## 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 study aims to analyze the benefits, consumer knowledge, and promotion of the interest in using e-money in the people of Bengkalis. This type of research is quantitative associative research which aims to see: 1) The effect of benefits on the interest in using e-money, 2) The effect of consumer knowledge on the use of e-money, 3) The effect of promotion on the interest in using e-money, 4) The influence of dominant influence from the effect of appropriate benefits, consumer knowledge, and promotion on interest in using e-money. The population in this study were the people of Bengkalis city. Sampling is selected based on population elements whose data is easily obtained by researchers. The data analysis used was multiple regression analysis and hypothesis testing using the t test and F test. The results showed that: 1) The benefit of interest has no significant positive effect on the use of e-money, 2) Consumer knowledge has a positive and significant effect on the use of e-money. money, 3) Promotion has no positive and significant effect on the interest in using e-money 4) only consumer knowledge has a positive and significant effect on the interest in using e-money in the city of Bengkalis. Based on the results of the research that has been done, the researcher suggests the providers and their supporting factors for e-money; 1) increase the number of merchants to serve e-money users 2) increase the number of advertisements to increase the e-money users, 3) cooperate with SMEs in order to become a new trend of transaction tools.

Keywords: E-money, Convenience Benefits, Consumer Knowledge, Promotion, Purchase Interest