

SUMMARY

This study entitled "**Determinants of Individual Interest in The Use of Electronic Money**". The purpose of this research to determine the effect of income, benefits, price suitability, and ease of use to the individual's interest in using electronic money in Purwokerto, and to determine which factor the most affect the interest in using electronic money in Purwokerto.

The method in this research using primary data and obtain 100 respondents using the formula slovin, but author added 100 percent. The research used Likert scale. Author used regression analysis techniques.

From the results of multiple linear regression known that income, benefit, suitability price, and ease of use has significance effect. Result of the most influential variable determined by the highest beta coefficient value and variable of benefit is highest among other variables. It shows that the benefit variable is the most influence on individual interest in using electronic money in Purwokerto.

The implication of this research is the fulfillment of the demand of electronic money in Purwokerto must be a concern for the government and Bank Indonesia and the infrastructure and services should always be better and not only operating in major cities which will cause a burden to society. As well as any societies should be able to maximize the use of electronic money. Income has positive and significant impact on the individual's interest in using electronic money in Purwokerto, so that the government and Bank Indonesia and other institutions need to do a fair policy to avoid discrimination. Then the market discrimination policy is a policy that is fair in implementing electronic money, which is not distinguished by its system or machine and by setting a machine that can be used by all electronic money cards so that people are not confused in having electronic money. It was also an effort to increase the use of electronic money and cash money parsing.

Keywords : *Electronic Money, Likert Scale, Multiple Linear Regression, Benefit.*