# THE INFLUENCE OF PERCEPTIONS OF USEFULNESS AND PERCEPTIONS OF CONVENIENCE ON INTERVENTION TO USE ELECTRONIC MONEY (SHOPEEPAY) WITH CONSUMER ATTITUDE AS AN INTERVENING VARIABLE

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| ARTICLEINFO | ABSTRACT |
|---|---|
| *Keywords* :<br>Perception, Benefit, Convenience, Interest, Attitudes. | The purpose of this study was to determine the effect between Perceived Benefits and Convenience on Interest in Using Electronic Money (ShopeePay) and Consumer Attitudes as Intervening Variables in Medan City. This research is a quantitative study using a questionnaire. Data collection was carried out through a questionnaire with a sample size of 100 respondents from Medan City. The sample in this study was determined using the slovin formula and analyzed using multiple linear regression analysis (Path Analyst). The results of this study indicate that Perceived Benefits have a positive and significant effect on Interest in Using Electronic Money (ShopeePay), Perceived Convenience has a positive and significant effect on Interest in Using Electronic Money (ShopeePay), Perceived Convenience have a positive and significant effect on Attitudes of Consumers of Electronic Money (ShopeePay), Perceived Convenience has a positive and significant effect on Attitudes of Consumers of Electronic Money (ShopeePay), Consumer Attitudes have a positive and significant effect on Interest in Using Electronic Money (ShopeePay), Consumer Attitudes are able to mediate the relationship between Perceived Convenience of Interests in Using Electronic Money (ShopeePay) and Consumer Attitudes are able to mediate Relationship between Perceived Convenience and Interest in Using Electronic Money (ShopeePay) in Medan City. |
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## 1. INTRODUCTION

Today the progress of communication also brings innovation to banking operations. Because technological advances change lifestyles and often increase their purchasing power, banks must continue to innovate to make transactions easier for customers. This applies to everyone who performs financial transactions and changes the way transactions are carried out. People's lifestyles and payment methods used in economic transactions continue to change along with very fast technological advances. The role of payment systems has changed due to technological advances. Today, individuals recognize the value of non-physical forms of exchange, such as electronic forms of exchange rather than physical forms such as paper or metal. E-money or often called electronic money is money used in online transactions sent electronically. Digital price storage systems and other internet networks are used in this transaction. The amount of electronic money is increasing as a result of the rise of digital transactions in Indonesia (e-money). As a result of shifts in consumer behavior from offline (face to face) to online (via marketplaces and e-commerce), there are now 500 million electronic money users worldwide. In addition, the government continues to promote digital payments for things such as paying for modes of transportation and visiting destinations. Tourism has helped Indonesia's e-money develop

According to information from Bank Indonesia (BI), the amount of electronic money in circulation in February 2022 was 594.17 million units. Specifically, 81.19 million units (13.67%) are chip or card-based, while 512.98 million units (86.34%) are server-based. based on electronic money. e-currencies as a whole In April 2022, the value of transactions involving electronic money (EU) increased by 50.3% year over year (YoY) to IDR 34.3 trillion. The number of digital banking transactions rose to IDR 5,338.4 trillion, up 71.4% YoY. Because people prefer to transact in the old way, electronic money is not used optimally. Many people believe that the risks involved in making electronic money are too great. Users do not need to carry cash, so the non-cash payment mechanism is considered more practical. should always

carry cash. Card-based products, in which electronic value is stored in an integrated circuit (IC) medium embedded in the card, and software-based products, in which electronic value is stored in software form on a personal computer, are the two main categories of electronic money, or cash. electronic.

When compared to other payment methods, electronic money has advantages in terms of speed, convenience and efficiency. The payment method known as "electronic money" is one of the ways in which the value of money has been recorded electronically on a computer or card and can be used for online purchases or transactions directly at businesses which of course have partnered with banks that issue electronic money. If electronic money users are interested in using it, they will get a lot of benefits from it. For example, there is no crime in the transaction, such as when there is a shopping refund. They will also get other benefits, such as the fact that consumers who use electronic money can pay for all purchases more quickly and effectively without having to spend cash first. However, not everyone has access to today's technology, namely electronic money .

Figure 1. Use of Electronic Money in Indonesia

Regarding the selection of this location where the researcher chose to take samples in Medan City also has its own reasons, including because people currently need e-money-based transportation to use, many shopping places that are frequently visited offer electronic money payment systems, and Medan City is considered as the right location to present the decision to use electronic money in the environment Public.

## 2. LITERATURE REVIEW
### 2.1 Electronic Money

In Bank Indonesia Regulation (PBI) Number 11/12/PBI/2009 governing electronic money, electronic money is regulated separately (Electronic Money). Electronic money is a means of payment that meets the requirements listed in Bank Indonesia Regulation Number 11/12/PBI/2009.

a. Based on the amount of money paid by the holder to the issuer in advance.
b. Value of money is stored electronically in a device such as a chip or servers.
c. Used to pay for goods and services to businesses that don't spend money electronic.
d. The value of electronic money kept by holders and issuers is not a deposit as referred to in the law banking.

The term "electronic money" is used to refer to the definition given by Electronic Money which is defined by the Bank for International Settlements (BIS) as "stored-value or prepaid products in which record of the fund or value available to a customer is stored on electronic devices belonging to customers" (stored-value or prepaid products where a certain amount of money is stored in electronic media owned by someone) (Anjelina, 2018).

Electronic money users are not required to have a bank account, so they can buy products directly from bank networks or telecommunication providers who act as issuers. Electronic money payments do not need to go through an authorization procedure so that they can be charged to a customer's account. This is because electronic money has recorded several monetary values, so that in theory having electronic money is the same as generating cash, but the value of that money has been transformed into electronic data (Samsumar, 2016). When people use electronic money to make purchases, the value of the money goes down.

### 2.2 Perceived Benefits

Perceived usefulness is defined as a belief in usefulness, namely the extent to which consumers think using technology will help them work better. To what extent a person thinks that using a particular information system can improve his performance is known as perceived usefulness. From this

description, it is clear that a belief in the decision-making process underlies the experience of benefits (Priambodo & Prabawani, 2015). A person will use the system if he finds it useful. On the other hand, if someone doesn't find information systems valuable, he won't use it.

The Theory of Technology Acceptance Model, developed by Davis in 1989, is used to measure how well people accept new technologies. usefulness, perceived usefulness, perceived usefulness, or intensity of use on behavioral intention. information Technology. Six items were used to create the perceived gain construct, and they are as follows:

a. Speed up work (Work more fast)
The use of technology can speed up operations and save time.
b. Place performance work
Utilizing technology can increase productivity, which will allow people to get their work done more easily. When compared to not using items with this new technology, the results obtained will be faster and more satisfying. This simplified performance can also lead to better non-physical benefits.
c. Increase productivity (Increase productivity)
The use of technology to do tasks faster will boost one's productivity at work (Candraditya, 2013).
d. Efficiency
Utilization of technology has a more beneficial effect on work or activities.
e. Make tasks simple (Make work easier) Utilization of technology facilitates action somebody.
f. Valuable (Useful)
The use of technology has the advantage of helping people in their actions.

## 2.3 Perceived Convenience

Ease of use, including:

a. Simple to learn (easy to learn)
It's easy to learn how to use technology. This study makes the assumption that understanding how to use electronic money is simple.
b. Simple to master or develop skills (easy to become skilled)
Utilizing technology is very easy to learn so that when using it you are not confused and can become proficient in using it. This shows that consumers can competently use a system or technology because the use of electronic money is easy to learn (Faradila & Soesanto, 2016).
c. Clear and get understood
It is very easy to understand how to use technology, in this example it is electronic money. The features offered when processing payments are clear.
d. Simple to use (easy used)
Make payments with technology in this example, electronic money simple.
e. Customizable (flexible)
Electronic money is a versatile technology that can be used anytime, anywhere.
f. Manageable (controllable)
Technology can be managed, and people rarely abuse it improperly.

## 2.4 Consumer Attitudes

Understanding consumer behavior that embodies all the activities of the human soul itself is very important to know consumers. Consumer behavior is the actual action of individuals or groups of individuals, such as organizations, selecting and utilizing the desired goods and services under the influence of internal and external factors. The study of unit purchases and exchange processes related to the acquisition, consumption, and disposal of goods, services, experiences, and ideas is known as consumer behavior. Consumer behavior is the actions of people who are actively involved in services, including the decision-making process. These are actions directly related to obtaining, consuming, and spending goods and services. This straightforward explanation covers an important concept. The process of exchange, in which all resources are transferred between the two parties, is unavoidable for consumers. A series of steps make up the exchange process, beginning with the acquisition or acquisition stage, continuing through the consumption stage, and ending with the placement of goods or services.

The level of consumer feeling after comparing it with their expectations is known as consumer satisfaction. If consumers are happy with the value that a product or service offers, they are likely to remain customers for a very long time. Functional satisfaction and physiological satisfaction are two categories into which customer satisfaction is subdivided. Functional pleasure is the joy experienced as a result of using an item, whereas physiological satisfaction is the joy experienced as a result of the

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intangible quality of a product. To understand consumer characteristics when marketing a product, consumer behavior needs to be examined.

Understanding consumers and the consumption process has several advantages, such as the ability to assist managers in making decisions, providing marketing researchers with a basic understanding when analyzing consumers to assist state legislatures and regulators in making laws and regulations relating to the buying and selling of goods and services. , and assist middle consumers in making better decisions about consumer behavior as actions that are directly involved in obtaining goods or services .

### 2.5    Interest in Using

Interest is the desire to behave. The intensity of a person's desire or urge to engage in a particular behavior is defined as the intention to behave or use. Someone will be attracted to something if they believe it will be useful, which will motivate them to find that satisfaction. Interest is a person's condition on a subjective potential dimension that considers how that person relates to various actions. After seeing, examining, contrasting, and calculating the demands he wants, a desire is driven by interest. Analyzing the internal and external aspects of a product allows one to determine consumer interest in innovative goods. The internal side, which is influenced by knowledge, capabilities, resources, and technology company . The owner's expectations of the company's products are outside, in the form of consumer needs. (Pratama & Suputra, 2019 .

### 3.    METHODS
### 3.1    Types of Research

This type of research is survey research. (Sugiyono, 2012) states that one of the quantitative research methods is the survey method. carried out on large and small populations, but the data studied are data to identify the relative incidence, distribution, and relationship between sociological and psychological factors using samples collected from the population.

### 3.2    Population and Sample

According to (Sugiyono, 2012) Population is an object or subject with certain qualities and characteristics that are selected by researchers to study and draw conclusions to form a population, which is an area of generalization. The population of this study consisted of 2,460,858 people who were residents of Medan City (Aldi, 2022).

According to (Sugiyono, 2012), the sample is a representation of the size and composition of the population. In this study, incidental sampling will be the method of choice for sampling. (Sugiyono, 2012) claims that incidental sampling is a sampling approach based on chance, in that anyone who accidentally meets the researcher can be used as a sample if suitable as a source. data. Other techniques, such as the Slovin formula, can be used to determine a sample from a population (Umar, 2002) . As follows:

$$n = \frac{N}{1 + Ne^2}$$

Information:
n: sample size
N: population size
e: percent (error rate) that is tolerable or desirable (eg, 1%, 5%, 10%, etc.)

$$n = \frac{N}{1 + Ne^2}$$

$$= \frac{2,460,858}{1 + 2,460,858\,(0.1)^2}$$

= 99.9 → rounded up to 100

Based on the calculation above, the sample size used was 100 people.

### 4.    RESULT AND DISCUSSION
### 4 .1    Definition of Operational Variables

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Attempts are made to find variables related to research difficulties and facilitate research understanding through the use of variable operational definitions. The variables used in the operational definition of this research are as follows:

Table 1. Variable Operational Definitions

| VARIABLE | OPERATIONAL DEFINITIONS | INDICATOR |
|---|---|---|
| Perceived Benefit (X1) | The degree to which a person believes that using a particular item will improve one's performance or achievement | 1. Faster process<br>2. Skills<br>3. Sense of security in transactions<br>4. Attractive promotions (e.g. parking, toll discounts)<br>5. More efficient |
| Perception of Ease (X2) | When someone uses a system because they find it simple to use and understand, it requires little effort on their part (free of effort). | 1. Easy to use<br>2. Simple to understand<br>3. Very useful<br>4. Have a network of traders<br>5. Adaptable |
| Consumer Attitude (Z) | Product, everything that is offered to the market to meet the needs of consumers | 1. Lifestyle<br>2. Social status<br>3. Purchase decision |
| Interest in Using (Y) | The subjective decision of the consumer about the likely willingness to use the product in the future. | 1. Interested in using electronic money<br>2. Trying to use electronic money<br>3. Plan to use electronic money |

## 4.2    Data Collection

Primary data is information collected from primary parties (usually through questionnaires, interviews, opinion polls, etc.). Distributing questionnaires to respondents who are residents of Medan City and have never used electronic money is the data collection technique used in this study. study. The questionnaire mentioned in this study consists of a number of questions relating to each variable indicator investigated .

## 4.3    Instrument Testing

### a. Test validity

Validity test is used to measure whether or not a questionnaire is valid. A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire.

The test criteria according to (Juliandi et al., 2015) are:
1. If the *Pearson correlation value* (R $_{count}$ ) > R $_{table}$ , then the question item is said valid.
2. If the value of *Pearson correlation* (R $_{count}$ ) < R $_{table}$ then the question item is said to be invalid.

Table 2. Validity Test Results

| No. Items | r count | r table | Kriteria |
|---|---|---|---|
| X1.1 | 0,657 | 0,196 | Valid |
| X1.2 | 0,694 | 0,196 | Valid |
| X1.3 | 0,708 | 0,196 | Valid |
| X1.4 | 0,702 | 0,196 | Valid |
| X1.5 | 0,679 | 0,196 | Valid |
| X2.1 | 0,777 | 0,196 | Valid |
| X2.2 | 0,722 | 0,196 | Valid |
| X2.3 | 0,726 | 0,196 | Valid |
| X2.4 | 0,802 | 0,196 | Valid |
| X2.5 | 0,792 | 0,196 | Valid |
| Z1 | 0,802 | 0,196 | Valid |
| Z2 | 0,712 | 0,196 | Valid |
| Z3 | 0,665 | 0,196 | Valid |
| Y1 | 0,817 | 0,196 | Valid |

| | | | | |
|---|---|---|---|---|
| Y2 | 0,775 | | 0,196 | Valid |
| Y3 | 0,765 | | 0,196 | Valid |

## b. Test Reliability

This test is carried out using a *one shot* measurement or one time measurement and the results are compared with other questions or measuring the correlation between the answers to questions by looking at the *Cronbach Alpha value. Cronbach's Alpha* is a benchmark or standard used to interpret the correlation between the scales made with all the existing variable scales. A variable is said to be reliable if the value of *Cronbach's Alpha* > 0.6 (Juliandi et al., 2015). Criteria test:

1. If the value of the reliability coefficient, namely *Cronbach alpha* > 0.60, the variable instrument is reliable (Trusted).
2. If the *Cronbach alpha value* is <0.60 then the variable is not reliable (no trusted).

Table 3. Reliability Test Results

| No. | Variable | Cronbach's Alpha | Alpha value | Criteria |
|---|---|---|---|---|
| 1 | Perceived Benefit (X1) | 0.763 | 0.60 | Reliable |
| 2 | Perception of Ease (X2) | 0.699 | 0.60 | Reliable |
| 3 | Consumer Attitude (Z) | 0.768 | 0.60 | Reliable |
| 4 | Interest in Using (Y) | 0.779 | 0.60 | Reliable |

## Classic assumption test

### a. Normality test

The normality test aims to determine whether the research data is normally distributed or not. The evaluated data must be distributed regularly to fulfill one of the requirements of a feasible regression model.

The Kolmogorov-Smirnov One Sample Test was used in this study to determine whether the data were normally distributed, as long as the significance level was more than 5% or 0.05. The data is not normally distributed if the significance threshold is less than 5% or 0.05.

Table 4. Normality Test Results

**One-Sample Kolmogorov-Smirnov Test**

| | | Perceived Benefit | Perception of Convenience | Consumer Attitude | Interest |
|---|---|---|---|---|---|
| N | | 100 | 100 | 100 | 100 |
| Normal Parameters [a,b] | Means | 22.35 | 22.45 | 13.51 | 13.36 |
| | Std. Deviation | 2,076 | 2,240 | 1.193 | 1.375 |
| Most Extreme Differences | absolute | , 213 | , 166 | ,209 | ,189 |
| | Positive | ,101 | ,127 | ,177 | ,179 |
| | Negative | -,213 | -,166 | -,209 | -,189 |
| Kolmogorov-Smirnov Z | | ,771 | 1,655 | 2,093 | 1,893 |
| Asymp. Sig. (2-tailed) | | ,093 | ,068 | ,123 | ,081 |

a. Test distribution is Normal.
b. Calculated from data.

The table above shows that the data used in this study fulfill the requirements as normally distributed data. This can be seen in the Asymp Sign value. (2-tailed) which is greater than the required significance value of 0.05. This means that the normality test is fulfilled.

### b. Heteroscedasticity Test

The purpose of the heteroscedasticity test is to find out whether the residual variance between different observations in the regression model is not the same. It is called homoscedasticity if the variance between the residuals of the two observations is the same, and heteroscedasticity if the variances are different. The homoscedasticity or heteroscedasticity independent model is a good regression model.

To check for heteroscedasticity in this investigation, the scatterplot regression graphic pattern was used. Heteroscedasticity appears when it takes the form of a certain regular pattern (wavy, widened,

then narrowed). Heteroscedasticity does not exist if there is no clear pattern, such as the dots spreading above and below the number 0 on the Y axis.
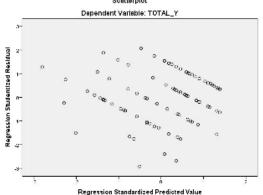

Figure 2. Heteroscedasticity Test Results

**Hypothesis testing**
**a. Coefficient of Determination (R $^{2)}$**
The R square coefficient is used to measure how close the relationship is between the dependent variable and the independent variable. The correlation coefficient ranges from 0 to 1. If R2 is close to 1, this indicates that the independent variable is very effective in predicting the variation of the dependent variable and has a significant effect on it. The table below displays the coefficient results determination.:

Table 5. Test Results for the Coefficient of Determination
**Summary models**

| Model | R | R Square | Adjusted R Square | std. Error of the Estimate |
|---|---|---|---|---|
| 1 | ,585 a | ,542 | ,328 | 1.127 |

a. Predictors: (Constant), TOTAL_X2, TOTAL_X1

The table above shows the Adjust R Square value of 0.54 2 or 54.2 % . This shows that 54.2 % of the Ask to Use variable can already be explained by the independent variables in this study, namely Perceived Benefits and Perceived Convenience. While the remaining 0.45 8 or 45.8 % is influenced by other variables not used in the study this.

**a. Partial Test (Test t)**
The significance of each independent variable for its impact on the dependent variable was evaluated using the t-test. The partial test uses a significance level of 5% or 0.05, and if the significance value (Sig.) is less than 5% or 0.05, then the independent variable is assumed to have an effect on the dependent variable. The table below displays the results of the t test:

Table 6. Statistical t test results X1 against Y and X2 against Y
**Coefficients $^{a}$**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | std. Error | Betas | | |
| | (Constant) | 4,814 | 1.304 | | 3,692 | ,000 |
| 1 | TOTAL_X1 | ,323 | ,072 | ,326 | 5,751 | ,041 |
| | TOTAL_X2 | ,318 | ,067 | ,518 | 4,763 | ,000 |

a. Dependent Variable: TOTAL_Y

From the table above, the conclusions from the t-test results are as follows: Perceived Benefits Variable (X1) It is known to have a Sig value. 0.041 <0.05 and has a positive coefficient value of 0.323. So it can be stated that Perceived Benefits (X1) has a positive and significant effect on Interest in Using (Y). The variable perceived ease (X2) is known to have a value of Sig. 0.000 <0.05 and has a positive

coefficient value of 0.318. So it can be stated that Perceived Convenience (X2) has a positive and significant effect on Interest in Using (Y).

Table 7. Statistical t test results X1 against Z and X2 against Z

**Coefficients <sup>a</sup>** [a]

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | std. Error | Beta | | |
| 1 | (Constant) | 6,116 | 1,139 | | 5,368 | ,000 |
| | TOTAL_X1 | ,365 | ,063 | ,312 | 5,028 | ,007 |
| | TOTAL_X2 | ,265 | ,058 | ,497 | 4,548 | ,000 |

a. Dependent Variable: TOTAL_Z

From the table above, the conclusions from the t-test results are as follows: Perceived Benefits Variable (X1) It is known to have a Sig value. 0.007 <0.05 and has a positive coefficient value of 0.365. So it can be stated that Perceived Benefits (X1) has a positive and significant effect on Consumer Attitudes (Z). The variable perceived ease (X2) is known to have a value of Sig. 0.000 <0.05 and has a positive coefficient value of 0.265. So it can be stated that Perceived Convenience (X2) has a positive and significant effect on Consumer Attitude (Z).

Table 8. Statistical t test results Z against Y

**Coefficients <sup>a</sup>** [a]

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | std. Error | Betas | | |
| 1 | (Constant) | 3,812 | 1,246 | | 3,060 | ,003 |
| | | ,707 | .092 | | 7,692 | ,000 |
| | TOTAL_Z | | | ,614 | | |

a. Dependent Variable: TOTAL_Y

From the table above, the conclusions from the t-test results are as follows: Consumer Attitude Variable (Z) It is known to have a Sig value. 0.000 <0.05 and has a positive coefficient value of 0.707. So it can be stated that Consumer Attitude (Z) has a positive and significant effect on Interest in Using (Y).

### c. Results of Path Analysis ( *Path Analysist* )

Path analysis allows researchers to analyze more complex models that multiple linear regression cannot. Path analysis can also be used to find out direct and indirect relationships, one of which is through intervening variables. The next hypothesis testing has two equations, namely:

a. Analyzing whether Perceived Benefits and Perceived Convenience affect Attitudes Consumer.
b. Analyze whether Perceived Benefit and Perceived Convenience affect Interest in Using through Consumer Attitudes as an intervening variable by using path analysis path.

The results of the first equation analysis can be seen in the table below:

Table 9. Regression Test Results X1 and X2 Against Z

**Coefficients<sup>a</sup>** [a]

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 6,116 | 1,139 | | 5,368 | ,000 |
| | TOTAL_X1 | ,365 | ,063 | ,312 | 5,028 | ,007 |
| | TOTAL_X2 | ,265 | ,058 | ,497 | 4,548 | ,000 |

a. Dependent Variable: TOTAL_Z

Based on the results shown in the table above, the path coefficient for the first equation is obtained, namely: **Z = 0.312 X1 + 0.497 X2 + e1**

Table 10. Adjusted R Square results to determine the value of e1
**Summary models**

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| Model | R | R Square | Adjusted R Square | std. Error of the Estimate |
|---|---|---|---|---|
| 1 | ,577 a | ,433 | ,319 | ,985 |

a. Predictors: (Constant), TOTAL_X2, TOTAL_X1

In this case the value of e1 functions to explain the amount of variance that cannot be explained to variable Z, which is equal to:

$$e1 = \sqrt{(1 - R^2)}$$
$$= \sqrt{(1 - 0.433)} = 0.752$$

The regression results obtained the coefficient of determination $R^2$ of 0.433 which means that the variables Perceived Benefits and Perceived Convenience affect Consumer Attitudes and can explain 43.3%.

The results of the analysis of the second equation can be seen in the table below:

Table 11. Regression Results X1, X2, and Z Against Y

**Coefficients** [a]

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | std. Error | Betas | | |
| 1 | (Constant) | 1,895 | 1.357 | | 1,397 | ,166 |
| | TOTAL_X1 | ,233 | .066 | ,349 | 3,492 | ,004 |
| | TOTAL_X2 | ,191 | ,067 | ,312 | 2,849 | ,005 |
| | TOTAL_Z | ,477 | ,106 | ,414 | 4,496 | ,000 |

a. Dependent Variable: TOTAL_Y

Based on the results shown in the table above, the path coefficient for the second equation is obtained, namely: **Z = 0.349 X1 + 0.312 X2 + 0.414 Z + e2**

Table 12. Adjusted R Square results to determine the value of e2

**Summary Model** [b]

| Model | R | R Square | Adjusted R Square | std. Error of the Estimate | Durbin-Watson |
|---|---|---|---|---|---|
| 1 | ,675 a | ,656 | ,439 | 1.029 | 1,611 |

a. Predictors: (Constant), TOTAL_Z, TOTAL_X1, TOTAL_X2
b. Dependent Variables: TOTAL_Y

In this case the value of e1 functions to explain the amount of variance that cannot be explained to variable Z, which is equal to:

$$e1 = \sqrt{(1 - R^2)}$$
$$= \sqrt{(1 - 0.656)} = 0.587$$

The regression results obtained the coefficient of determination $R^2$ of 0.656 which means that the variables Perceived Benefits and Perceived Ease affect Interest in Using through Consumer Attitudes can explain 65.6%.

Table 13. Path Analysis Decomposition

| Relationship Path Analysis | Direct Effect (Direct Effect) | Indirect Effect (Indirect Effect) | Total Effect (Total Effect) |
|---|---|---|---|
| X1 → Z | 0.312 | - | - |
| X2 → Z | 0.497 | - | - |
| Z → Y | 0.614 | - | - |
| X1 → Y | 0.326 | 0.191568 | 0.517568 |
| X2 → Y | 0.518 | 0.305158 | 0.823158 |

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**DISCUSSION**
**4.4      The Effect of Perceived Benefits on Interest in Using Electronic Money** *(ShopeePay)*
From the table above, a significant value of 0.041 is obtained. The result of the comparison of the significance value with the significance level is 0.041 <0.05. Because Sig. < α, it can be concluded that Ha is accepted and H0 is rejected, meaning that the regression coefficient on the Perceived Benefit variable has a positive and significant effect on Interest in Using Electronic Money ( ShopeePay ) in Medan City.

So, the results of the analysis above show that the Perceived Benefit variable has a positive and significant effect on Interest in Using Electronic Money in Medan City. These results are also in accordance with previous research conducted by (Prasetya & Putra, 2020) and (Pratama & Suputra, 2019).

People are more likely to be attracted to and use new products such as electronic money, including those issued by banks and non-banks, the more benefits the system or service offers. As is well known, the use of electronic money has several advantages for its users, including a faster payment settlement procedure because transactions can be made without having to queue, simply by inserting a card into an existing merchant terminal. In addition, e-money users will benefit from promotions such as reduced tolls or parking, which are beneficial because they eliminate the need for users to carry large amounts of cash and wait for change.

**4.4      The Effect of Perceived Convenience on Interest in Using Electronic Money (ShopeePay)**
From the table above, a significant value of 0.000 is obtained. The results of the comparison of the significance value with the significance level are 0.00 <0.05. Because Sig. < α, it can be concluded that Ha is accepted and H0 is rejected, meaning that the regression coefficient on the Perceived Ease variable has a positive and significant effect on Interest in Using Electronic Money (ShopeePay) in Medan City.

So, the results of the analysis above show that the Perceived Convenience variable has a positive and significant effect on Interest in Using Electronic Money (ShopeePay) in Medan City. These results are also in accordance with previous research conducted by (Yogananda & Dirgantara, 2017) and (Tony Sitinjak, 2019).

These results are in accordance with the opinion expressed by (Jogiyanto, 2008), that someone will use an information system if he believes that the system is easy to use. Conversely, if someone feels that the information system is difficult to use, he will not use it. More people would be attracted to using the system, in this e-money example, if it was simpler to use. Electronic money is relatively easy to use. the practice; all the user needs to do is connect the card to a terminal at a participating merchant's location, and the transaction will be completed.

**4.5      The Effect of Perceived Benefits on Attitudes of Electronic Money Consumers (ShopeePay)**
From the table above, a significant value of 0.007 is obtained. The result of the comparison of the significance value with the significance level is 0.007 <0.05. Because Sig. < α, it can be concluded that Ha is accepted and H0 is rejected, meaning that the regression coefficient on the Perceived Benefits variable has a positive and significant effect on Attitudes of Electronic Money Consumers (ShopeePay) in Medan City

Thus, the findings of the analysis above show that the Perceived Benefit variable has a positive and significant effect on the attitudes of ShopeePay users in Medan City. This is because the perception of ShopeePay users about perceived benefits significantly influences their behavior. Because the transactions are fast, the feeling of security when making transactions, and the tempting incentives that encourage people to use electronic money, are considered very decisive.

**4.6      The Effect of Perceived Convenience on Electronic Money Consumer Attitudes (ShopeePay)**
From the table above, a significant value of 0.000 is obtained. The results of the comparison of the significance value with the significance level are 0.00 <0.05. Because Sig. < α, it can be concluded that Ha is accepted and H0 is rejected, meaning that the regression coefficient on the variable Perceived Convenience has a positive and significant effect on Attitudes of Consumers of Electronic Money (ShopeePay) in Medan City.

As a result, the research findings above show that the variable Perceived Convenience has a positive and significant effect on the attitude of ShopeePay users. This is because the attitude of ShopeePay users in using electronic money is determined by their perception of convenience. Because it

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is easy to use, easy to understand, very practical, has a network of merchants, and is easy to adapt, it is said to be very decisive because it encourages customers to see the profitable use of electronic money.

**4.7     The Effect of Consumer Attitudes on Interest in Using Electronic Money (ShopeePay)**
From the table above, a significant value of 0.000 is obtained. The results of the comparison of the significance value with the significance level are 0.00 <0.05. Because Sig. < α, it can be concluded that Ha is accepted and H0 is rejected, meaning that the regression coefficient on the Consumer Attitude variable has a positive and significant effect on Interest in Using Electronic Money (ShopeePay) in Medan City.

So, the results of the analysis above show that the Consumer Attitude variable has a positive and significant effect on Interest in Using Electronic Money (ShopeePay) in Medan City. These results are also consistent with previous research conducted by (Karnadi et al., 2018) which states that the higher the attitude , the higher the intention to use and vice versa.

The findings of this study indicate that consumer attitudes influence consumer interest in adopting electronic money. because consumer behavior can influence how comfortable something is to use in relation to interest. According to (Davis, 1989), individual attitudes toward behavior can be positive or negative depending on whether they have to engage in the action.

**4.8     The Effect of Perceived Benefits through Consumer Attitudes on Interests in Using Electronic Money *(ShopeePay)***
The SPSS output results show an unstandardized beta value in equation (1) of 0.365 and a significant value at 0.007 <alpha (5%) which means that the perceived benefits have a positive and significant effect on consumer attitudes. The unstandardized beta coefficient value of 0.365 is the path value (p2 path). In the regression equation (2) the unstandardized beta value for Perceived Benefits is 0.233 and significant (0.004). and Consumer Attitude 0.477 and the unstandardized beta value of Consumer Attitude 0.477 is the path value p3 .

Is known :

| | | | |
|---|---|---|---|
| P2 | : 0.365 | SP2 | : 0.063 |
| P3 | : 0.477 | SP3 | : 0.092 |

Figure 3. Calculation of *Sobel Test Online*
Source: https:// www.danielsoper.com/statcalc/calculator.aspx?id=31

From the results of the Sobel test calculation (Soper, 2022) above, a Z value of 3.8635 is obtained, because the Z value obtained is 3.8635 > 1.98 with a significance level of 0.05, thus proving that Consumer Attitude is able to mediate the relationship between Perceived Benefit and Interest Using Electronic Money ( ShopeePay) in Medan City.

This assumes that there is an additional Consumer Attitude variable because it can greatly determine the Perceived Benefits of electronic money, namely ShopeePay . It is said to be very decisive because it has a fast process, a sense of security in transactions and attractive promotions make consumers have a positive attitude in using electronic money.

**4.9     The Effect of Perceived Convenience through Consumer Attitudes on Interests in Using Electronic Money *(ShopeePay)***

Is known :

| | | | |
|---|---|---|---|
| P2 | : 0.191 | SP2 | : 0.067 |
| P3 | : 0.477 | SP3 | : 0.092 |

Figure 4. Calculation of *Sobel Test Online*
Source: https:// www.danielsoper.com/statcalc/calculator.aspx?id=31

From the results of the Sobel test calculation (Soper, 2022) above, a Z value of 3.8635 is obtained, because the Z value obtained is 3.4980 > 1.98 with a significance level of 0.05, thus proving that Consumer Attitude is able to mediate the relationship between Perceived Convenience and Interest Using Electronic Money ( ShopeePay) in Medan City.

This assumes that there is an additional Consumer Attitude variable because it can greatly determine the Perceived Convenience of electronic money, namely ShopeePay . It is said to be very decisive because it is easy to use, easy to understand, very practical, has a merchant network and is flexible in making consumers have a positive attitude using electronic money.

## 5.    CONLUSION

The result of the comparison of the significance value with the significance level is 0.041 <0.05. Because Sig. < α, then that Ha is accepted and H0 is rejected, then the regression coefficient on this variable can be written as Perceived Benefit has a positive and significant effect on Interest in Using Electronic Money (ShopeePay) in Medan City.

The results of the comparison of the significance value with the significance level are 0.00 <0.05. Because Sig. < α, it can be concluded that Ha is accepted and H0 is rejected, meaning that the regression coefficient on the Perceived Ease variable has a positive and significant effect on Interest in Using Electronic Money (ShopeePay) in Medan City.

The results of the comparison of values with a significance level are 0.007 <0.05. Because Sig. < α, it can be concluded that Ha is accepted and H0 is rejected, meaning that the regression coefficient on the Perceived Benefits variable has a positive and significant effect on Attitudes of Electronic Money Consumers (ShopeePay) in Cities Medan.

The results of the comparison of the significance value with the significance level are 0.00 <0.05. Because Sig. < α, it can be concluded that Ha is accepted and H0 is rejected, meaning that the regression coefficient on the variable Perceived Convenience has a positive and significant effect on Attitudes of Consumers of Electronic Money (ShopeePay) in Medan City.

The results of the comparison of the significance value with the significance level are 0.00 <0.05. Because Sig. < α, it can be concluded that Ha is accepted and H0 is rejected, meaning that the regression coefficient on the Consumer Attitude variable has a positive and significant effect on Interest in Using Electronic Money (ShopeePay) in the City Medan.

From the results of the Sobel test calculation above, a Z value of 3.8635 is obtained, because the Z value obtained is 3.8635 > 1.98 with a significance level of 0.05, thus proving that Consumer Attitude is able to mediate the relationship between Perceived Benefits of Interest in Using Electronic Money ( ShopeePay). ) in Medan City.

From the results of the Sobel test calculation above, a Z value of 3.8635 is obtained, because the Z value obtained is 3.4980 > 1.98 with a significance level of 0.05, thus proving that Consumer Attitude is able to mediate the relationship between Perceived Ease of Interest in Using Electronic Money ( ShopeePay). ) in Medan City .

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