ABSTRAK

Pengaruh *Effort Expectancy* dan *Social Influence* terhadap Niat Menggunakan *E-money* pada Mahasiswa di Kota Kediri

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Perkembangan pembayaran digital dan perluasan ekosistem *e-money* belum sepenuhnya diikuti oleh niat penggunaan yang merata di kalangan mahasiswa. Persepsi kemudahan penggunaan dan dorongan lingkungan sosial karena itu penting dikaji sebagai faktor penerimaan *e-money*. Berlandaskan kerangka *Unified Theory of Acceptance and Use of Technology*, penelitian ini bertujuan menganalisis pengaruh *effort expectancy* dan *social influence* terhadap niat mahasiswa menggunakan *e-money* di Kota Kediri secara parsial dan simultan. Penelitian ini menggunakan pendekatan kuantitatif dengan desain asosiatif eksplanatori. Sampel penelitian terdiri atas mahasiswa aktif pada perguruan tinggi terpilih di Kota Kediri yang mengetahui atau pernah menggunakan *e-money* dan ditentukan melalui *purposive sampling*. Data primer dikumpulkan menggunakan kuesioner elektronik berskala Likert. Data dianalisis melalui regresi linier berganda berbantuan SPSS, disertai uji validitas, reliabilitas, asumsi klasik, signifikansi parsial, signifikansi simultan, dan koefisien determinasi. Hasil penelitian menunjukkan bahwa *effort expectancy* berpengaruh positif dan signifikan terhadap niat menggunakan *e-money*. *Social influence* juga berpengaruh positif dan signifikan dengan pengaruh yang relatif lebih kuat. Secara simultan, *effort expectancy* dan *social influence* berpengaruh positif dan signifikan terhadap niat menggunakan *e-money*. Penelitian ini menyimpulkan bahwa niat mahasiswa mengadopsi *e-money* meningkat ketika layanan tersebut dipersepsikan mudah dipelajari dan digunakan serta didukung oleh lingkungan sosial.

Kata Kunci : *Effort Expectancy*; *Social Influence*; Niat Menggunakan; *E-money*; UTAUT

ABSTRACT

The Influence of Effort Expectancy and Social Influence on the Intention to Use E-money among Students in Kediri City

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The growth of digital payments and the expansion of the e-money ecosystem have not been accompanied by consistently strong intentions to use e-money among university students. Perceived ease of use and encouragement from the social environment are therefore important factors in e-money acceptance. Grounded in the Unified Theory of Acceptance and Use of Technology, this study aimed to analyze the partial and simultaneous effects of effort expectancy and social influence on students' intention to use e-money in Kediri City. The study employed a quantitative approach with an explanatory associative design. The sample comprised active students from selected higher education institutions in Kediri City who knew about or had used e-money and were recruited through purposive sampling. Primary data were collected using an electronic Likert-scale questionnaire. The data were analyzed using multiple linear regression assisted by SPSS, along with validity, reliability, classical assumption, partial significance, simultaneous significance, and coefficient of determination tests. The findings indicate that effort expectancy has a positive and significant effect on intention to use e-money. Social influence also has a positive and significant effect, with a relatively stronger influence. Simultaneously, effort expectancy and social influence positively and significantly affect intention to use e-money. The study concludes that students' intention to adopt e-money increases when the service is perceived as easy to learn and use and when its adoption is supported by the social environment.

Keywords : *Effort Expectancy; Social Influence; Intention to Use; E-money;* UTAUT