

Effective Use Of E-Money Through Online Shopping In E-Commerce

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Abstract.

The background of the problem raised in this study is how to measure the effectiveness of using e-money for online shopping on an e-commerce shopping system. With the use of Imani, the use of cash will be limited so that it will be able to do more transactions on online shopping in e-commerce. The method used in this study is to use quantitative methods by conducting a survey to 100 users of online shopping in e-commerce, with the results of the survey, the data can be processed so that it can be seen whether the direction of the hypothesis raised in this study is directly proportional or proportional. The problem raised in this study is how to measure the effectiveness of a payment, especially payments using electronic money media. Therefore, with a non-cash payment system, the effectiveness of the payment will be known. The purpose and objective of this research is to find out how the effectiveness of using electronic money in payment systems that are carried out online and used in various places so that many transactions are carried out only using electronic money and not using cash.

Keywords: E-Money, Online Shopping, E-Commerce, Cash Money.

I. INTRODUCTION

Selling goods online has become commonplace at this time, therefore the use of electronic money is very necessary because with the use of electronic money, transactions will be much faster and the velocity of money can also increase. Therefore, with electronic money, it can increase sales at online business, especially by using commercial media. Therefore, the use of electronic money is very necessary and is still important to use during online business transactions [1]. The problem raised in this study is how to measure the effectiveness of the use of electronic money in online shopping using an e-commerce system. With the use of electronic money, it will be measured whether online shopping can be influenced by the use of electronic money so that it can increase sales or can make the sales decreased because of the use of the money, therefore this study raised the issue of the effectiveness of the use of electronic money [2]. The quantitative method was chosen because it can be used in research times by using survey media conducted to 100 users of electronic money on online shopping in e-commerce media.

With a survey of 100 people, the data found is valid data so that the data can reflect the original data in field [3]. The purpose of this research is to find out the effectiveness of the use of electronic money in various fields, especially in the field of online business whose transactions always use transfer media so that they do not use cash in their transactions. Therefore, whether it is effective in increasing sales or not, this research will determine whether of these questions can be answered [4]. Electronic money is money that was created as a substitute for cash so that the money can be stored without proof of its existence and stored in a digital wallet. Therefore, with electronic money, the use of cash can be reduced and the electronic money can be carried everywhere so that it is more efficient. Save time in making any transactions so that you can do many transactions with electronic money media [5]. The covid 19 pandemic, the shopping system has become an online shopping system, which allows people to shop from

anywhere and anytime, so that it can help the government reduce the impact of covid 19, the online shopping system allows sellers and buyers to transact even from a very long distance. far, Therefore, with an online shopping system, many can increase sales so that sales turnover can increase to the maximum even though they buy from different regions and even different countries [6].

II. METHODS

In this study using quantitative research methods Because conducting a survey of people who are considered to be able to provide answers so that this research can run so that this research can produce data that is expected to answer the research problems raised in the first part of this study with the quantitative method, the direction of the research objectives This is clear and will be able to produce the data you are looking for [7].The software used in this study is to use SPSS software version 16 by using SPSS software, the data obtained will be processed so that it can produce new data that can answer the research problems raised in the previous section [8].Survey conducted to 100 people buying online shopping was carried out so that they could find out the data they were looking for so that the data was valid and could produce new, accurate data e-commerce [9].

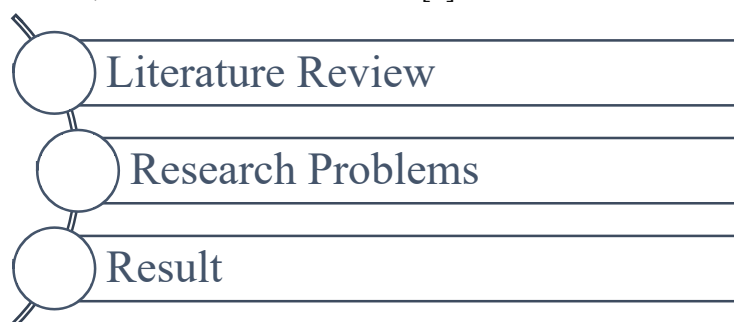


Fig 1. Research Method

III. RESULTS AND DISCUSSION

Based on Figure 2 below, it can be explained as follows that there are 2 independent variables, namely Imani and online business, then there is 1 dependent variable, namely e-commerce Imani is represented by X1, online business is represented by X2 and e-commerce is represented by Y. There is one hypothesis. What is the relationship between faith and e-commerce and hypothesis 2 what is the relationship between online business and e-commerce.

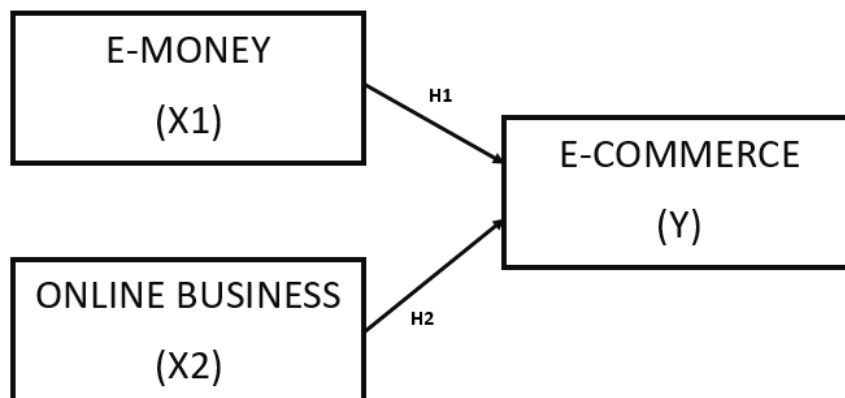


Fig 2. Hypothesis Model

Table 1. Questions given to 100 Online Shopping Buyers

No	Questions	Variable
1	E-Money is very Effective	X1
2	E-Money is very simple	X1
3	E-Money is easy to use	X1
4	Online Business is suitable to be applied in Indonesia	X2
5	Online Business makes big business	X2
6	Online business low capital	X2
7	E-Commerce is a good selling medium	Y
8	E-Commerce solutions for selling during the pandemic	Y
9	E-Commerce can increase turnover	Y
10	E-Commerce selling worldwide	Y

1. Multiple Linear Regression Analysis

a. Regression Equations

Table 2. Recapitulation of the Results of Multiple Linear Regression Analysis

Variable	Unstandardized Coefficients
E-Money	2,223
Online Business	0,498
E-Commerce	0,329

Source: The Results of Data Processing

Based on table 2 above, the following explanation will be given, the E-Money variable has an Unstandardized Coefficients value of 2.223, the Online Business variable has an Unstandardized Coefficients value of 0.498 and the E-Commerce variable has an Unstandardized Coefficients value of 0.329 which means that it is very influential between one variable and another.

b. Koefisien Determinasi (R^2)

Table 3. Correlation and Determination Coefficients

Dependent Variable	Independent Variable	R	R Square	Adjusted R Square
Y	X1 & X2	0,8 33	0,498	0,567

Source: The Results of Data Processing

Based on table 3 above, there are dependent variables, namely Y and independent variables, namely X1 and X2, variable X1 has an R value of 0.8 and variable X2 has an R value of 33, variables X1 and X2 have an R Square value of 0.498 and variables X1 and X2 has an Adjusted R Square value of 0.567, which means that the independent variable and the dependent variable have a very significant relationship.

c. Hypothesis Testing

c.1. Hipotesis I (F test / Serempak)

Table 4. F / Simultaneous Test

Dependent variable	Independent Variable	F Count	F Table	Sig.F	decision on H0
Y	X1 & X2	54,332	1,989	0,003	Rejected

Source: The Results of Data Processing

Based on table 4 above, there are dependent variables, namely Y and independent variables, namely X1 and X2, variables X1 and X2 have an F Count value of 54.332 and variables X1 and X2 have an F Table value of 1.989, variables X1 and X2 have a Sig.F value, namely 0.003, X1 and X2 variables have a Decision on H0 value, namely Rejected, which means that there is a relationship between variables.

c.2 Hipotesis II (t test / Parsial)

Table 5. t / partial test results

Variable	t	Sig.
X1	3,453	0,003
X2	5,345	0,002

Source: The Results of Data Processing

Based on table 5 above, there is a free variable, namely X1 and X2, the variable X1 has a value of t that is 3,453 and variable X2 has a value of t that is 5,345, the variable X1 has a value of sig, i.e. to 0.003 and the variable X2 has a value of sig, i.e. to 0.002 which has the meaning of the variables X1 and X2 has a value that is very significant to the dependent variable, Y.

2. Discussion of Research Results

a. Hypothesis 1 (H1) variable E-Money(X1) on E-Commerce (Y)

Based on the results of data processing above, the results of hypothesis testing 1 (H1) of the E-Money variable (X1) on E-Commerce (Y), the E-Money variable (X1) has a significant relationship to the E-Commerce variable (Y).

b. Hypothesis 2 (H2) variable Online Business(X2) on E-Commerce (Y)

Based on the results of data processing above, the results of hypothesis testing 2 (H2) on the Online Business variable (X2) on E-Commerce (Y), the Online Business variable (X2) have a significant relationship to the E-Commerce variable (Y).

3. Descriptive Analysis

a. Variable E-Money (X1)

Based on the results of the research above and data processing, it can be concluded that the E-Money variable (X1) affects the E-Commerce variable (Y) significantly, which means that the use of electronic money will affect online business so that it can make E-Commerce a good business too, by Therefore E-Money is a variable that must exist and have a good influence on E-Commerce.

b. Variable Online Business (X2)

Based on the results of the research above and data processing, it can be concluded that the Online Business (X2) variable affects the E-Commerce variable (Y) significantly, which means that if an online business wants to run well, it can take advantage of the E-Commerce sales system because it can affect sales.

c. Variable E-Commerce (Y)

Based on the results of the research above and data processing, it can be concluded that the E-Commerce variable (Y) is significantly influenced by the E-Money (X1) and Online Business (X2) variables, which means that if an E-Commerce can be maximized using electronic money and using online sales to market bangers globally, and it can be seen the effectiveness of using E-Money.

IV. CONCLUSION

The conclusion generated based on the research above is that the E-Money (X1) and Online Business (X2) variables significantly affect E-Commerce (Y), which means that a good E-Money (X1) will be able to produce E-Commerce (Y). Which is also good, because transactions with electronic money increase sales in E-Commerce, then a good Online Business (X2) will be able to produce good E-Commerce(Y), because selling goods online on E-Commerce media will be able to maximize sales and make payments faster with electronic money.

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