

CHAPTER V

CONCLUSION AND IMPLICATION

A. Conclusion

1. Based on the results of regression analysis, it concludes that variable of income, benefits, price suitability, and ease to use give significant effect on number of individual interest in using electronic money in Purwokerto. And variable of income, benefits, suitability price, and ease to use are having positive and significant influence on individual's interest in using electronic money in Purwokerto.
2. The factor that most affect the individual's interest in using electronic money in Purwokerto is income. That means more income determines the size electronic money users which can be interpreted economically that the purchasing power is depending on whether or not the individual income is higher compared with the variable of benefit, price suitability, and ease to use.

B. Implication

1. Due to the use of electronic money from year to year, the fulfillment of electronic money demand in Purwokerto should remain as a concern for the Government and Bank Indonesia and should always increase the infrastructure and services better and not only operating in major cities which will be causing a burden to society, then society should be able to maximize the use of electronic money for example performing a payment by using electronic money in order to realize the objective of Bank Indonesia is

reducing the money cash, so that people can efficiently perform various transactions, and also in order to unravel the level of risk against fake money, so people is not needed to carry cash too much.

2. Income gives positive and significant impact on individual's interest in using electronic money in Purwokerto, so Government, Bank Indonesia, and institution that issuing electronic money need to do a fair policy to avoid discrimination. The market discrimination policy is a fair policy in applying 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 is also an effort to increase the use of electronic money and reducing cash money usage.