that perception usefulness is as a subjective probability of potential users which use something application certain for make it easy performance on her job. Yogananda and Dirgantara (2017) stated that the perception of Benefit is the extent to which a person believes that a system is capable of used by profitable and use system certain will increase performance.

### **Perception Convenience (X2)**

Ariningsih, et al (2022) stated that the perception of convenience is construct a person's belief that the use of a particular technology will capable increase performance they. Ramadan and Prayitno (2018) states that the perception of convenience is a belief about the decision-making process. If someone feels like believing that system information easy used so he will use it. Yogananda and Dirgantara (2017) stated that the perception of ease of is the degree to which a person believes that using a particular system will free from trouble or effort big.

### **Perception Risk (X3)**

Dewi and Warmika (2016) stated that the perception of risk is an uncertain person's thoughts and consequences for services on the system used. Yogananda and Dirgantara (2017) stated that the perception of risk is a negative factor that hinders someone to accept something. Prasetya and Putra (2020) stated that perception risk is possibility which no certain. If something the more risky the product, the less likely someone is to be interested for use the product.

### **Innovation Technology (X4)**

Rahayu (2018) states that technological innovation is a desire individual for try a number of system information new. Legowo, et al (2020) states that technological innovation is business innovation with rely on IT in the financial business sector to offer products or services new services to customers. Munawar, et al (2022) stated that Financial technology innovation is to meet the needs of society including in field service system payment, good from side instrument, organizer, mechanism, nor infrastructure maintenance processing payment transactions.

### **Interest Using (Y)**

Sibuea, et al (2021) stated that interest in using concentration of attention on something that is accompanied by feelings of pleasure to goods or product the, then interest individual the cause a desire so that a convincing feeling arises that The goods have benefits so that individuals want to own the goods the. Prasetya and Putra (2020) stated that interest in using someone's desire for something. Interest is an aspect of personality that describes a person's willingness to take action.

## **Hypothesis Development**

### **The Effect of Perception of Benefits Affects Interest in Using E-Money**

An electronic money product can provide a perceived benefit if it simplifies payment transactions, speeds up payment transactions, provides additional benefits when completing transactions, provides a sense of security when making payment transactions, and increases the efficiency of payment transactions. Dewi and Warmika (2016) stated that the perception of benefit is a perception that arises in a person that in supporting the performance of users of the technology. This is supported by research conducted by Kurnianingsih and Maharani (2020) which states that the perception of benefits affects interest in using and research conducted by Sibuea, et al (2021) states that the perception of benefits affects interest in using, meaning that the higher the perception of benefits, the higher the perception of benefits will be. increasing interest in using. Therefore, the researcher proposes the following hypothesis:

H1: Perception Benefit Take effect Positive To Interest Use of E-Money .

### **The Influence of Perception of Ease Affects Interest in Using E-Money**

Perception of ease of use is one of the things that are considered for users in using electronic money services. The easier a technology is, the more interested it is use it. Ariningsih, et al (2022) stated that perceived convenience is a construct of a person's belief that the use of a particular technology will be able to improve their performance. This is supported by research conducted by Prasetya and Putra (2020) which states that the perception of ease affects the interest in using and research conducted by Utami (2020) states that the perception of ease affects the interest in using, meaning that the increasing perception of convenience will increase interest in using. Therefore, the researcher proposes the following hypothesis:

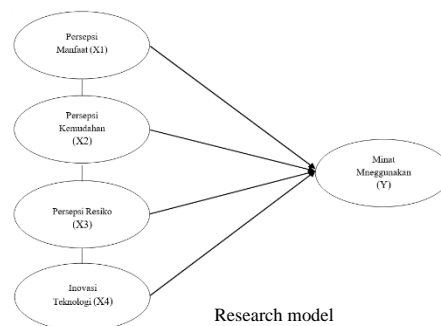
H2: Perception Convenience Take effect Positive To Interest Use of E-Money .

### **The Effect of Perception of Risk Affects Interest in Using E-Money**

Risk perception plays an important role in reducing consumer interest in participating in electronic transactions, so risk perception can have a negative impact on consumer interest in using the product information Technology. The low risk of a technology can encourage users to use electronic money services. Dewi and Warmika (2016) the perception of risk is a person's thoughts that are uncertain and the consequences received for services on the system used. This is supported by research conducted by Yogananda and Dirgantara (2017) which states that risk perception affects interest in using and research conducted by Darista and Mujilan (2021) states that risk perception affects interest in using, meaning that the higher the risk perception, the higher the risk perception. decreased interest in using Therefore, the researcher proposes the following hypothesis:  
H3: Perception Risk Take effect Negative To Interest Use of E-Money .

### The Influence of Technological Innovations on Interest in Using E-Money

Technological innovation is an important factor in creating new forms of value in a competitive environment in the financial industry. Technological innovation in good finance will increase interest in using electronic money. Rahayu (2018) states that technological innovation is an individual's desire to try some new information systems. The results of research conducted by Rahayu (2018) state that technological innovation has an effect on interest using and research conducted by Safitri and Andriansyah (2020) states that technological innovation affects interest in using, meaning that the more technological innovation increases, the interest in using it will increase. Therefore, the researcher proposes the following hypothesis:  
H4: Innovation Technology Take effect Positive To Interest Use of E-Money



## RESEARCH METHODS

### Population and Sample

Sugiyono (2018) The population is a generalization area consisting of subjects or objects that have certain qualities that research applies to study and then draw conclusions. Population selected in study this is that is whole usage *e-money* in Bandar Lampung .

Sugiyono (2015) Sample is part from population which researched/observed, and considered could describe state or characteristic population. The sampling method used in this study is *nonprobability sampling* method using *purposive sampling technique* which is where the sampling is based on certain criteria that has determined by researcher. As for criteria which determined by researcher is as follows: aged minimum 17 Year Not yet once To do transaction using *e-money* , Knowing about *e-money* , Determination amount sample which representative according to Hair et al (2010) is where the number of samples is equal to the number of indicators multiplied by degrees confidence 5 to 10. The number of indicators in this study is 23. So that, amount sample study this could determined with calculation as following :  $\text{Sample} = \text{Total indicator} \times \text{Degree of trust} = 23 \times 5 = 115$  Respondent Amount sample which used in study this set as big as 115 respondents.

### Technical data collection

The method used in this data collection and research process is as following:

1. Questionnaire is technique collection data through process question, it means question come from party which given questionnaire and given by yang fill in, a form of direct communication between researchers and respondents. Communication takes place in the form of questions and answers in face-to-face relationship advance, so move and expression respondent is pattern media which complete words by verbally. On deployment questionnaire this distributed use *google form*.

2. In this study, researchers look for references from books and journals associated with the title y the influence of individual characteristics, leadership participatory and work environment on employee performance, using book about research methods, and use book.

### Data Analysis Techniques

This data analysis technique is the answer to the problem formulation that will be used examine variables. Data processing in this study using the Program SPSS ( *Statistical Package for the Social Science* ) software for windows Version 26. The data analysis techniques used to answer the problem formulation in study this is as following:

1. Validity Test is a size which show level validity and expertise of an instrument. A valid or valid instrument has validity tall. On the contrary, instrument which not enough valid means have low validity. To find out whether the questionnaire used is valid or not no, then the r obtained (r-count) is consulted with (r-table) then instrument said valid, and when  $r\text{-count} > r\text{-table}$  then it is said to be valid and if  $r\text{-count} < r\text{-table}$  then the instrument is said to be no invalid. Test validity could obtained by using help program SPSS.
2. Reliability is an instrument that is reliable enough to be used as a data collection tool because the instrument is already good. Good instrument not tend to be tendentious or direct respondents to choose answers answer certain. Instrument which already could trusted, which eligible will produce data which could trusted. Reliability meant forknowing how much level consistency internal answer respondent to instrument for measure variables. Something instrument measurement which produces a cronbach alpha coefficient of less than 0.6 is considered less good, 0.7 could received and 0.8 good. Test reliability in study this conducted with help program SPSS version 26 .

### Operational Variable

Definition Operational is definition which based on variable which observed. Indirectly, the operational definition refers to how measure a variable, in this research variable operational, namely:

#### 1. Variable Dependent

Interest Use

#### 2. Independent Variable

- a. Perception Benefits ( X1 )
- b. Perception Convenience ( X2 )
- c. Perception Risk (X3)
- d. Innovation Technology (X3)

### Instrument Study

The data used in this study are primary data which came from data history through quote data and description from party which competent. Type data which used in study this is data quantitative, that is data in the form of numbers which showing amount or the number of results of the performance questionnaire. Data collection method used in this study is to look at the value shown based on questionnaire data, good quantitative data obtained from users *e-money* . Processing data in study this use Program Software SPSS ( *Statistics Packages for the Social Science* ) for windows .

Variable items in this study were measured by the method of measuring the scale Likert to the questions posed in the questionnaire through a Likert scale of 5 numbers, namely: Strongly Disagree (STS) with a score of 1, Disagree (TS) withscore 2, Neutral (N) with score 3, Agree (S) with score 4 and, Very Agree(SS) with score 5 Sugiyono, (2017).

## RESULTS AND DISCUSSION

### Description Characteristics Respondent

#### 1. Type Gender Respondent

Overview of gender, interested consumers use *E-Money* is as follows :

**Table 4.1 Respondent Based on Type Sex**

Type Sex	Amount	Percentage
Man	53	53.0%
Woman	47	47.0%
Total	100	100%

Source: Data Processed, 2022

Based on Table 4.1 respondent based on type sex could be seen that, consumers who are interested using *E-Money*, at most many are of the sex man which amount 53 respondent or as big as 53%, it means part big consumer which interested use *E-Money* on research type of man.

#### 2. Age of Respondent

Description general about age, consumer which interested use *E-Money* is as follows :

**Table 4.2 Respondents Based on Age**

Age	Amount	Percentage
15 years – 24 years old	16	16.0%
25 years – 34 Years	46	46.0%
35 years old – 44 years old	25	25.0%
> 44 years old	13	13.0%
Total	100	100%

Source: Data Processed, 2022

Based on Table 4.2 respondents by age it can be seen that, interested consumers using *E-Money*, the most aged 25 years - 34 years, totaling 46 respondents or 46%, means that most of the consumers who are interested using *E-Money* on study aged 25 Years – 34 Years.

#### 3. Work Respondent

Description general about profession, consumer which interested use *E-Money* is as follows :

**Table 4.3 Respondents Based on Work**

Work	Amount	Percentage
Employee Private	41	41.0%
Student	16	16.0%
civil servant	13	13.0%
Self-employed	30	30.0%
Total	100	100%

Source: Data Processed, 2022

Based on Table 4.3 respondents by occupation can be seen that, interested consumers using *E-Money*, at most have profession as employee private which amount 41 respondent or as big as 41%, it means part big consumer which interested use *E-Money* on study have profession as private sector employee.

**4. Results of Respondents' Answers Research Variables**

No	Statement	Mode	median	mean
<b>Perception Benefit</b>				
1	Using <i>e-money</i> will increase productivity transaction finance.	3	4.00	3.76
2	Using <i>e-money</i> is more effective for transactions finance Use <i>e-money</i> will beneficial for activity transaction finance	3	4.00	3.84
3	Using <i>e-money</i> will create activities transaction finance more fast.	4	4.00	3.88
4	Using <i>e-money</i> will help activities transaction	4	4.00	3.47
5	Using <i>e-money</i> can be accessed anywhere and anytime just	5	4.00	4.36
<b>Perception Convenience</b>				
1	Not will confusion use <i>e-money</i>	4	4.00	3.72
2	Easy for I for learn <i>e-money</i> .	4	4.00	4.07
3	Easy to make financial transactions using <i>e-mail money</i> .	5	4.00	3.93
4	<i>E-money</i> very flexible used.	3	3.00	2.85
5	Will could use <i>e-money</i> with easy.	3	3.00	3.26
6	<i>E-money</i> will easy used	3	3.00	3.16
<b>Perception Risk</b>				
1	Have risk financial which low.	1	2.00	2.39
2	Transactions using <i>e-money</i> have a level safety data which tall.	1	3.00	2.84
3	<i>E-money</i> have feature or product which safe used	1	3.00	2.74
<b>Innovation Technology</b>				
1	Innovation <i>e-money</i> make interested for use	4	4.00	3.80
2	<i>E-money</i> very beneficial	4	4.00	3.98
3	<i>E-Money</i> could Fulfill needs transaction finance	4	4.00	4.07
4	Charging <i>e-money</i> very easy	5	4.00	4.24
5	<i>e-money</i> can used various type transaction finance	4	4.00	3.82

<b>Interest Use</b>				
1	I am interested in using <i>e-money</i> to support transaction finance which is conducted daily.	5	5.00	4.48
2	I am interested in trying to use <i>e-money</i> in the future come.	5	5.00	4.44
3	I want to find information about <i>e-money</i>	5	4.50	4.26

Source: Data processed, 2022

Based on Table 4.4 results answer respondent about perception benefit a statement that has highest average score contained in statement 5, namely can use e-money accessed where and when only , of 4.36 and the lowest average score on statement 1, Using e-money will increase productivity transaction finance , amounting to 3.76.

Based on Table 4.4 results answer respondent about perception convenience a statement that has highest average score contained in statement 2, namely Easy for I for studying e-money,

of 2.84 and the lowest average score on statement 4, E-money is very flexible used ., equal to 2.85.

Based on Table 4.4 results answer respondent about perception risk a statement that has highest average score contained in statement 2, namely Transaction using e-money has level high data security , of 4.07 and the lowest average score in statement 1, Has risk financially low ., amounted to 2.39.

Based on Table 4.4 results answer respondent about innovation technology a statement that has highest average score contained in statement 4, namely Charging e-money is very easy , at 4.24 and the lowest average score in statement 1, e-money innovation makes interested for using , equal to 3.80.

Based on Table 4.4 results answer respondent about interest use a statement that has highest average score contained in statement 1, namely I am interested use e-money for support transaction finances done \_ daily , of 4.48 and the lowest average score on statement 3, I wish look for information regarding e-money, amounting to 42, 6.

## Requirements Test Results Instrument

### 1. Validity Test Results

According to Wijaya & Andreani (2015) prior to data processing so whole answer which given by respondent more formerly conducted validity test that was tested on the respondents. Validity test is carried out with using product moment correlation. Validity test to calculate data that will be calculated and process the test conducted with using the SPSS version 26 application. If score  $r$  count per items ( *corrected items* ) more big from  $r$  table, so instrument the declared valid.

Variable	Statement	Sig	level Significant	Information
Perception Benefit	Item 1	0.000	0 . 0 5	Valid
	Item 2	0.000	0 . 0 5	Valid
	Item 3	0.000	0 . 0 5	Valid
	Item 4	0.000	0 . 0 5	Valid
	Item 5	0.016	0 . 0 5	Valid
Perception Convenience	Item 1	0.000	0 . 0 5	Valid
	Item 2	0.000	0 . 0 5	Valid
	Item 3	0.000	0 . 0 5	Valid
	Item 4	0.000	0	Valid

			. 0 5	
	Item 5	0.000	0	Valid
			. 0 5	
	Item 6	0.000	0	Valid
			. 0 5	
Perception Risk	Item 1	0.000	0	Valid
			. 0 5	
	Item 2	0.000	0	Valid
			. 0 5	
	Item 3	0.000	0	Valid
			. 0 5	

Source : processed data, 2022

Innovation Technology	Item 1	0.002	0	Valid
			. 0 5	
	Item 2	0.022	0	Valid
			. 0 5	
	Item 3	0.000	0	Valid
			. 0 5	
	Item 4	0.000	0	Valid
			. 0 5	
	Item 5	0.016	0	Valid
			. 0 5	
Interest Use	Item 1	0.000	0	Valid
			. 0 5	
	Item 2	0.000	0	Valid
			. 0 5	
	Item 3	0.000	0	Valid
			. 0 5	

Source : processed data, 2022

Based on Table 4.5 on showing that whole items statement which concerned with variable perception benefit, perception convenience, perception risk, innovation technology and interest use get the value Sig < Alpha. Thus, all statement items variable perception benefit, perception convenience, perception risk, innovation technology and interest use declared valid and could used for study.

## 2. Reliability Test Results

According to Wijaya & Andreani (2015) After the validity test, the examiner then perform a reliability test on each instrument variable characteristics individual, participatory leadership variables, environment variable work and variable performance employee, use formula *Alpha Cronbach* with the help of the SPSS version 26 program. The results of the reliability test can be seen in table following :

**Table 4.6 Results Test Reliability Variable**

Variable	Coefficient Cronbach Alpha	Alpha	Information
Perception Benefit	0688	0.60	Reliable
Perception Convenience	0.863	0.60	Reliable
Perception Risk	0.877	0.60	Reliable
Innovation Technology	0.727	0.60	Reliable
Interest Use	0.672	0.60	Reliable

Source : Data processed, 2022

Based on the results of the reliability test, Table 4.6 shows that all items statement which concerned with variable perception benefit, perception convenience, perception risk, innovation technology and interest using the Cronbach's coefficient of  $\alpha > \alpha_{min}$ . With thereby whole items statement variable perception benefit, perceptionconvenience, perception risk, innovation technology and interest use declared reliable.

## Data Analysis Results

### 1. Multiple Linear Regression

**Table 4.7 Results Test Regression Equation linear multiple**

Coefficients <sup>a</sup>					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	3	1		
		.2	.5		
		.7	.4		
		.6	.3		
	Perception Benefit	.1	.0	.25	
		.6	.5	.4	
		.8	.8		
	Perception Convenience	.1	.0	.20	
		.0	.4	.2	
		.2	.7		
	Perception Risk	-.1	.0	-.27	
		.1	.4	.9	
		.4	.7		
		.3			
	Innovation Technology	.2	.0	.37	
	.8	.6	.7		
	.4	.2			

a. Dependent Variables: Interest Use

Based on Table 4.7 above is the result of linear regression calculation multiple by using the SPSS program. The result of the equation regression as follows :

$$Y = a + 1X_1 + \beta_2X_2 + 3X_3 + 4 X_4 + e$$

$$Y = 3.276 + 0.168X_1 + 0.102X_2 - 0.143X_3 + 0.284X_4$$

Score the, obtained from testing regression multiple which carried out through the SPSS program and the value is found in Table *coefficients* on column B (*unstandardized coefficients*). The constant value is 3,276 which means that there is no perception benefit, perception convenience, perception risk and innovation technology so big interest in using is 2.105 unit. The coefficient of perceived benefit is if the perceived benefit increases by one unit then interest in using will increase by 0.168 one unit. Coefficient perception benefit worth positive, so that could said direction influence variable perception benefit to interest use is positive. The coefficient of perceived convenience is if the perception of convenience increases by one unit, the interest in using it will increase by 0.102 one unit. Coefficient perception convenience worth positive, so that it can be said that the direction of the influence of the convenience perception variable is to interest in using is positive. The coefficient of risk perception is if the perception of risk increases by one units, interest in using will decrease by -0.143 one unit. Coefficient perception risk worth negative, so that could said direction influence variable perception risk to interest use is negative. The coefficient of technological innovation i.e. if technological innovation increases by one unit so interest use will increase as big as 0.284 one unit. The coefficient of technological innovation is positive, so it can said direction influence variable innovation technology to interest use is positive.

## 2. Coefficient Determination of R Square

Variable	Adjusted R Square (Determination)	Percentage
Benefit Perception, Perception Convenience, Perception of Risk And Innovation Technology To Interest Use	0.386	38.6%

Based on table 4.10 on, obtained score coefficient Adjusted determination r square as big as 0.386 it means perception benefit, perception convenience, risk perception and technological innovation can explain interest using *e-money as much as 38.6%* and the rest is explained by other variables outside study.

## Test Hypothesis

### 1. Test Partial (t test)

Partial t test is used to test whether an independent variable Correct give influence to variable bound. Results test hypothesis by partial (t-test) is as follows

**Table 4. 8 Test results Pasal (Test t)**

Variable	Sig	Alpha	Condition	Conclusion
Perception of Benefits Against Interest Use	0.005	0.05	Sig < Alpha	Ha Received
Perception of Convenience To Interest using	0.032	0.05	Sig < Alpha	Ha Received
Perception of Risk Against Interest Use	0.003	0.05	Sig < Alpha	Ha Received
Technological Innovation Against Interest Use	0.000	0.05	Sig < Alpha	Ha Received

Source : Processed Data, 2022

Based on Table 4.8 got calculation on perception benefit obtained the value of sig (0.005) < Alpha (0.05), thus Ho is rejected and Ha is accepted so that it can be concluded that the perceived benefits take effect to interest in using *e-money*. Based on Table 4.8 obtained calculations on perceived ease obtained the value of sig (0.032) < Alpha (0.05), thus Ho is rejected and Ha received so that could concluded that perception convenience take effect to interest in using *e-money*. On calculation perception risk obtained the value of sig (0.003) < Alpha (0.05), thus Ho is rejected and Ha received so that could concluded that perception risk take effect to interest in using *e-money*.

. calculation on innovation technology obtained the value of sig (0.000) < Alpha (0.05), thus Ho is rejected and Ha are accepted so that it can be concluded that technological innovation take effect to interest in using *e-money* .

**Simultaneous Test (f test)**

Simultaneous test (Test – f) is used to test whether a variable free Correct give influence to variable bound. Results test hypothesis by Simultaneous (Test - f) is as following .

**Table 4.9 Test results Simultaneous (Test - F)**

Variable	Sig	Alpha	Condition	Conclusion
Benefit Perception, Perception convenience, Perception Risk And Technological Innovation Against InterestsUse	0.000	0.05	Sig < Alpha	Ha Received

Source : Data processed, 2022

Based on table 4.9, the calculation of m benefits perception is obtained, perception of convenience, perceived risk and technological innovation, obtained a sig value(0.000) < Alpha (0.05), with thereby Ho rejected and Ha received so it can be concluded that perceived benefits, perceived convenience, perception risk and innovation technology take effect to interest use *e-money* .

**CONCLUSION**

Based on the results of data analysis and hypothesis testing that has been done regarding the effect of perceived benefits, perceived convenience, perceived risk and innovation technology to interest use *e-money* , So could drawn conclusion as follows :

1. Perception of benefits has a positive and significant effect on interestuse *e-money* .
2. Perception convenience take effect positive and significant to interestuse *e-money* .
3. Risk perception has a negative and significant impact on interest use *e-money* .
4. Technological innovation has a positive and significant impact on interestuse *e-money* .

**SUGGESTION**

Results study this expected could made suggestion and also asinformation and become input for *e-money companies* to improve consumer interest in using *e-money* , such as:

1. Practice advice, company multiply payment points via *e-money* , increase convenience in Thing top up, repair system security that can back up the user's money if the *e-money card* is lost and improve transaction features using *e-money* . That matter could increase consumer interest in using *e-money*
2. The next researcher is expected to look for other variables that are thought to be able to influence interest in using *e-money* and add samples .

**REFERENCES**

Ariningsih, EP, Wijayanti, W., & Prasaja, MG (2022). Intention to Use E-wallet Seen from Perceived Usefulness, Perceived Ease of Use, Perceived Security, and Trust. *Maksipreneur Journal: Management, Cooperatives, And Entrepreneurship* , 11 (2), 227. <https://doi.org/10.30588/jmp.v11i2.916>

Darista, SMR, & Mujilan. (2021). Against Interest in Using the Ovo Application as an E-Money Payment Tool. *Journal of Management and Accounting Research* , 09 (01), 27–37.

Dewi, N., & Warmika, I. (2016). The Role of Perceived Ease of Use, Perceived Benefits and Perceived Risks on Intention to Use Mobile Commerce in Denpasar City. *None* , 5 (4), 251442.

Kurnianingsih, H., & Maharani, T. (2020). The Influence of Perceived Benefits, Perceived Ease, Service Features and Trust on Linkaja Customer Satisfaction Levels in Indonesia. *JOURNAL OF ACCOUNTING SCIENCE AND TECHNOLOGY* , 4 (2), 200–209. <https://doi.org/10.31294/jeco.v4i2.7934>

Legowo, MB, Subanidja, S., & Sorongan, FA (2020). FinTech Mechanism Model for Technological Innovation in the Indonesian Financial and Banking Industry. *Proceedings of the National Seminar on Information*

*Systems and Technology (SISFOTEK)* , 4 (2597–3584), 322–330.

- Munawar, HA, Rosyadi, A., & Rahmani, DA (2022). Financial technology (fintech) in the financial inclusion of MSMEs in the city of Banjar during the covid-19 pandemic. *Finance And Management* , 18 (1), 39. <https://doi.org/10.29264/jinv.v18i1.10454>
- Muzdalifa, I., Rahma, IA, & Novalia, BG (2018). (Islamic Finance Approach). *Masharif Al-Sharia Journal: Journal of Islamic Economics and Banking* , 3 (1).
- Prasetya, H., & Putra, SE (2020). The Influence of Perceived Ease of Use, Benefits and Risks on Interest in Using Electronic Money in Surabaya. *Journal of Economics & Business Dynamics* , 17 (2), 151–158. <https://doi.org/10.34001/jdeb.v17i2.1340>
- Rahayu, RW (2018). The Influence of Perceived Benefits, Perceptions of Ease, Perception of Risk, and Technology Innovation on GO PAY Applications from PT. GOJEK Indonesia (Study on Communities in Sleman Regency and Yogyakarta City). *Indonesian Islamic University* , 101.
- Romadloniyah, AL, & Prayitno, DH (2018). The Influence of Perceived Ease of Use, Perception of Usability, Perception of Trust, and Perception of Benefits on Customer Interest in Using E-Money at Bank Bri Lamongan. *Journal of Accounting* , 3 (3), 699. <https://doi.org/10.30736/jpensi.v3i3.163>
- Safitri, R., & Andriansyah, M. (2020). Financial Technology Acceptance Analysis (FINTECH) Against the Use of the OVO Fintech Application. *Journal of Management Partners* , 4 (4), 538–549.
- Sibuea, SJ, Oktavianthy, D., & Rangkuti, AE (2021). 654-Article Text-1500-1-10-20220114. *Proceedings of the National Social & Engineering Polmed Conference (KONSEP)* , 635–645.
- Syahril, WN, & Rikumahu, B. (2019). The Use of Technology Acceptance Model (Tam) in the Analysis of Behavioral Interest in Using E-Money in Telkom University Students. *Journal of Management Partners* , 3 (2), 201–214. <https://doi.org/10.52160/ejmm.v3i2.201>
- Utami, ARH (2020). The effect of perceived ease, usability and trust on interest in using e-commerce. *Prisma (Accounting Student Research Platform)* , 1 (6), 79–93.
- Yogananda, AS, & Dirgantara, IMB (2017). The Influence of Perceived Benefits, Perceived Ease of Use, Trust and Perceived Risk on Interest in Using Electronic Money Instruments. *Diponegoro Journal of Management* , 6 (4), 1–7. <https://ejournal3.undip.ac.id/index.php/djom/article/view/17947>
- Bank Indonesia, 2018. <https://www.bi.go.id/id/edukasi/Pages/menkenal-Financial-Teknologi.aspx> . Accessed August 20, 2022
- Bank Indonesia, 2020. <https://www.bi.go.id/id/edukasi/Pages/Apa-itu-Uang-Elektronik.aspx>. Accessed August 20, 2022
- Cekpremi, 2022. <https://www.cekpremi.com/blog/e-money-terbaik/>. Accessed 03 October 2022
- Databox, 2022 . <https://databoks.katadata.co.id/datapublish/2022/05/31/transaksi-jual-gunakan-e-money-reach-rp305-trillion-pada-2021> . Accessed August 20, 2022
- Databox, 2022. <https://databoks.katadata.co.id/datapublish/2022/01/31/bank-indonesia-transaksi-uang-elektronik-ri-tembus-rp-35-triliun-per-desember-2021> . Retrieved August 20, 2022.