The Effect of Convenience Benefits, Consumer Knowledge, and Promotion on Interest in Using E-Money (Studies in the City of Bengkalis)

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ABSTRACT

This research aims to analyze the benefits, consumer knowledge, and promotion of interest using e-money in Bengkali city. Type of research is quantitative associative research which aims to see: The effect of benefits on the interest using e-money, the effect of consumer knowledge on use of e-money, the effect of promotion on interest using e-money, the influence of dominant influence from the effect of appropriate benefits, consumer knowledge, and promotion on interest using e-money. The population this study of Bengkalis city. Sampling selected based on population elements whose data easily obtained by researchers. Data analysis used was multiple regression analysis and hypothesis testing the T test and F test. The researcher suggests the providers and their supporting factors for e-money; increase the number of merchants to serve e-money users, increase number of advertisements to increase the e-money users, cooperate with SMEs order to become new trend of transaction tools.
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Keywords: E-money, Convenience Benefits, Consumer Knowledge, Promotion, Purchase Interest

1. Introduction

Electronic money or e-money is money that is used in internet transactions by electronic means. This transaction uses the use of the internet network such as a digital price storage system. Meanwhile, the definition of e-money is a payment instrument that meets the following elements, namely issued on the basis of the value of money previously owned by the issuer, the value of money is stored electronically in a medium such as a server or chip, is used as a means of payment to merchants who are not the issuers of electronic money, and finally the value of electronic money deposited by the holder and managed by the issuer is not a deposit referred to in the law governing banking.

Electronic money is still classified as a new innovation. Its use in Indonesia is not very popular. Banking records that there are around 60 million accounts in Indonesia, but the number of uses of electronic money is not more than 10 million. Likewise in the telecommunications industry, there are around 220 million users of cellular phone numbers, but the number of users of mobile phone-based electronic money is only 16 million users (Kompas, 2012).

To see the things that encourage the Bengkalis community to switch or use e-money as a transaction tool in their daily life, it is necessary to do research. So that it can generate new ideas about e-money, especially in Bengkalis District.

Consumer behavior can be defined as the activity of individuals who are directly involved in obtaining and using goods and services, including the decision-making process in the preparation and determination of these activities. Purchase interest is consumer behavior that shows the extent of commitment to make a purchase. The needs and desires of consumers for goods and services develop from time to time and influence their behavior in purchasing products.

Consumer behavior is the behavior shown by consumers in finding, buying, using, evaluating, and spending products and services that they hope will satisfy their needs. Product knowledge can be interpreted as an intellectual indicator used by consumers to consider when the product is evaluated before purchasing, product knowledge is also interpreted as a collection of information on the product which includes awareness of product categories and brands, product terminology, product characteristics or attributes and trust in the product. product.

Even though E-Money is very efficient, there are still many who have not used this service, this can be proven that there are still many cash users to pay for goods or services that you want to own and also the decline in the amount of electronic money that has decreased in 2014. The public also thinks that electronic money is the same as other types of cards such as debit or credit cards, even though this is clearly different, electronic money can be used without using a PIN or other personal

identification. The public in general prefers to transact manually because they think it will reduce the risk. Therefore, the banking sector also needs to further examine what factors are used to attract someone to use the E-Money service. Based on the background of these problems, researchers are interested in conducting research related to e-money with the title "The Effect of Convenience Benefits, Consumer Knowledge, and Promotion on Interest in Using E-Money (Case Study in Bengkalis City Community)"

E-commerce is defined as the process of buying, selling, transferring or exchanging products, services or information through computer networks via the Internet. (Kozinets et al., 2010). By taking traditional forms of business processes and leveraging social networking over the internet, business strategies can be successful if done right, which ultimately results in increased customer, brand awareness and revenue. Customer purchasing decisions are influenced by perception, motivation, learning, attitudes and beliefs. Perception is reflected on how customers select, organize, and interpret information to form knowledge. Motivation is reflected in the desire of customers to meet their own needs.

E-money is defined as "stored-value or prepaid products in which a record of the funds or value available to a consumer is stored on an electronic device in the consumer's possession" according to the definition of the Bank for International Settlements (BIS) contained in the Study. Bank Indonesia Emoney Operations October 2016. Based on this definition, e-money here uses chip-based such as BCA flazz cards, Mandiri e-money, Brizzi BRI, as well as server based such as T-cash Telkomsel, XL Tunai, and other media (Do-Ku).

E-Money is an alternative payment that can take many forms. So far, the E-Money that has developed in the community is still in the form of a microprocessor chip that is embedded in a card. E-Money cards are the same size as credit / debit cards but slightly thicker due to the chip.

Consumer knowledge is a variety of information that consumers have about various products and services as well as other knowledge related to these products and services and information related to their function.

Promotion is seen as a one-way flow of information or persuasion created to influence a person or organization to action that creates exchange in marketing. So promotion is a company effort to create awareness, inform, persuade and influence consumers to make purchases of products offered by the company

Interest is described as a situation in which the consumer has not taken an action, which can be used as a basis for predicting that behavior or action. Interest is a behavior that appears in response to an object that shows a customer's desire to make a purchase (Kotler 2005: 15).

Consumer purchase interest is basically a driving factor in making purchasing decisions for a product. According to Yamit (2001: 77) consumer purchase interest is an after-purchase evaluation or evaluation results after comparing what is felt with expectations.

2. METHODE

The research location is the place or location where this researcher will be carried out, because the determination of the research location means that the object and purpose have been determined so that it makes it easier for the author to conduct research. The location in this study is in Bengkalis sub-district, Bengkalis district. The object of research carried out is the Effect of Convenience Benefits, Consumer Knowledge, and Promotion on Interest in Using E-Money (Studies in the City of Bengkalis) "

Types of data can be divided based on their nature, source, method of obtaining them and the time of collection. In this study, the data used is in the form of quantitative data, the meaning of quantitative data according to Sugiyono (2015) is data in the form of numbers.

Descriptive statistics are statistics used to analyze data by describing or describing data that has been collected as it is without intending to make conclusions that apply to the public or generalizations. Descriptive statistics can be used if the researcher only wants to describe the sample data, and does not want to make conclusions that apply to the population where the sample was taken. However, if the researcher wants to make aconclusion that applies to the population, then the analysis technique used isinferential statistics. In this research, the data collection techniques used in this study were:

1. literature review
2. Questionnaire
3. Interview

Table 1. Operational definition.

No	Variabel	Definisi Operasional	Indikator	Skala
X1	Effect of convenience benefits	The effect of the benefits of convenience is defined as the belief and benefit of e-money, namely the degree to which consumers believe that the use of technology / systems will improve their performance at work. (Ikasari ,2018)	1. Increase effectiveness 2. Helpful 3. Increase efficiency	*Likert* 1 = STS 2 = TS 3 = RR 4 = S 5 = SS
X2	Consumer Knowledge	Consumer knowledge is a variety of information that consumers have about various products and services as well as other knowledge related to these products and services and information related to their function as consumers (Fahmy suhartono 2017)	1. Easily get information about products 2. Easy to understand the product and its supporters 3. Sources of information are easy to find	*Likert* 1 = STS 2 = TS 3 = RR 4 = S 5 = SS
X3	Promotion	Promotion is an attempt by a company to provide information and introduce e-money products to consumers through various media. (Penda Sudarto Hasugian (2018)	1. Ads are easy to understand 2. Advertising attracts consumers 3. Ads easily get attention	*Likert* 1 = STS 2 = TS 3 = RR 4 = S 5 = SS
Y	Interest in using E-money	expressed interest is the desire that is driven by a desire after seeing, observing and comparing and considering the needs he wants. (Osly Usman, Thasya Nabilla 2018)	1. Ranks of buying 2. The level of consumer interest in using the product 3. Participation of consumers to support promotions	*Likert* 1 = STS 2 = TS 3 = RR 4 = S 5 = SS

Source: Ikasari (2018), Fahmy suhartono (2017), Penda Sudarto Hasugian (2018), Osly Usman, Thasya Nabilla (2018)

3. RESULT AND DISCUSSION

Electronic money can also benefit the industry because electronic money can solve cash handling problems that have been experienced by the industry if it uses cash as its payment method. Meanwhile, for the government, especially the central bank, electronic money has an impact on the regulation of money circulation and the inflation rate which has a positive relationship with economic growth. In addition, the central bank can improve the efficiency of printing money and reduce the multiplication of money.

1. Based on gender
The following is the gender distribution of the 100 respondents studied.

Table 2. Characteristic of Respondents

Gender	Respondent	Percentage %
Male	35	35,0
Female	65	65,0
Total	100	100

Source: Data Processed 2020

The table above shows that of the 100 respondents studied Respondents with male gender were 35 people or 35.0%. Respondents with female gender were 65 people or 65.0%. Based on Table 2, it can be seen that the number of female respondents is greater than that of men. This comparison reflects the buying conditions in general where women tend to dominate shopping activities using E-money.

2. Respondent profile based on Last Education
The following is the distribution of the Last Education of the 100 respondents studied

Table 3. Last Education of Respondent

Last Education	Respondent	Percentage %
High school equivalent	50	50,0
D – 3	17	17,0
S – 1	22	22,0
S – 2	11	11,0
Total	100	100

Source: Processed Data 2020

Based on the table above, it can be seen that the majority of respondents with high school equivalent education were equivalent to 50 people or 50.0% Respondents with D3 education were 17 people or 17.0% Respondents with S1 education were 22 people or 22.0%, Respondents with education S2 as many as 11 people or 11.0%. So that in this study the most recent education respondents were SMA and equivalent as many as 50 respondents

3. Profile of Respondents in Research Based on Age

Table 4. Profile of Respondents in Research Based on Age

Age	Frequency	Percent %
< 20 years	11	11,0
21 – 35 years	58	58,0
36 – 45 years	13	13,0
46 – 55 years	10	10,0
More than 55 years	8	8,0
Total	100	100

Source: Processed Data 2020

Based on the table above, it can be seen that the majority of respondents whose education was 21 - 35 years old were 58 people or 58.0%, respondents aged 36 - 45 years were 13 people or 13.0%, respondents were less than 20 years old there were 11 people or 11.0%. Respondents more than 55 years old were 8 people or 8.0%. Most of the responses from e-money users aged 21 - 35 years were 58 respondents.

4. Profile of Respondents in Research Based on Occupation

Table 5. Profile of Respondents in Research Based on Occupation

Occupation	Frequency	Percent
Civil Servant Jobs	17	17,0
Student	51	51,0
Entrepreneur	15	15,0
Other	17	17,0
Total	100	100

Source: Processed Data 2020

Based on the table above, it can be seen that the majority of respondents with student / student occupations are 51 people or5 1.0%, respondents with civil servant jobs are 17 people or 17.0%, respondents with other jobs are 17 people or 17.0%, self-employed lots of 15 people or 15.0%. So that in this study the most respondents were students as many as 51 respondents

4. CONCLUSION

Based on the results of the analysis and discussion, the following conclusions can be drawn:

1. 100 respondents studied Respondents with male gender were 35 people or 35.0%. Female respondents were 65 people or 65.0%. This comparison reflects the general purchasing conditions where women tend to dominate shopping activities using E-money.
2. The effect of convenience benefits on the interest in using e-money is 0.019> 0.05 and the t value of 2.391> t table 1.984 means that H1 is rejected which means that it is not positive and significant between the Ease of Benefit on the interest in using e-money. It can be concluded that there are still many people who use cash to shop, because in the city of Bengkalis there are still many small stalls that do not use the e-money system
3. Consumers' knowledge of the interest in using e-money is 0.003 <0.05 and the t value of 3.014> t table of 1.984 H2 is accepted, meaning that there is a positive and significant influence between consumer knowledge on the interest in using e-money. It can be concluded that the public knows a reliable source of e money. The level of trust of respondents in general is relatively good, this can be seen from the respondents' answers to the questionnaires that were distributed mostly gave agreed answers to each question. This shows it is the influence of the level of consumer knowledge on the use of e-money.
4. The effect of promotion on the interest in using e-money is 0.015> 0.05 and the t value is 2.471> t table 1.984, so H3 is rejected, which means that there is no positive and significant effect between promotion on the interest in using e-money. It can be concluded that people rarely see e-money promotion through the media, they also don't understand and are not interested in e-money advertising
5. Based on the t test carried out on the three dependent variables, it can be concluded that the dominant variable influencing the interest in using e-money (Y) is the consumer knowledge variable (X2). It is proven that the consumer knowledge variable (X2) has the greatest t value, which is 3.014.
6. Can be concluded that the effect Convenience Benefits, Consumer Knowledge and Promotion simultaneously on Interest Using E-Money is an effect of consumer knowledge, this can be seen from the respondents' answers to the questionnaires that were distributed, most of which gave agreed answers to each question. This shows the influence of the level of consumer knowledge on the use of e-money.

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