

ABSTRACT

Technological developments have brought about a change in the public's need for a payment instrument that can meet speed, accuracy, and security in every electronic transaction. History proves that the development of payment instruments continues to change its form, starting from the form of metal, conventional banknotes, until our payment instruments have evolved in the form of data that can be placed in a container or called electronic payment instruments. This affects people's attitudes, especially the millennial generation in their consumptive lifestyle. This activity is a millennial habit that is carried out for convenience so that it has an impact on their consumptive lifestyle. The characteristics of millennials who tend to be impulsive and sensitive to new innovations.

Analysis of research data using descriptive statistics, used to analyze data by describing or describing the data that has been collected as it is without intending to make conclusions that apply to the public or generalizations. Hypothesis testing uses multiple linear regression because it intends to state a linear relationship between two variables where one variable is considered to affect the other variables. Prior to hypothesis analysis, prerequisite tests were carried out through normality test, heteroscedasticity test, and autocorrelation test.

The data analysis technique used in this study is Accidental Sampling and processed using Statistical Product and Service Solutions (SPSS). Based on the results of the hypothesis of consumer behavior variables on usage decisions, it is proven that consumer behavior of E-money service users in the Gramedia parking area of Semarang City produces a percentage value of 85.73% and consumer decisions on the use of E-money services in the Gramedia parking area of Semarang City produces a percentage value of 87 ,66% means that the variable of consumer behavior has a positive and significant effect on the decision to use.

Keywords: Consumer Behavior, Usage Decision, E-Money