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Factors Influencing Students' Interest in Utilising Qris Electronic Money

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ABSTRACT

The urgency of this research is to provide an understanding of the importance of using electronic money, in this case the Quick Response Indonesian Standard (QRIS) as part of implementing the industrial revolution 4.0 and can provide ease of payment in the academic process and reduce the risk of financial abuse. The aim of this research is to analyze the influence of perceived benefits, perceived ease of use and perceived risks on interest in using QRIS electronic money. This research was conducted on students at the Indonesian Christian University of Maluku (UKIM) located in the city of Ambon. The population in this study were all UKIM Ambon students at existing faculties, while the sample was determined using a purposive sampling technique using the Slovin formula. In data processing we will use data quality tests and classical assumptions before analyzing with multiple linear regression. The results of this study show that the variables perceived ease of use and perceived risk have a significant influence, while perceived usefulness shows an insignificant influence.

ABSTRAK

Urgensi dari penelitian ini adalah memberikan pemahaman pentingnya penggunaan uang elektronik dalam hal ini Quick Response Indonesian Standard (QRIS) sebagai bagian penerapan revolusi industry 4.0 serta dapat memberikan kemudahan pembayaran dalam proses akademik dan mengurangi risiko penyalahgunaan keuangan. Tujuan penelitian ini adalah menganalisis pengaruh persepsi manfaat, persepsi kemudahan penggunaan dan persepsi risiko terhadap minat menggunakan uang elektronik QRIS. Penelitian ini dilakukan kepada mahasiswa Universitas Kristen Indonesia Maluku (UKIM) yang berlokasi di kota Ambon. Populasi dalam penelitian ini adalah seluruh mahasiswa UKIM Ambon pada Fakultas yang ada, sedangkan penentuan sampel dengan teknik purposive sampling menggunakan rumus slovin. Dalam pengolahan data akan menggunakan uji kualitas data dan asumsi klasik sebelum dilakukan analisis dengan regresi linear berganda. Hasil penelitian ini menunjukan bahwa variabel persepsi kemudahan penggunaan dan persepsi risiko berpengaruh signifikan sedangkan persepsi manfaat manunjukan pengaruh yang tidak signifikan.

INTRODUCTION

The emergence of electronic money is motivated by Bank Indonesia Regulation Number 11/12/PBI/2009 which states that electronic money is a means of payment issued on the basis of the value of money deposited in advance to the issuer. The value of money is stored electronically in a medium or chip, and can be transferred for the purposes of payment transactions and/or fund transfers. The value of this money is not a deposit as referred to in the law governing banking, so it is not given interest and is not guaranteed by the Deposit Insurance Corporation (LPS). Electronic money is more of a diversion of cash (www.bi.go.id). Bank Indonesia issued a national QR Code called QRIS (Quick Response Indonesian Standard) with the aim of simplifying electronic digital financial transactions. QRIS is a bar code that unites various kinds of QR from various Payment System Service Providers (PJSP) such as electronic money applications (OVO, Dana, Gopay, etc.)

and mobile banking.

According to Davis et.al in Ningsih et al. (2021), the perception of benefits as a belief in expediency, that is, the degree to which users believe that the use of technology or systems will improve their performance at work. According to Matheison in Ningsih et al., (2021) The perception of ease of use is defined as the extent to which an attacker believes that using a particular technology system will be free of effort, which means that the perception of ease of use is a person's view or belief in a technology that is used that is easy to operate.

According to Pavlou in Ningsih et al. (2021) Risk perception is a state of uncertainty that a person considers to decide whether or not to make transactions online. Interest in using is the level of desire or drive to perform a behavior (Davis, 1989) in Prasetya &; Putra (2020). Interest is a condition in a person on a subjective dimension of possibility that covers the relationship between the person himself and some actions (IQBAL et al., 2020).

Previous research conducted by Ningsih et al. (2021) concluded that ease of use, benefits, and risks together affect the interest in e-wallet reuse (QRIS). According to Rahman & Supriyanto (2022) that the perception of usefulness and perceived ease of use have a positive influence on the interest in using Digital Payment Services. Research results Rahman & Supriyanto (2022) shows that Knowledge, Benefits and Risks have a positive and significant effect on student interest in using Quick Response Indonesian Standard (QRIS). While research Ernawati &; Noersanti (2020) shows that the variables of perceived benefit and ease of use have an insignificant influence on interest in use in OVO applications.

Based on observations in the academic process, especially during the registration or re-registration process that occurs every semester, it shows that there are still many queue processes that occur in the payment of tuition fees both with bank counters on campus and at existing banks, even though the bank itself already has electronic money that can be used as a means of payment. Another thing can also be seen in the 2023 Digital Economy Festival (FEKDI) which took place at UKIM itself, the number of participants who attended and visited the QRIS gallery was very less. This shows that interest from students is still very lacking about QRIS electronic money. Thus, this study will test whether the perception of ease of use, perception of benefits and perception of risk affect students' interest in using QRIS electronic money.

Technology Acceptance Model (TAM) is one model that can be used to analyze the factors that affect the acceptance of a technology system or information system. The Technology Acceptance Model (TAM) developed in 1989 describes the acceptance of technology to be used by technology users. Technology Acceptance Model (TAM) proposed by Davis et al. (1989) in Rahman & Supriyanto, (2022) is an extension of the Theory of Reasoned Action (TRA) and the Theory of Planned Behavior (TPB), which is a theory that explains that the behavior shown by a person arises because of an interest in behavior developed by Fishbein and Azjen (1980).

Bank Indonesia in Regulation of Members of the Board of Governors (PADG) No.21/18/2019 concerning the implementation of QRIS International Standard for payments The launch of QRIS is one of the implementations of the Indonesian Payment System (SPI) 2025 vision, which was launched on 17th August 2019 and became effective on 1st January 2020. Quick Response Indonesian Standard (QRIS) is the unification of various kinds of QR from various Payment System Service Providers (PJSP) using QR Code. QRIS was developed by the payment system industry

together with Bank Indonesia so that the transaction process with QR Codes can be easier, faster, and safer.

QRIS is a QR Code standard for digital payments through server-based electronic applications, electronic wallets, or mobile banking (Ningsih, 2021). In launching QRIS, the Governor of Bank Indonesia said that QRIS, which carries the spirit of UNGGUL (Universal, Easy, Profit and Direct) characteristics, aims to encourage transaction efficiency, accelerate financial inclusion, and advance MSMEs, which in turn can encourage economic growth, for advanced Indonesia.

Perceived usefulness is defined as the degree to which a person believes that using a particular system can improve his or her performance. According to Davis et al in Ningsih et al. (2021) TAM defines perceived usefulness as the belief in usefulness, the degree to which users believe that the use of technology/systems will improve their performance at work. Someone will use a technology if the technology can benefit them. If someone believes that a technology is useful then he will use it. Conversely, if he thinks the technology is less useful then he will not use it.

Davis et al. (1989) in Rahman & Supriyanto (2022) Defining perceived ease of use is the degree to which one believes that technology is easy to understand. Based on this definition, it is known that a perception of convenience is a person's view or trust in a technology that is used to be easy to operate. Ease of use is the degree to which a person believes that using a technology will be effort-free. From this definition, it can be seen that the perception of ease of use is a belief about the decision-making process. If someone believes that information systems are easy to use without having to struggle in effort.

Perceived Risk in marketing literature and consumer behavior is often referred to as Risk Perception or Perception Risk. According to Ernawati &; Noersanti, (2020) Risk perception greatly affects the level of trust. The smaller the risk perception of an individual, the greater the level of trust, and vice versa. So, it can be concluded that risk perception is a step in thinking that an individual takes in preventing possible losses that will be faced with the use of a technology Different decision making of each person is determined by their respective perceptions of the risks faced and how important their effects are.

According to Prasetya &; Putra (2020) Interest is a sedentary tendency to notice and reminisce about some activity. Someone who is interested in an activity will pay attention to that activity consistently with pleasure. According to Ferdinand in Pratama, 2019, ask can be identified through the following indicators:

1. Transactional interest, that is, a person's tendency to use a product
2. Reference interest, which is a person's tendency to refer products to others
3. Preferential interests, that is, interests that describe behaviors that have a primary preference for the product.
4. Exploratory interest, this describes the behavior of someone who is always looking for information about the product he is interested in and looking for information to support the positive properties of the product.

Benefit perception is the way a person sees or understands the extent to which a product, service, or action will provide an advantage or benefit to him. While interest is the level of interest or desire of someone towards something (Widowati &; Khusaeni, 2022). In the context of the

relationship between perceived benefits and interests, a high perception of benefits to something tends to increase one's interest in it. When someone sees many benefits or advantages that can be obtained from a product or action, they tend to be more interested or interested in involving themselves or using it (Jati et al., 2023).

For example, in the context of products, if a person believes that using a product will bring him or her many benefits, such as efficiency, convenience, or improvement in lifestyle, they will most likely have a high interest in buying or using the product.

Perceptions of benefits can be influenced by a variety of factors, such as previous experience, information received, personal beliefs, and individual preferences. When positive perceptions of benefit are combined with heightened interest, this is often a strong motivation for a person to take certain actions or decisions in that regard. Several previous studies conducted by Davis et al. (1989), Purwiati (2013), Sanofata (2014), Adiyanti (2015), and Adhinagari (2018) showed that the construct of benefit perception positively and significantly affects the use of information systems. Based on the explanation above and the results of previous research, the hypothesis in this study is:
H1 = Perceived Benefits have a positive and significant effect on interest

Perceived ease is a person's view of how easy it is to use or adopt a particular product, service, or action. While interest is the level of interest or desire of a person towards something (Ramadani Silalahi et al., 2022). The relationship between perceived ease and interest can be explained through the Theory of Adoption of Innovation. According to this theory, people tend to be more interested in adopting or using an innovation if they believe that the innovation is easy to use or adopt (Luh Putu Rima Susanti & Made Panda dwiana Putra, 2023). A high perception of ease of use can increase a person's interest in adopting a product, service, or technology.

For example, if someone thinks that using a new technology is very easy and does not require much effort or time to learn, then they are more likely to be interested in using the technology.

Factors that influence the perception of ease include layout, user interface design, availability of resources to learn or master new technologies, as well as support provided in the process of use (Mayanti, 2022). In the context of developing a new product or service, it is important to pay attention to the perception of ease of use as this can influence consumer interest in adopting the product or service (Seputri & Yafiz, 2022). The easier a product or service is to use, the more likely people will be interested in using it.

Perceived ease of use is defined as the degree to which a person believes that using a particular technological system will be free of effort (Jogiyanto, 2007). If a person believes that an information system is easy to use, then he will use it. The results of Pratama and Saputra's (2019) research show a positive and significant influence. Based on the statement above, the formulation of the hypothesis is:
H2 = Perceived Ease has a positive and significant effect on Interest

Risk perception refers to how a person perceives or assesses the level of risk associated with a product, service, or action. While interest is the level of interest or desire of someone towards something (Mayanti, 2020). In the context of the relationship between risk perception and interest, there is a complex relationship. High risk perception of something tends to reduce a person's

interest in it (Mahyuni & Setiawan, 2021). This means that if someone sees or feels that there is a substantial risk associated with using or engaging with a product or service, they may be less interested in engaging or using it.

Factors affecting risk perception include information received, previous experience, complexity of the product or service, and the potential impact of its use (Mahyuni & Setiawan, 2021). If a person feels that the risks involved are very high, they may refrain from engaging in them. However, sometimes interest can remain high despite the perception of risk. This can happen if people believe that the benefits or benefits obtained from something outweigh the existing risks. For example, a person may feel that there is a certain risk in using a product, but the benefits are considered greater so as to maintain interest in the product (Wibowo & Rimadias, 2022).

In a marketing or product development strategy, it is important to understand the potential risk perception of consumers (Butarbutar et al., 2022). Reducing perceived risk or highlighting significant benefits can be strategies to increase people's interest in a product or service. According to Pavlou (2003) in Ningsih et al (2021), risk perception is a perception of uncertainty and unintended consequences and using products or services. Previous research conducted by Ningsih et al (2021) and Pratama and Saputra (2019) showed a positive and significant influence. Based on the statement above, the formulation of the hypothesis is:
H3 = Risk Perception has a positive and significant effect on Interest.

RESEARCH METHOD

This research was conducted on students at all faculties at the Indonesian Christian University of Maluku located in the city of Ambon. The population in this study is all students at Faculties at UKIM Ambon who are registered in the even semester of the 2022/2023 academic year, which is 4,842 people. While the sample used is by purposive sampling method. While the number of samples is calculated using the slovin formula. After the questionnaire was distributed and collected as many as 123 respondents so that it will be used as a sample in this study.

Before the data is analyzed, it will be carried out with a data quality test consisting of a validity test to see the validity or validity of a questionnaire and a reliability test to measure a questionnaire from the measured indicators. Then a classical assumption test is carried out which aims to know, test and ensure the feasibility of the regression model used. This test consists of normality test, multicollinearity test, heterokedasticity test and autocorrelation test. Multiple regression analysis performed simultaneously or in whole (f-test) or partially or individually (t-test). in this f test will see the influence of each variable X on Y.

RESULTS AND DISCUSSION

Result

Before the hypothesis test is carried out, a descriptive statistical test is first carried out which shows the results of the research as shown in the table below:

Table 1. Descriptive Statistics

	N	Min	Max	Mean	Std. Dev
Perception of Benefits	123	21	30	26.10	2.152
Perception of ease of use	123	20	30	25.48	2.383

Risk Perception	123	18	30	24.47	3.108
Interest in Using Electronic Money	123	20	30	25.43	2.347
Valid N (listwise)	123				

Source: data processed 2023

The results of this descriptive statistic provide an interesting picture of the distribution of values from variables observed in the study, such as perception of benefits, perception of convenience, perception of risk, and interest in using electronic money.

First, on the benefit perception variable, an average value of 26.10 indicates that respondents generally gave a fairly high assessment of the benefits they believe will be obtained from the use of electronic money. A relatively low standard deviation, which is 2.152, indicates that most individual values tend to approximate this average. A range of values between 21 and 30 indicates that the majority of respondents assign values between those ranges, indicating consistency in the perception of benefits provided.

Second, on the variable of convenience perception, an average value of 25.48 indicates that respondents tend to see the use of electronic money as something easy. A slightly higher standard deviation, at 2.383, indicates slightly more variation in the assessment of ease of use. The range of values between 20 and 30 indicates that there is a variation in the assessment of respondents, although the majority still give values that indicate the perceived ease of using electronic money.

Third, in the risk perception variable, the average value of 24.47 indicates that overall, respondents tend to have a fairly moderate perception of the risks associated with the use of electronic money. A higher standard deviation, which is 3.108, indicates greater variation in assessments of that risk. A range of values between 18 and 30 indicates a large variation in risk perception assessment, where most values fall within that range.

Finally, in the variable of interest in using electronic money, the average value of 25.43 indicates that respondents in general have a fairly high interest in using electronic money. A slightly higher standard deviation, at 2.347, indicates variation in the level of interest among respondents. A range of values between 20 and 30 indicates that there is a large variation in interest levels, where most values fall within that range.

Overall, the results of these descriptive statistics provide a deeper understanding of students' perceptions and interests regarding the use of electronic money. Although there are variations in their assessment of the associated benefits, conveniences, and risks, in general, they show a high interest in using electronic money. This variation in perception can be an important basis for understanding what factors can influence or motivate students to adopt electronic payment systems.

Data Quality Test

The validity test is used to measure whether or not a questionnaire is valid. One way to find out which questionnaires are valid and invalid, by looking for the r value of the table first. The formula of r table is df = N-2 so 123-2 = 121, so r table = 0.1771. In this study, the validity test used corrected item-total correlation.

Table 2. Validity Test Results

Indicator	r-calculate	R-table	Information
X1.1	.366	0,1771	Valid
X1.2	.516	0,1771	Valid
X1.3	.409	0,1771	Valid
X1.4	.460	0,1771	Valid
X1.5	.426	0,1771	Valid
X1.6	.571	0,1771	Valid
X2.7	.486	0,1771	Valid
X2.8	.577	0,1771	Valid
X2.9	.314	0,1771	Valid
X2.10	.534	0,1771	Valid
X2.11	.640	0,1771	Valid
X2.12	.581	0,1771	Valid
X3.13	.589	0,1771	Valid
X3.14	.603	0,1771	Valid
X3.15	.618	0,1771	Valid
X3.16	.637	0,1771	Valid
X3.17	.648	0,1771	Valid
X3.18	.616	0,1771	Valid
Y.19	.557	0,1771	Valid
Y.20	.458	0,1771	Valid
Y.21	.615	0,1771	Valid
Y.22	.513	0,1771	Valid
Y.23	.617	0,1771	Valid
Y.24	.493	0,1771	Valid

Source: data processed 2023

The results of validity calculations show that all indicators used in the research instrument have an r-count value greater than the r-table value. This indicates that all instruments used in research have strong validity for use in hypothesis testing. Strong validity indicates that the instrument or question used can properly measure the variable to be studied.

In addition to validity, reliability tests are also important in this study to evaluate the consistency of the questionnaires used. Before conducting reliability testing, there is a predetermined decision basis, which is alpha of 0.60. This alpha value is used as a reference to assess the reliability of variables. If the reliability value of a variable is greater than 0.60, then the variable is considered reliable; But if it is less than 0.60, then the variable is considered unreliable.

The reliability test results table is the result of evaluating the reliability of each variable studied. The results of this test can provide information on whether the questions in the questionnaire can be relied upon to measure the variables to be investigated. Variables that get a reliability value above 0.60 are considered reliable variables because they meet predetermined standards.

Through testing this validity and reliability, research can ensure that the instruments used are reliable and appropriate for measuring the variables to be studied. This is important because it affects the validity of the findings resulting from the data analysis. In other words, the results of the study become more reliable and representative of the population studied.

Table 3. Reliability Test Results

No	Variable	Cronbach Alpha Value	Standardization Value	Information
1	Perception of Benefits	0,722	0,6	Reliable
2	Perception of Ease of Use	0,772	0,6	Reliable
3	Risk Perception	0,840	0,6	Reliable
4	Interest in Using Electronic Money	0,790	0,6	Reliable

Source: data processed 2023

The results showed that the benefit perception variable had a Cronbach alpha value of 0.722, the convenience perception variable had a Cronbach alpha value of 0.772, the risk perception variable had a Cronbach alpha value of 0.840, and the interest variable used had a Cronbach alpha value of 0.790. The overall Cronbach alpha value is more than 0.6 of all variables so it is said to be reliable and can be used for hypothesis testing.

Cronbach alpha is used to measure the level of consistency or reliability of a group of questions or items in a questionnaire. A value exceeding 0.6 is often considered a good indicator of reliability, indicating that the questionnaire or measurement instrument is consistent in measuring the same concept. In the context of this study, significant Cronbach alpha values (>0.6) for all variables indicate that questions related to benefit perception, convenience perception, risk perception, and interest in using electronic money show good consistency in measuring the variables to be studied.

Normality Test

Normality test using One Sample Kolmogorov-Smirnov test. The residual is said to be normally distributed if the value of Asymp.Sig (2-tailed) is greater than 0.05. The test results are as follows.

Table 4. Normality Test Results

N		123
Normal Parametersa,b	Mean	.0000000
	Std. Deviation	2.02489512
Most Extreme Differences	Absolute	.080
	Positive	.052
	Negative	-.080
Test Statistic		.080
Asymp. Sig. (2-tailed)		.052c

Source: data processed 2023

The normality test results that show an Asymp.Sig (2-tailed) value of 0.052, which is greater than the alpha value generally set at 0.05, indicate that the data in the study can be accepted as normally distributed data.

Normality tests such as Kolmogorov-Smirnov, Shapiro-Wilk, or Anderson-Darling are often used to evaluate whether or not data follows a normal distribution. The assumption of a normal distribution is often required in some parametric statistical analyses.

When the Asymp.Sig (2-tailed) value of the normality test is greater than the established alpha (usually 0.05), this indicates that there is not enough solid evidence to reject the assumption that the data were taken from a normally distributed population. In the context of this study, a value of 0.052 indicates that statistically, the data obtained from the sample tend to follow a normal distribution pattern.

Multicollinearity Test

The multicollinearity test is intended to examine whether in the regression model there is a correlation between independent variables. A good regression model should not have correlations between independent variables. The calculation of tolerance value and VIF (Variance Inflation Factor) is as follows:

Table 5. Multicollinearity Test Results

Model	Collinearity Statistics		Information
	Tolerance	BRIGHT	
Perception of Benefits	.489	2.046	No Multicollinearity
Perception of ease of use	.456	2.194	No Multicollinearity
Risk Perception	.875	1.143	No Multicollinearity

Source: data processed 2023

The results explain that tolerace values greater than 0.1 of the independent variables (0.489; 0.456; 0.875) and VIF values (2.046; 2.194; 1.143) of less than 10 indicate that this equation is free from the element of multicollinearity. Testing the presence or absence of heterokedasticity using scatter plot graphs. The result is as follows.

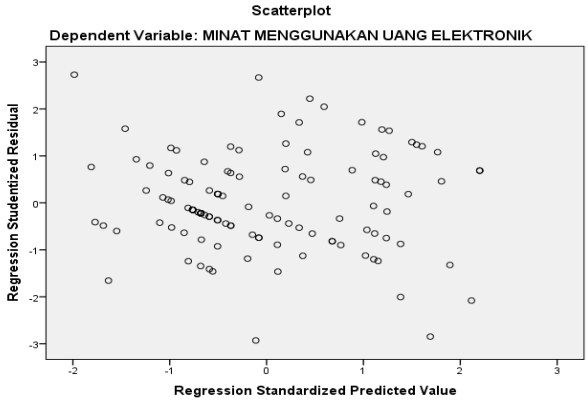

Figure 1. Scalterplot Charts

Source: data processed 2023

In figure 4.1 you can see the points spread below and above the number 0 on the Y axis and there is no clear pattern, so it can be said that in this regression model heterokedasticity does not occur.

Autocorrelation Test

The Autocorrelation Test aims to test in regression models whether or not there is a correlation between confounding errors in period t-1 or previous periods. Autocorrelation test in this study uses Durbin-Watson values provided that DU tilapia < DW < 4-DU. The DU value according to the table is 1.7559 according to the DW table, while 4-DU is 2.2441 then the DU value is (1.7559) < DW (1.902) < 4-DL (2.2441). This shows that there is no autocorrelation in this regression model.

Determination Test

The coefficient of determination is used to measure how far the model is able to explain the variation of independent variables. Based on the test results, the following results were obtained.

Table 6. Coefficient of Determination Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.651a	.424	.409	1.804	1.902

a. Predictors: (Constant), Risk Perception, Benefit Perception, Perception of ease of use

B. Dependent Variable: Interest in Using Electronic Money

Source: data processed 2023

Uji Hypothesis

Hypothesis testing is a statistical proof of everything that has been hypothesized in this study. The statistical method used is multiple regression. Table 7 shows the results of multiple regression testing as follows.

Table 7. Multiple Regression Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Say.
		B	Std. Error	Beta		
1	(Constant)	6.798	2.167		3.137	.002
	Perception of Benefits	.134	.109	.123	1.231	.221
	Perception of ease of use	.470	.102	.477	4.626	.000
	Risk Perception	.130	.056	.172	2.312	.023

Dependent Variable: INTEREST IN USING ELECTRONIC MONEY

Source: data processed 2023

The results of testing Hypothesis 1 show that the significance value of the benefit perception variable is 0.221 which is greater than the alpha value of 5% (0.05). This shows that the variable of perceived benefit has an insignificant influence on interest in using electronic money and it can be explained that Hypothesis 1 is rejected. The results of the regression coefficient test showed a positive value (0.134) which means that the greater the perception of benefits, the greater the interest in using electronic money. The desire to use electronic money from students is very high which can be seen from the value of the regression coefficient which shows a positive value. By using this

electronic money, students can directly benefit as a result of the technological advances carried out. This can also facilitate the process carried out by students such as payment of tuition fees and security can also be obtained by the institution directly. The results of this study are not in line with the research of Ningsih et al 2021 and also the research conducted by Pratama and Saputra (2019). On the other hand, the results of this study support the results of research conducted by Ermawati and Nursanti (2020) which shows that the variable of benefit perception has an insignificant influence on the interest in use of the OVO application.

The results of testing Hypothesis 2 show that the significance value of the ease of use perception variable is 0.000 which is smaller than the alpha value of 5% (0.05). This shows that the variable of perceived benefit has a significant influence on interest in using electronic money and can be explained that Hypothesis 2 is accepted. The results of the regression coefficient test showed a positive value (0.470) which means that the greater the perception of ease of use, the greater the interest in using electronic money. A positive regression coefficient value shows that interest in using electronic money is very high as a result of the ease felt by each student in the financial administration payment process on campus. With electronic money, it is also easier for students to use it in other general economic activities. The results of this study are in line with the research of Ningsih et al 2021, and also research conducted by Pratama and Saputra (2019). However, it is not in line with the results of research conducted by Ermawati and Nursanti (2020) which shows that the variable of ease of use has an insignificant influence on interest in using the OVO application.

The results of testing Hypothesis 3 show that the significance value of the risk perception variable is 0.023 which is smaller than the alpha value of 5% (0.05). This shows that risk perception variables have a significant influence on interest in using electronic money and can be explained that Hypothesis 3 is accepted. The results of the regression coefficient test showed a positive value (0.130) which means that the greater the risk perception, the greater the interest in using electronic money. The amount of risk that is owned from using a particular product more or less affects the interest of its users. This shows that the better the individual's perception of the risks of using electronic money, the higher the individual's interest in using it. These results show that a good risk perception still makes students want to use electronic money. The results of this study are in line with Prasetya and Putra's (2020) research, but the results of this study do not support the results of research conducted by Ermawati and Nursanti (2020) which shows that risk perception variables have an insignificant influence on interest in using the OVO application.

Discussion

The results of hypothesis testing in research on the use of electronic money in students provide an interesting picture related to variables that influence their interest in using electronic payment systems. An in-depth analysis of these results can provide further understanding of students' perceptions of the benefits, ease of use, and risks associated with using electronic money.

From the test results, it can be seen that the perception of benefits (the first variable) does not have a significant influence on students' interest in using electronic money. Although the regression coefficient showed a positive relationship between perceived benefit and interest, significance values greater than alpha values indicated that the relationship was not statistically strong enough. This suggests that although students may be aware of the benefits of using electronic

money, other factors may be more influential in shaping their interests.

On the other hand, the perceived variable of ease of use (the second variable) has a significant influence on interest in using electronic money. These results confirm that the more students feel that using electronic money is easy, the higher their interest in using it. A positive regression coefficient shows that perceived ease of use directly influences students' interest in adopting electronic payment systems.

Meanwhile, the test results of the risk perception variable (third variable) also showed a significant influence on the interest in using electronic money. Although the regression coefficient showed a positive relationship between risk perception and interest, it was surprising because it was previously expected that the greater the risk perception, the smaller the student's interest. However, these findings show that when students have a good perception of the risks of using electronic money, their interest in using it actually increases. This signals that a good understanding of the risks involved in the use of electronic money may drive interest in adopting it.

Based on this analysis, there are differences in findings between the current study and previous research that has been conducted by several other researchers. There is a match of results with previous studies mainly related to perceptions of ease of use and perceptions of risk, but there are also discrepancies especially related to perceptions of benefits. This shows the complexity in the factors that influence the interest in the use of electronic money.

In the context of applications and practical implications, these findings indicate that a more holistic approach is needed in understanding the behavior of students' use of electronic money. Improving perceptions of ease of use and a good understanding of risk may be the main focus in encouraging interest in the use of electronic money among students. However, considering and exploring other factors that might influence the perception of benefits as well as how these factors interact with each other is also important to gain a more comprehensive understanding.

Thus, the results of this study provide useful insights in understanding the factors that influence student interest in using electronic money. More in-depth analysis and advanced research can help in designing more effective strategies to increase the adoption of electronic money among students as well as in the context of wider use of financial technology.

CONCLUSIONS

The conclusion related to the results of this study shows that all data used are valid and reliable and have good normality. Based on the results of multiple regression tests conducted, the variables of ease of use perception and risk perception have significance values that do not exceed the specified limit (below alpha 5%) while benefit perceptions have significance values that exceed alpha 5%. As for future research can use other variables that affect interest in using electronic money such as: security, pleasure, trust, adequacy of information and attitude.

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