

ABSTRACT

THE AFFECTING FACTORS OF STUDENT INTERESTS ON USING E-MONEY APPLICATIONS IN BANDAR LAMPUNG

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The purpose of this study was to determine the effect of trust, perceived benefit, and safety on student interest on using E-Money Applications in Bandar Lampung. The type of research used quantitative research. The sample in this study was the higher education students in Bandar Lampung who used the E-Money Application. The questionnaire distribution method was designed for the Likert Scale using the Slovin formula. Based on the calculation results, it was found that a sample of 100 respondents using a purposive sampling technique. The data were analyzed using multiple linear regression analysis, including t-test (partially), F test (simultaneously). The result of this found that Trust and Safety had a positive and significant effect on interest in using E-Money Applications. Meanwhile, the perceived benefit had a positive and not significant effect on interest in using E-Money Applications.

Keywords: E-Money, Trust, Benefit Perception, Security, Use Interest