

ABSTRACT

E-Money is an inseparable part of human life, especially the millennial generation. Almost all transactions are carried out online because it is very easy and efficient. Semarang City is a big city that has many universities and students, so many students use e-money.

The purpose of this study was to analyze the factors that influence student interest in using e-money in the city of Semarang. The method used in this research is nonprobability sampling with purposive sampling. Respondents are students who use the e-money application in the city of Semarang. This study uses primary data collected from distributed questionnaires and involves 40 respondents.

In multiple linear regression analysis, there are 3 independent variables. The results of the analysis show that the variables of perceived usefulness and promotional appeal have an effect on student interest in using e-money, while perceptions of risk have no effect on student interest in using e-money.

Keywords: E-money, perceived usefulness, perceptions of risk, promotional appeal, interest in using