THE INFLUENCE OF CONVENIENCE AND BENEFITS ON THE DECISION TO TRANSACTION BY USING ELECTRONIC MONEY IN STUDENTS OF HKBP NOMMENSEN UNIVERSITY MEDAN

Evita Lawura BR Sihite[1], Pasaman Silaban[2], Raya Panjaitan[3], Frederick Saroha Silaban[4]

[1]Economics and Business Faculty, Nommensen University Medan,
evita.sihite@student.uhn.ac.id
[2]Economics and Business Faculty, Nommensen University Medan,
pasamansilaban@uhn.ac.id
[3]Economics and Business Faculty, Nommensen University Medan,
rayapanjaitan@uhn.ac.id
[4]Economics and Business Faculty, Nommensen University Medan,
frederick,silaban@uhn.ac.id

Article Info	Abstract
	This study aims to find out how convenience and profit influence the decision to transact using electronic money for HKBP Nommensen University of Medan students. The population in this study were HKBP Nommensen University of Medan students with a total of 8417 students. The sampling technique uses non- probability sampling. The results of multiple linear regression testing show that the Ease variable has a positive effect on the decision to transact using electronic money with a coefficient of 0.405. The benefit variable has a positive effect on the decision to make transactions using electronic money with a regression coefficient of 0.466. The results of the t-test calculation (partial) Convenience (X1) have a positive and significant effect on the decision to transact using electronic money, this is indicated by the value of tcount = 4.082 > ttable = 1.988 with a significance of 0.001 <0.05. The benefit variable (X2) has a positive and significant effect on transaction decisions, this is indicated by the calculation results of tcount = 4.335 > ttable = 1.988 with a significance of 0.001 <0.05. Simultaneously the convenience variables (X1) and benefits (X2) have a positive and significant effect on transaction decisions. This is shown from the calculation results of Fcount of 80.892 with a Ftable value of 3.09 (80.892 > 3.09) with a significant value of 0.001 <0.05. From the results of determination (R2) it is obtained that the value of R2 = 61.7% Work performance variable (Y) is influenced by physical work environment variables (X1) and organizational commitment (X2) while the remaining 38.3% is influenced by other factors. independent variables not examined in this study.

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INTRODUCTION

The variety of human activities, especially in the millennial generation, can change our perspective on the importance of the presence of technology, along with increasingly rapid technological advances, many new innovations have been created to make it easier for humans to carry out their activities. The impact of technological advances is also being felt in the world of the financial industry which creates innovations in the form of electronic transactions or non-cash payments. Electronic money is an electronic payment method stored in electronic media in the form of an application. Transactions can be made through devices such as smartphones and computers, which can now be accessed anywhere as long as the area is still covered by the internet network and supports the system.

Not only that, if you look at the amount of cash circulating in a society, inflation will increase. When compared to payment systems, which involve inter-money transfers, intra-bank transfers are made through the bank's own network. Users make transactions more convenient for students. Non-cash transactions can be made in many places, from paying tuition fees, shopping at malls, the internet, subscription TV, telephone, and paying for electricity and water (Tazkiyyaturrohmah, 2018). Several previous studies have shown that convenience has a positive effect on decisions to use electronic money in society, including research conducted by (Genady, 2018), while the research results of (Utami, 2017) show that convenience affects students' interest in using e-money, the easier the e-money process is, the higher student interest in using e-money. While research shows that expediency has a positive and significant effect on the decision to use. this research was conducted by (Latief & Dirwan, 2020).

Based on the background above, the authors are interested in conducting research with the title **"The Influence of Convenience and Benefits on Decisions to Make Transactions Using Electronic Money for HKBP Nommensen University Students in Medan".**

METHODS

According to (Achrisya, Desy; Indra, 2022) Electronic money is defined as an electronic payment method in which the value of money is stored in electronic media, usually in the form of an application, so that the user requirements must be

connected to the internet network. According to (Agustin Diyah Tri, 2023) ease of use is the idea that using a system in one's work will make it easier for tasks and free of effort. In addition, convenience means that information technology must be easy to use, learn and understand. Meanwhile, according to (Tuhepaly & Rismawati, 2021). The ease of using a system is the degree to which a person believes that using the system will be error-free or misleading in a business.

In this study the method used is a quantitative approach with causal associative methods. Quantitative research is a type of research whose specificity is systematic, planned, and clearly structured from the start to the making of the research design, both regarding research objectives, research subjectives, research objectives, data samples, and methodology (from data collection to data analysis). This research method uses a questionnaire as a data collection instrument. In this study, what was used was to find out and obtain information about a number of respondents who represented the population in the study. The influence of the independent variables, namely the convenience variable (X1) and benefits (X2) on the dependent variable, namely the decision to engage in electronic money at HKBP University students Nommensen Medan. In this study, the population used was 2022/2023 even semester students at HKBP Nommensen University, Medan, totaling 8,417 people. The following is a list of the number of even semester students in 2022/2023. The variables in this study consist of two independent variables (X), namely convenience (X1) and benefits (X2). While the dependent variable (Y) is only one, namely the decision to trade using electronic money.

RESULTS AND DISCUSSION

1. **Validity Test Result**

   a. **Ease of Electronic Money Variable**

Table 1. Ease of Electronic Money Variable Validity Test Results

No pernyataan	Corrected item total correlation (r $_{hitung}$)	r $_{tabel}$	Keterangan
Item 1	0,779	0,196	Valid
Item 2	0,735	0,196	Valid
Item 3	0,625	0,196	Valid
Item 4	0,528	0,196	Valid
Item 5	0,806	0,196	Valid
Item 6	0,664	0,196	Valid

Item 7	0,730	0,196	Valid
Item 8	0,762	0,196	Valid

Source: Data Processed Using SPSS (2023)

The table shows that the e-money convenience variable has valid criteria for all statements based on the criteria that rcount is greater than rtable (0.196).

b. Variable Benefits of Electronic Money

Table 2. Results of the Variable Validity Test of Benefits of Electronic Money

No pernyataan	Corrected item total correlation (r $_{hitung}$)	r $_{tabel}$	Keterangan
Item 1	0,700	0,196	Valid
Item 2	0,669	0,196	Valid
Item 3	0,716	0,196	Valid
Item 4	0,695	0,196	Valid
Item 5	0,815	0,196	Valid
Item 6	0,753	0,196	Valid
Item 7	0,562	0,196	Valid
Item 8	0,658	0,196	Valid

Source: Data Processed Using SPSS (2023)

The table shows that the variable benefits of electronic money has valid criteria for all statements based on the criteria that rcount is greater than rtable (0.196).

c. The variable of the decision to transact using electronic money

Table 3. Results of the Validity Test of Decision Variables for Transactions Using Electronic Money

No pernyataan	Corrected item total correlation (r $_{hitung}$)	r $_{tabel}$	keterangan
Item 1	0,512	0,196	Valid
Item 2	0,776	0,196	Valid
Item 3	0,869	0,196	Valid
Item 4	0,888	0,196	Valid
Item 5	0,789	0,196	Valid
Item 6	0,853	0,196	Valid
Item 7	0,680	0,196	Valid
Item 8	0,650	0,196	Valid
Item 9	0,724	0,196	Valid
Item 10	0,650	0,196	Valid

Source: Data Processed Using SPSS (2023)

The table shows that the decision variable for transactions using electronic money has valid criteria for all statements based on the rcount criteria greater than rtable (0.196).

2. Realibility Test

a. Ease of Electronic Money Variable
Table 4. Ease of Electronic Money Variable Reability Test Results

Variabel	Cronbach's Alpha	N of Items	Keterangan
Kemudahan	0,884	9	Reliabel

Source: Data Processed Using SPSS (2023)

Agreement is generally considered satisfactory if it is ≥ 0.70 if the Alpha value is > 0.70, it means that the reliability is sufficient. Table 4.8 shows the Cronbach's Alpha value for the convenience variable for electronic money of 0.884. Thus, it can be concluded that the statements in this questionnaire are reliable because they have a Cronbach's Alpha value, greater than 0.70.

b. Variable Benefits of Electronic Money
Table 5. Results of the Variable Validity Test of Benefits of Electronic Money

Variabel	Cronbach's Alpha	N of Items	Keterangan
Manfaat	0,840	9	Reliabel

Source: Data Processed Using SPSS (2023)

The table shows the Cronbach's Alpha value for the variable benefits of electronic money of 0.840. Thus, it can be concluded that the statements in this questionnaire are reliable because they have a Cronbach's Alpha value, greater than 0.70.

c. The variable of the decision to transact using electronic money
Table 6. Results of the Validity Test of Decision Variables for Transactions Using Electronic Money

Variabel	Cronbach's Alpha	N of Items	Keterangan
Keputusan Penggunaan	0,910	11	Reliabel

Source: Data Processed Using SPSS (2023)

The table shows the value of Cronbach's Alpha for the decision variable to transact using electronic money, which is 0.910. Thus, it can be concluded that the statements in this questionnaire are reliable because they have a Cronbach's Alpha value, greater than 0.70.

3. Classic Assumption Test

1. Normality Test

Normal P-P Plot of Regression Standardized Residual
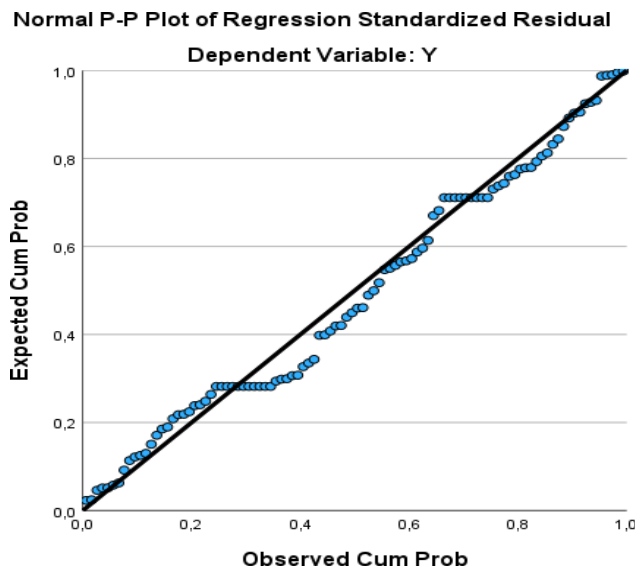**Dependent Variable: Y**

Figure 1. Graphical Normality Test Results

Source: Data Processed Using SPSS (2023)

Based on the picture above, it can be seen that the points spread around the diagonal line and the spread of data points in the direction of the diagonal line indicates that the regression assumption model meets the normality assumption and the regression model is feasible to analyze the influence of independent variables (ease of electronic money and benefits of electronic money) on the dependent variable (transaction decisions using electronic money).

Table 7. One Sample Kolmogorov- Smirnov Test

		Total
N		100
Normal parametersm[a,b]	Mean	,0000000
	Std. Deviation	2,65128894
Most Extreme Differences	Absolut	,094
	Positif	,094
	Negatif	-,053
Tes Statistic		,094
Asymp.sig. (2-tailed		,031[cd]

Source: Data Processed Using SPSS (2023)

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Based on the Kolmogorov-Smirnov test, it can be seen that the unstandardized residual value has an asymp value. Sig. (2-tailed) 0.31 which means > 0.05 this proves that the research data is normally distributed.

2. Multicollinearity Test

Table 8. Multicollinearity Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	13,682	2,361		5,794	<,001		
	X1	,405	,099	,406	4,082	<,001	,390	2,564
	X2	,466	,107	,432	4,335	<,001	,390	2,564
a. Dependent Variable: Y								

Source: Data Processed Using SPSS (2023)

Based on the table above, from the results of the Variance Inflation Factor (VIF) test on the SPSS 29.0 output, the coefficient table for each independent variable has a VIF with a value < 10, namely the convenience variable for electronic money is 2.564 and the benefits variable for electronic money is 2.564 so it can be concluded that multicollinearity does not occur . While the Tolerance value is > 0.10, that is, for the convenience variable of electronic money it is 0.390 and the benefits variable for electronic money is 0.390. So it can be stated that the multiple linear regression model does not have multicollinearity between the dependent variable and other independent variables so that it can be used in this study.

3. Heteroscedasticity test
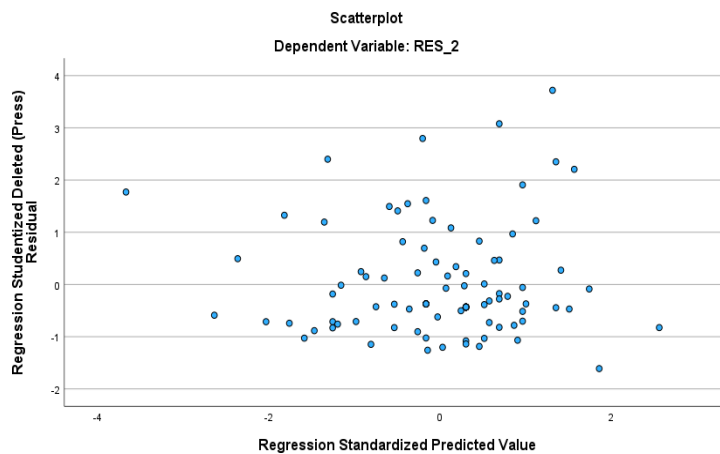
Source: Data Processed Using SPSS (2023)

Figure 2. Heteroscedasticity test

The picture above shows that the resulting points spread randomly and do not form a particular pattern or trend line. The picture above also shows that the distribution of data is around the zero point. The results of this test indicate that the regression model is free from heteroscedasticity problems, in other words: the variables to be tested in this study are homoscedastic.

4. Hypothesis Test Results

a. Partial Significance Test Results (t test)

Table 9. Partial Significance Test Results (t test)

Coefficients^a					
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	13,682	2,361		5,794	<,001
	Kemudahan	,405	,099	,406	4,082	<,001
	Manfaat	,466	,107	,432	4,335	<,001
a. Dependent Variable: Keputusan bertransaksi						

Source: Data Processed Using SPSS (2023)

Based on the t-test results table above to determine the magnitude of the influence of each independent variable partially (individually) on the dependent variable is as follows:

a. The effect of the Ease of Electronic Money Variable (X1) on the Decision to Use Electronic Money Transactions (Y) In the table the tcount value for the convenience of electronic money is 4.082

while the ttable value is 1.988. Then it is known that tcount (4.082) > ttable (1.988) and a significant value of 0.001 <0.05. So the hypothesis that says there is a significant influence between the convenience of electronic money on the decision to use electronic money is accepted (Ha is accepted and Ho is rejected), meaning that partially there is a significant influence between the convenience of electronic money on the decision to use electronic money.

b. The effect of the Variable Benefit of Electronic Money (X2) on the Decision to Use Electronic Money Transactions (Y) In the table the tcount value for the benefits of electronic money is 4.335 while the ttable value is 1.988. Then it is known that tcount (4.335) > ttable (1.988) and a significant value of 0.001 <0.025. So the hypothesis that says there is a significant influence between the benefits of electronic money on the decision to transact using electronic money is accepted (Ha is accepted and Ho is rejected), meaning that partially there is a significant influence between the benefits of electronic money on the decision to transact using electronic money.

b. Simultaneous Significance Test Results (Test F)

Table 10. Simultaneous Significance Test Results (Test F)

ANOVA[a]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1160,686	2	580,343	80,892	<,001[b]
	Residual	695,904	97	7,174		
	Total	1856,590	99			
a. Dependent Variable: K.B.M.U.E						
b. Predictors: (Constant), Manfaat, kemudahan						

Source: Data Processed Using SPSS (2023)

By looking at the Fcount table of 80.892 with a Ftable value of 3.09 (80.892> 3.09). so the data concludes that Fcount > Ftable and sig value (0.001 <0.05) then H2 is accepted and H0 is rejected, so that the convenience and benefit variables simultaneously have a significant effect on the decision to transact using electronic money.

5. Multiple Linear Regression Analysis Test

Table 11. Multiple Linear Regression Analysis Test

Coefficients[a]					
	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	t	Sig.
1 (Constant)	13,682	2,361		5,794	<,001
Kemudahan	,405	,099	,406	4,082	<,001
Manfaat	,466	,107	,432	4,335	<,001
a. Dependent Variable: Keputusan bertransasi					

Source: Data Processed Using SPSS (2023)

Based on the results that have been obtained from the regression coefficients above, a regression equation can be made as follows:

Y = 13.682+ 0.405X1 + 0.466 X2 + e

Where :

Y = Decision to Use Electronic Money X1 = Ease of Electronic Money

X2 = Benefit of Electronic Money

e = Error

The explanation of the regression equation obtained is as follows:

a. The constant is 13.682, which means that if it is assumed that there is no change in convenience and benefits, then the transaction decision achievement is 13.682.

b. The convenience variable has a positive effect of 0.405, which means that if the convenience variable increases by 1 unit, the transaction decision is 0.405 assuming benefits.

c. The benefit variable has a positive effect of 0.466, which means that the benefit variable is 1 unit, so the ease of going up is 0.466 assuming the transaction decision variable.

6. Determination Coefficient Test Result

Table 12. Determination Coefficient Test Result

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,791[a]	,625	,617	2,678
a. Predictors: (Constant), manfaat, kemudahan				
b. Dependent Variable: keputusan bertransaski				

Source: Data Processed Using SPSS (2023)

Based on the results of the table it can be concluded that the convenience and benefits variables can explain transaction decisions 0.625 or 62.5% while the remaining 0.375 or 37.5% is explained by other variables not examined.

CONCLUSION

Based on testing and discussion, as well as data analysis that shows the hypothesis of the given problem, the following conclusions can be drawn:

1. The Convenience Variable (X1) has a significant effect on the decision to transact using electronic money for HKBP Nommensen Medan University Students.

2. The Variable Benefits (X2) has a significant effect on the decision to transact using electronic money for HKBP Nommensen Medan University students.

3. The variables of convenience (X1) and benefits (X2) have a simultaneous and significant influence on the decision to transact using electronic money for HKBP Nommensen University Medan students.

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