

## Determinant Analysis of Tebing Tinggi Low Public Interest on Using Electronic Money

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### Abstract

*The purpose of this research was to examine the effect of product quality, ease of use and risk on Tebing Tinggi low public interest on using electronic money in transactions. The dependent variable of the study is interest, while the independent variables are product quality, ease of use and risk. This research was conducted on residents of Tebing Tinggi City. The research population is 162,581 people. While the research sample amounted to 399 people. Determination of the number of samples using the slovin formula. The sampling technique used was simple random sampling technique. The type of data used is primary data. Data collection was done by using a questionnaire. Methods of data analysis using multiple linear regression analysis method. The results of the analysis show that product quality and ease of use partially have a positive and significant effect on Tebing Tinggi low public interest on using electronic money in transactions. Meanwhile, risk partially has a negative and significant effect on the interest of Tebing Tinggi low public interest on using electronic money in transactions*

### Keywords

interest; product quality; ease of use, risk



## I. Introduction

Technological developments have had a significant impact on the economy and social life of the community. Even in terms of transaction payments, technology has been utilized to its full potential. The role of technology in transaction payments is manifested in the form of a payment instrument called electronic money. Electronic money is a transaction payment instrument whose circulation has been regulated in Bank Indonesia Regulation Number 11/12/PBI/2009. As a payment instrument for transactions, electronic money is expected to suppress the use of cash, thereby creating a trend of less cash society, namely the trend of people transacting without cash as proclaimed by Bank Indonesia (BI).

Nationally, the use of electronic money is increasingly popular from year to year. According to data from Bank Indonesia (2019), from 2012 to 2018, the volume and nominal of electronic money transactions increased significantly. In 2012, the transaction volume was 100,623,916 transactions, while in 2018 it had reached 2,922,698,905 transactions, or an increase of 2,905%. Meanwhile, the nominal transaction for 2012 was Rp. 1.97 trillion and in 2018 it had reached Rp. 47.19 trillion. The nominal of this transaction increased by 2.394%.

In North Sumatra Province, the use of electronic money is actually less popular. This is evidenced by the fact that there are still many regions in North Sumatra Province that have not used electronic money. As of September 2019, the total electronic money transactions in North Sumatra reached 1.44 million transactions. Medan City dominates with donations of up to 892,800 transactions or as much as 62%. While the rest was contributed by Deli Serdang,

Binjai, Tebing Tinggi and Pematang Siantar. The contribution of these four regions is still very low or only 38%.

Tebing Tinggi City is one area that has recognized the use of electronic money. However, public interest in using electronic money is very low. This low public interest is certainly motivated by several factors, both in terms of government policies related to electronic money, marketing strategies, and the features of electronic money itself.

Electronic money is a product. According to Schiffman and Kanuk (2006), if the attributes contained in a product are in accordance with what consumers want, then this will lead to buying interest. Purchase intention has a close relationship with consumer behavior. According to Sunyoto (2012), consumer behavior is the activities of individuals who are directly involved in obtaining and using goods or services including the decision-making process in preparation for determining these activities.

The objectives of the study were to examine the effect of product quality on the interest of the people of Tebing Tinggi in using electronic money in transactions, to examine the effect of ease of use on the interest of the people of Tebing Tinggi in using electronic money in transactions, and to examine the effect of risk on the interest of the people of Tebing Tinggi in using electronic money in transactions.

Departing from the problems and theories above, it is important to do this research. The analysis in this study aims to examine the effect of product quality on the interest of the people of Tebing Tinggi in using electronic money in transactions, examine the effect of ease of use on the interest of the people of Tebing Tinggi in using electronic money in transactions, and examine the effect of risk on the interest of the people of Tebing Tinggi in using electronic money in transactions. The results of this study are expected to help the government and electronic money issuers in formulating marketing strategies and electronic money features to attract more public interest. Thus, the trend of a less cash society can be realized.

## II. Review of Literatures

### 2.1 Interest

According to Slameto (2010), interest is a sense of preference and a sense of attachment to a thing or activity without anyone telling. Meanwhile, according to Kinnear and Taylor (1995) buying interest is part of the component of consumer behavior in consuming attitudes, the tendency of respondents to act before buying decisions are actually implemented. In this research, interest is a willingness to use electronic money.

### 2.2 Product Quality

A product is anything that can be offered to a market to satisfy a want or need. Each product is known as a hierarchy of benefits. Benefit hierarchy is a hierarchy of benefits that buyers get when buying a product. Product quality is one of the most reliable factors by a marketer in marketing a product. Product quality dimensions include: performance, reliability, additional features, conformance to specifications, durability, service ability, aesthetics, and quality. perceived (perceived quality).

### 2.3 Ease of Use

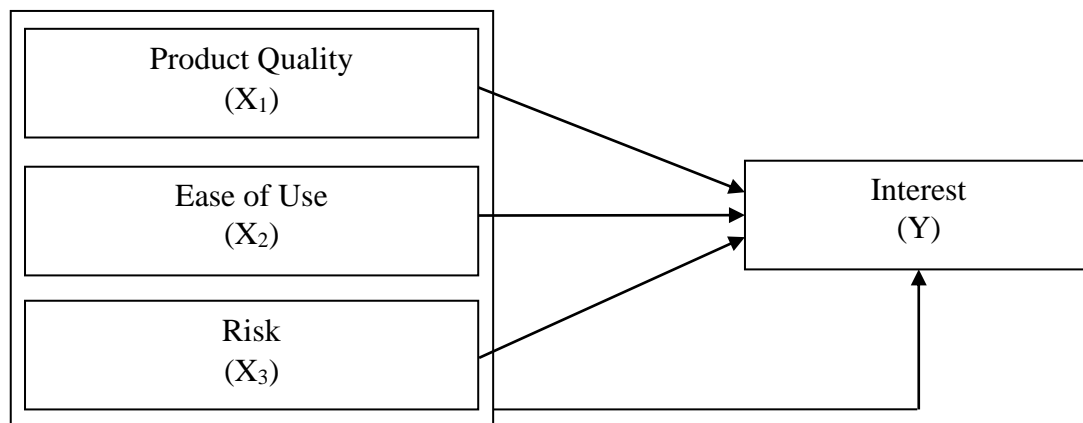
Electronic money utilizes technology in the process of its use. According to Wibowo (2006), the ease of use of a technology is a measure where a person believes that the technology can be easily understood and used. Indicators that can be used to measure ease of use are easy to learn, flexible, able to control work, and easy to use.

## 2.4 Risk

Wijaya (2021) state that there is an agreement that risk is related to uncertainty. This means that there is a risk due to uncertainty. This risk control where the role of management is very important, because risk control requires the availability (Marbun, 2020). The use of electronic money is always accompanied by risks that can befall the user. This is inseparable from the various weaknesses possessed by electronic money itself. Risks that may be borne by electronic money users include the leakage of personal information, cancellation of transactions due to failure to make payments, and potential losses due to card loss. Electronic money vendors must be trusted to be able to maintain the privacy of consumers or users of their products and not abuse them. Consumers will see greater risk if systems for the protection of personal information are not well established with vendors. There are several risk indicators, namely the potential for failure to make payments, potential losses due to card loss, and the card security system.

## 2.5 Conceptual Framework

The conceptual framework of the research can be described as follows:



*Figure 1. Conceptual Framework*

## 2.6 Hypothesis

The hypotheses of this research are as follows:

1. Product quality has a positive and significant effect on the interest of Tebing Tinggi public interest on using electronic money in transactions.
2. Ease of use has a positive and significant effect on the interest of the Tebing Tinggi public interest on using electronic money in transactions.
3. The risk of having a negative and significant effect on the interest of the Tebing Tinggi public interest on using electronic money in transactions.

## III. Research Methods

This research is quantitative descriptive. The dependent variable is interest, while the independent variable is product quality, ease of use, and risk. This study aims to analyze the factors that influence Tebing Tinggi low public interest on using electronic money in transactions.

This research was conducted on the Tebing Tinggi community. According to the Tebing Tinggi City BPS (2019), the population of Tebing Tinggi City in 2019 was 162,581 people. If it is calculated by Slovin's formula at a significance level of 5% (0.05), then the research sample is known as 399. Sampling is done by simple random sampling technique.

The data used is primary data, which was collected using a questionnaire. The method of data analysis used multiple linear regression analysis. Data analysis techniques consist of: instrument test, classical assumption test and hypothesis testing. The instrument test consists of: validity test and reliability test. The classical assumption test consists of: normality test, multicollinearity test and heteroscedasticity test. While the hypothesis test consists of: coefficient of determination test (R<sup>2</sup>), simultaneous significance test (F test), and partial significance test (t test).

The research regression equation can be written as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Y is interest, X<sub>1</sub> is product quality, X<sub>2</sub> is ease of use, and X<sub>3</sub> is risk,  $\alpha$  is constant,  $\beta$  is regression coefficient, and e is error.

## IV. Results and Discussion

### 4.1 Results

#### a. Characteristics of Respondents

The characteristics of research respondents are presented as follows:

**Table 1.** Characteristics of Respondents by Gender

Gender	Frequency	Percentage
Male	136	34,09%
Female	263	65,91%
<b>Total</b>	<b>399</b>	<b>100,00%</b>

Based on Table 1, it is known that the majority of research respondents are women, as many as 263 people or 65.91%, while female respondents are 136 people or 34.09%.

**Table 2.** Characteristics of Respondents by Age

Age Group	Frequency	Percentage
18 years - 23 years	302	75,69%
24 years - 29 years	42	10,53%
30 years - 35 years	24	6,02%
36 years - 41 years	10	2,51%
42 years - 47 years	10	2,51%
48 years - 53 years	7	1,75%
> 53 years	4	1,00%
<b>Total</b>	<b>399</b>	<b>100,00%</b>

Table 2 shows that the majority of respondents are in the 18-23 year age group, as many as 302 people or 75.69%. Meanwhile, respondents aged over 53 years were the least respondents, which amounted to 4 people or 1%.

**Table 3.** Characteristics of Respondents by Type of Work

<b>Group Type of Work</b>	<b>Frequency</b>	<b>Percentage</b>
Student	267	66,92%
PNS/Polri/TNI	28	7,02%
Private employees	42	10,53%
Self employed	8	2,01%
Housewife	12	3,01%
Others	42	10,53%
<b>Total</b>	<b>399</b>	<b>100,00%</b>

The majority of research respondents were students, which amounted to 267 people or 66.92%. Respondents with jobs as PNS/Police/TNI amounted to 28 people or 7.02%. Respondents with jobs as private employees amounted to 42 people or 10.53%. Respondents with jobs as self employed amounted to 8 people or 2.01%. Meanwhile, respondents with jobs as housewives amounted to 12 people or 3.01%, and respondents with jobs outside of the criteria in Table 3 amounted to 42 people or 10.53%.

**Table 4.** Characteristics of Respondents by Amount of Income

<b>Income Group</b>	<b>Frequency</b>	<b>Percentage</b>
< Rp. 1.000.000	252	63,16%
Rp. 1.001.000 - Rp. 2.500.000	80	20,05%
Rp. 2.501.000 - Rp. 4.000.000	30	7,52%
> Rp. 4.000.000	37	9,27%
<b>Total</b>	<b>399</b>	<b>100,00%</b>

The majority of respondents have income below Rp. 1,000,000 with the number of respondents reaching 252 people or 63.16%. Respondents who earn between Rp. 1.001.000 - Rp. 2,500,000 totaling 80 people or 20.05%. Respondents who earn between Rp. 2.501.000 - Rp. 4,000,000 totaling 30 people or 7.52%. And respondents who earn between above Rp. 4,000,000 totaling 37 people or 9.27%.

**Table 5.** Characteristics of Respondents by Experience Using Electronic Money

<b>Experience Using Electronic Money</b>	<b>Frequency</b>	<b>Percentage</b>
Currently using	110	27,57%
Have use	153	38,35%
Haven't used	136	34,09%
<b>Total</b>	<b>399</b>	<b>100,00%</b>

Respondents are dominated by former users of electronic money products. There are 153 people or 38.35% of respondents claiming to have used electronic money, but now they don't use it anymore. Respondents who claimed to be using were 110 people or 27.57%. While the respondents who have never used are 136 people or 34.09%.

## b. Research Instrument Test

### 1. Validity Test

Validity testing aims to measure the extent to which the instrument used is able to measure what it wants to measure. The validity test in this study uses the product moment correlation technique. Several criteria in determining instrument validity are as follows:

1. When Sig. (2-tailed) < 0.05 and the Pearson Correlation is positive, it can be concluded that the instrument used is valid.
2. When Sig. (2-tailed) < 0.05 and the Pearson Correlation is negative, it can be concluded that the instrument used is invalid.
3. When Sig. (2-tailed) > 0.05, it can be concluded that the instrument used is invalid.

**Table 6.** Validity Test Results of Interest Variables

Statement	Pearson Correlation	Sig. (2-tailed)	Note
1st statement	0,614	0,000	Valid
2nd statement	0,640	0,000	Valid
3rd statement	0,654	0,000	Valid
4th statement	0,725	0,000	Valid
5th statement	0,699	0,000	Valid
6th statement	0,685	0,000	Valid
7th statement	0,660	0,000	Valid
8th statement	0,682	0,000	Valid
9th statement	0,601	0,000	Valid
10th statement	0,584	0,000	Valid

Table 6 presents a summary of the results of the instrument's validity test of interest variables. Based on the validity test, it is known that all the statement items in the interest variable instrument are valid.

**Table 7.** Result of Validity Test of Product Quality Variable

Statement	Pearson Correlation	Sig. (2-tailed)	Note
1st statement	0,227	0,000	Valid
2nd statement	0,177	0,000	Valid
3rd statement	0,318	0,000	Valid
4th statement	0,299	0,000	Valid
5th statement	0,433	0,000	Valid
6th statement	0,517	0,000	Valid
7th statement	0,603	0,000	Valid
8th statement	0,638	0,000	Valid
9th statement	0,636	0,000	Valid
10th statement	0,573	0,000	Valid
11th statement	0,545	0,000	Valid

Table 7 presents a summary of the results of the instrument validity test for product quality variables. Based on the validity test conducted, it is known that all the statement items in the product quality variable instrument are valid.

**Table 8.** Validity Test Results for Ease of Use Variables

<b>Statement</b>	<b>Pearson Correlation</b>	<b>Sig. (2-tailed)</b>	<b>Note</b>
1st statement	0,430	0,000	Valid
2nd statement	0,480	0,000	Valid
3rd statement	0,553	0,000	Valid
4th statement	0,501	0,000	Valid
5th statement	0,418	0,000	Valid
6th statement	0,426	0,000	Valid
7th statement	0,461	0,000	Valid
8th statement	0,453	0,000	Valid
9th statement	0,479	0,000	Valid
10th statement	0,564	0,000	Valid

Table 8 presents a summary of the results of the instrument validity test for the ease of use variable. Based on the validity test, it is known that all the statement items in the ease of use variable instrument are valid.

**Table 9.** Risk Variable Validity Test Results

<b>Statement</b>	<b>Pearson Correlation</b>	<b>Sig. (2-tailed)</b>	<b>Keterangan</b>
1st statement	0,430	0,000	Valid
2nd statement	0,480	0,000	Valid
3rd statement	0,553	0,000	Valid
4th statement	0,501	0,000	Valid
5th statement	0,418	0,000	Valid
6th statement	0,426	0,000	Valid
7th statement	0,461	0,000	Valid
8th statement	0,453	0,000	Valid
9th statement	0,479	0,000	Valid
10th statement	0,564	0,000	Valid

Table 9 presents a summary of the results of the instrument validity test of the risk variable. Based on the validity test conducted, it is known that all statement items in the risk variable instrument are valid.

## 2. Reliability Test

Reliability testing aims to determine the consistency of the measuring instrument if the measurement is repeated. Reliability testing in this study used Cronbach's Alpha. An instrument is said to be reliable if the value of Cronbach's Alpha  $> 0.6$ .

The summary of the reliability test results is presented in Table 10 below:

**Table 10.** Reliability Test Results

Variable	<i>Cronbach's Alpha</i>	<i>N of Items</i>	Note
Interest	0,851	100	Reliable
Product quality	0,637	100	Reliable
Ease of use	0,614	100	Reliable
Risk	0,724	100	Reliable

Table 10 shows that the Cronbach's Alpha value of all research variables is greater than 0.6. This shows that the research instrument is reliable.

## c. Classical Assumption Test

### 1. Normality Test

This study conducted a normality test using the Kolmogorov-Smirnov test. The test criteria, namely if the value of Asymp. Sig. (2-tailed)  $> 0.05$ , it can be concluded that the research data is normally distributed.

**Table 11.** Normality Test Results

		Unstandardized Residual
N		399
Normal Parameters <sup>a,b</sup>	Mean	,0000000
	Std. Deviation	3,43202980
Most Extreme Differences	Absolute	,042
	Positive	,042
	Negative	-,039
Test Statistic		,042
Asymp. Sig. (2-tailed)		,087 <sup>c</sup>

Based on Table 11, it is known that the Asymp value. Sig. (2-tailed) of 0.087. The value is greater than 0.05. This shows that the research data is normally distributed.

### 2. Multicollinearity Test

The multicollinearity test in this study uses the Tolerance value and the Variance Inflation Factor (VIF) value. The research model is declared free from multicollinearity problems if the Tolerance value of all variables is greater than 0.1 and the VIF value of all variables is less than 10.

**Table 12.** Multicollinearity Test Results

Variable	<i>Tolerance</i>	<i>VIF</i>	Note
Product quality	0,562	1,778	There is no multicollinearity
Ease of use	0,617	1,621	There is no multicollinearity
Risk	0,835	1,197	There is no multicollinearity



Table 12 shows that the tolerance value for all variables is greater than 0.1 and the VIF value for all variables is less than 10. Therefore, it can be concluded that the research model is free from multicollinearity problems.

### 3. Heteroscedasticity Test

The problem of heteroscedasticity was tested using the Glejser test. If the significance probability value of all independent variables is greater than 0.05, it can be concluded that the research model is free from heteroscedasticity problems.

**Table 13.** Heteroscedasticity Test Results

Variable	Sig	Note
Product quality	0,625	There is no heteroscedasticity
Ease of use	0,752	There is no heteroscedasticity
Risk	0,516	There is no heteroscedasticity

Based on Table 13, it is known that all independent variables have a significance probability value greater than 0.05. This shows that the research model is free from heteroscedasticity problems.

### d. Multiple Linear Regression Analysis

Methods of data analysis in this research using multiple linear regression analysis method. The results of the analysis are presented in Table 14 below:

**Table 14.** Summary of Multiple Linear Regression Analysis Results

Variable	Regression Coefficient
Constant	7,557
Product quality	0,639
Ease of use	0,192
Risk	-0,082

Based on the results of the analysis carried out, the following multiple linear regression equations were obtained:

$$Y = 7.557 + 0.639X_1 + 0.192X_2 - 0.082X_3$$

The equation can be explained:

1. The product quality coefficient value of 0.639 indicates that if other independent variables remain and product quality increases by one unit, then the Tebing Tinggi public interest on using electronic money in transactions will increase by 0.639. The product quality coefficient is positive, which means that if the quality of the product increases, the Tebing Tinggi public interest on using electronic money in transactions will increase, and vice versa.
2. The ease of use coefficient value of 0.192 indicates that if the other independent variables remain and the ease of use increases by one unit, then the Tebing Tinggi public interest on using electronic money in transactions will increase by 0.192. The ease of use coefficient is positive, which means that if the quality of the product increases, the Tebing Tinggi public interest on using electronic money in transactions will increase, and vice versa.

3. The risk coefficient value of -0.082 indicates that if the other independent variables remain and the risk increases by one unit, then the Tebing Tinggi public interest on using electronic money in transactions will decrease by 0.082. The risk coefficient is negative, which means that if the risk increases, the Tebing Tinggi public interest on using electronic money in transactions will decrease, and vice versa.

### e. Hypothesis Testing

#### 1. Coefficient of Determination Test ( $R^2$ )

The coefficient of determination in this study is indicated by the value of R square. The results of the coefficient of determination test are presented as follows:

**Table 15.** Results of the Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,702 <sup>a</sup>	,492	,489	3,445

The value of R square is known to be 0.492. This shows that product quality, ease of use, and risk are able to explain variations in the Tebing Tinggi public interest on using electronic money in transactions by 49.2%, while the remaining 50.8% is explained by other variables not included in the model.

#### 2. Simultaneous Significance Test (F test)

Simultaneous significance test aims to determine the effect of the independent variable simultaneously on the dependent variable. In this study, the significance level (alpha value) was determined at 5% or 0.05. The independent variable is stated to have a significant effect on the dependent variable simultaneously if the significance probability value for the F test is  $< 0.05$ .

**Table 16.** Simultaneous Significance Test Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4548,603	3	1516,201	127,752	,000 <sup>b</sup>
	Residual	4687,974	395	11,868		
	Total	9236,576	398			

The statistical test results show that the significance probability value of the F test is 0.000. The significant probability value is less than 0.05. Thus, it can be concluded that product quality, ease of use, and risk simultaneously have a significant effect on the Tebing Tinggi public interest on using electronic money in transactions.

#### 3. Partial Significance Test (t test)

The t-test aims to partially test the effect of the independent variable on the independent variable. In this study, the significance level (alpha) was determined at 5% or 0.05. If the significance probability value of the independent variable is  $< 0.05$ , it can be concluded that the independent variable has a significant effect on the dependent variable.

**Table 17.** Summary of Partial Significance Test Results

Variable	Regression Coefficient	t	Sig.
Product quality	0,639	13,112	,000
Ease of use	0,192	3,408	,001
Risk	-0,082	-2,263	,024

Based on Table 17, it is known that the product quality variable has a significance probability value (p-value) of 0.000 and the regression coefficient is positive. The significance probability value is less than 0.05. Thus, it can be concluded that product quality has a positive and significant effect on the Tebing Tinggi public interest on using electronic money in transactions.

The ease of use variable has a significance probability value of 0.001 and the regression coefficient is positive. The significance probability value is less than 0.05. Thus, it can be concluded that ease of use has a positive and significant effect on the Tebing Tinggi public interest on using electronic money in transactions.

Furthermore, the risk variable is known to have a significance probability value of 0.024 and the regression coefficient is negative. The significance probability value is less than 0.05. Thus, it can be concluded that risk has a negative and significant effect on the Tebing Tinggi public interest on using electronic money in transactions.

## 4.2 Discussion

### a. Effect of Product Quality on Interest

The results of the analysis show that product quality has a positive and significant effect on the Tebing Tinggi public interest on using electronic money in transactions. This is in accordance with the proposed hypothesis, so the first hypothesis is accepted.

Product quality is one of the factors that the Tebing Tinggi community considers using electronic money in transactions. Quality products provide satisfaction for consumers and encourage them to continue using the product. In addition, quality products can provide a sense of security for consumers when using them. Most of the people of Tebing Tinggi are reluctant to use electronic money because they often hear complaints from other users regarding the product. This creates worry and insecurity, so they don't want to try to use it. This means that the brand image of electronic money in the eyes of the majority of the people of Tebing Tinggi is not good. This affects their interest in using electronic money. Akbar et. al. (2021), Andini and Lestari (2021), and Kurniawan (2020) found that brand image has a positive and significant effect on consumer buying interest. According to Ambarwati et. al. (2015), product image or brand image is the dominant variable that has an influence on Purchase Interest.

A negative product image forms public opinion that electronic money has low quality as a product. The people of Tebing Tinggi feel that electronic money still cannot provide significant benefits for them when transacting. This means that the quality offered by electronic money still does not meet their expectations. This is why the interest of the Tebing Tinggi community in using electronic money is still low.

### b. Effect of Ease of Use on Internet

The results of the analysis show that ease of use has a positive and significant impact on the Tebing Tinggi public interest on using electronic money in transactions. This is in accordance with the proposed hypothesis, so the second hypothesis is accepted.

Consumers have their own preferences in making choices about products. One of them is ease of use. In principle, consumers want the products used to provide added value for him. Ease of use is one of these added values. Products that are easy to use are an attraction that can arouse consumer interest in using these products. Electronic money is present as an alternative to provide convenience in transactions. However, the results of this study show another side of the Tebing Tinggi community's assessment of the ease of using electronic money. The ease of using electronic money is one of the main considerations for the people of Tebing Tinggi using electronic money in transactions.

Electronic money offers convenience and speed in conducting transactions (Tazkiyyaturrohmah, 2018; and Suharni, 2018). One of these conveniences is that you don't have to carry large amounts of cash. But most of the people of Tebing Tinggi do not know this. As many as 44.4% of respondents admitted that they did not know that if they transacted with electronic money, they did not need to carry cash. This is the impact of the lack of socialization of electronic money to the public, so that people do not know the benefits of using electronic money.

### **c. Effect of Risk on Interest**

The results of the analysis show that risk has a negative and significant effect on the Tebing Tinggi public interest on using electronic money in transactions. This means that the increased risk will reduce the interest of the Tebing Tinggi community in using electronic money in transactions. This is in accordance with the initial assumption, so the third hypothesis is accepted.

The Tebing Tinggi community considers that the use of electronic money is quite risky. They know that electronic money is often the target of cyber crime. Other than that, user complaints for lost balances are not processed quickly. Plus there is no guarantee of balance replacement if you lose an electronic money account. The majority of respondents (38.35%) claimed to have used electronic money in transactions, but now they have switched back to using cash. They switch because they are not ready with the risks that electronic money takes. This supports the results of the study as well as explains the cause of the low interest of the people of Tebing Tinggi in using electronic money in transactions. The results of this study are in line with the research of Haekal and Widjajanta (2016) who found that the perception of risk has a significant effect on interest.

## **V. Conclusion**

Based on the results of the analysis and discussion, some conclusions can be drawn as follows:

1. Product quality has a positive and significant impact the Tebing Tinggi public interest on using electronic money in transactions.
2. Ease of use has a positive and significant impact on the Tebing Tinggi public interest on using electronic money in transactions.
3. The risk of having a negative and significant impact on the Tebing Tinggi public interest on using electronic money in transactions.

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