

**PENGARUH DAYA TARIK PROMOSI, PERSEPSI KEMUDAHAN, DAN
PERSEPSI KEMANFAATAN TERHADAP MINAT PENGGUNAAN
UANG ELEKTRONIK (*E-MONEY*)**

(Studi Pada Mahasiswa Akuntansi Universitas Mercu Buana Yogyakarta)

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ABSTRAK

Penelitian bertujuan untuk menganalisis pengaruh daya tarik promosi, persepsi kemudahan dan persepsi kemanfaatan terhadap minat penggunaan uang elektronik di mahasiswa aktif program studi akuntansi Universitas Mercu Buana Yogyakarta. Variabel independen dalam penelitian ini yaitu Daya Tarik Promosi (X_1), Persepsi Kemudahan (X_2), dan Persepsi Kemanfaatan (X_3) dengan variabel dependen Minat Penggunaan Uang Elektronik (Y).

Penelitian ini merupakan jenis penelitian kuantitatif. Populasi dalam penelitian yaitu mahasiswa program studi akuntansi Universitas Mercu Buana Yogyakarta yang berjumlah 693 mahasiswa. Sampel dalam penelitian ini ditentukan berdasar metode *Slovin* dengan tingkat kesalahan 10% dan menghasilkan sampel sebanyak 87 mahasiswa aktif program studi akuntansi Universitas Mercu Buana Yogyakarta. Teknik analisis data dengan menggunakan analisis regresi linier berganda dengan menggunakan program SPSS versi 24.

Hasil penelitian menunjukkan bahwa (1) Daya Tarik Promosi tidak berpengaruh secara signifikan terhadap minat penggunaan uang elektronik di mahasiswa program studi akuntansi Universitas Mercu Buana Yogyakarta, (2) Persepsi Kemudahan berpengaruh secara signifikan terhadap minat penggunaan uang elektronik di mahasiswa program studi akuntansi Universitas Mercu Buana Yogyakarta, (3) Persepsi Kemanfaatan berpengaruh secara signifikan terhadap minat penggunaan uang elektronik di mahasiswa program studi akuntansi Universitas Mercu Buana Yogyakarta.

Kata Kunci : *uang elektronik, daya tarik promosi, persepsi kemudahan, persepsi kemanfaatan, minat penggunaan.*

**THE INFLUENCE OF PROMOTION ATTRACTIVENESS, EASE
PERCEPTION, AND BENEFIT PERCEPTION ON THE INTEREST OF
ELECTRONIC MONEY (*E-MONEY*) USE**

(Study on Accounting Students at University of Mercu Buana Yogyakarta)

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ABSTRACT

The research aims to analyze the influence of promotion attractiveness, perceived ease and perceived usefulness toward interest in using electronic money in active students of the accounting program at Mercu Buana University of Yogyakarta. The independent variables in this study are Promotion Attractiveness (X1), Convenience Perception (X2), and Benefit Perception (X3) with the dependent variable is money electronic usage interest.

This research is a type of quantitative research. The population in the study were students of the accounting study program at Mercu Buana University of Yogyakarta, totaling 693 students. The sample in this study was determined based on the *Slovin* method with an error rate of 10% resulting in a sample of 87 active students of the accounting study program at Mercu Buana University of Yogyakarta. The data analysis technique uses multiple linear regression analysis using the SPSS version 24 program.

The results showed that (1) Promotion Attractiveness did not significantly influence the interest in using electronic money of the Mercu Buana University accounting program students, (2) Perception of Ease had a significant effect on the interest in using electronic money in accounting students at the Mercu Buana University Yogyakarta, (3) Benefit Perception significantly influences the interest in using electronic money in accounting students at Mercu Buana University in Yogyakarta.

Keywords: *electronic money, promotion attractiveness, perceived ease, perceived usefulness, interest in use.*