

ABSTRACT

This study entitled “**Factors Affecting Interest In The Using Of Electronic Payment System**”. The purpose of this research to analyzing the influence of income, perceptions of trust, and perceptions of benefits towards the interest in using the electronic payment system at the FEB UNSOED academic community and to analyzing the variables that most influence the interest in using the electronic payment system at the FEB UNSOED academic community.

The method in this research using primary data and obtain 360 respondents using the slovin formula. This research used Likert Scale and regression analysis techniques.

From the results of multiple linear regression known that perception of trust and perception of benefit has positive and significance effect but income has not significance. Result of the most influential variable is perception of trust. It shows that perception of trust is the most influence on individual interest in using electronic money.

The implication of this research is e-money needs to be guaranteed in a guarantor scheme such as the Deposit Insurance Corporation (LPS). Costs incurred when people top-up can be used as insurance premiums to lose so that people are increasingly interested in using e-money if everything is safe or in other words public trust in using e-money will increase.

Keywords: e-money, Deposit, Income, Perception of Trust, Perception of Benefit.