

ABSTRACT

Financial literacy and financial inclusion do not appear by themselves, but are based on the financial problems that arise in society. This is because financial literacy facilitates the effective use of products and helps businesses develop the best financial skills and products in accordance with needs, these conditions as a condition for increasing financial inclusion. From this statement, this research was conducted with the aim to find out the influence of the level of financial literacy of the people of DKI Jakarta Province on the interest in using chip-based electronic money and to determine the effect of the level of financial inclusion of the people of DKI Jakarta Province on the interest in using chip-based electronic money. The variables in this study are Financial Literacy (X1), Financial Inclusion (X2), and Interest in the Use of Chip-Based Electronic Money (Y).

The data collection method in this study was carried out by distributing questionnaires to 400 respondents of the productive aging community in DKI Jakarta Province. The questionnaire distributed had several statements with a Likert scale. In explaining the results of the study, the data analysis technique used is descriptive analysis and multiple linear regression analysis.

*The results of this study indicate that there is an impact between financial literacy and financial inclusion towards interest in the use of chip-based electronic money partially and simultaneously based on the *t* hypothesis test.*

Keywords: Financial Literacy, Financial Inclusion, Interests, Electronic Money, Chip-Based Electronic Money.