

# The influence of service quality and promotion on e-wallet user interest in Daerah Istimewa Yogyakarta

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## Abstract

This research aims to empirically test the influence of service quality and promotion variables on e-wallet users. These two variables are considered important because there were changes in transaction volume in the period 2016 to 2022. This research uses primary data. The research was conducted in the Daerah Istimewa Yogyakarta Province during 2024. The research object was not limited to a particular e-wallet brand so that researchers could get an overview of e-wallet use in general. The Daerah Istimewa Yogyakarta was chosen for reasons, namely: (1) Yogyakarta as a student city has many young people who tend to easily adapt to new technology, especially e-wallets; (2) Yogyakarta has become one of the regions that has experienced the development of non-cash e-wallet payments since 2018; and (3) There is still a need for research regarding the use of e-wallet transactions which represent a regional (not national) scope. The research sample was 150 people. Data analysis uses multiple linear regression tests. The result is that the service quality and promotion variables have a significant effect on e-wallet user interest. Calculation of the coefficient of determination shows that service quality and promotion have an influence of 32.9% on e-wallet user interest. This research provides benefits for e-wallet entrepreneurs to continually improve service quality and provide efficient promotions. This is important in order to maintain consumer interest in using e-wallets sustainably.

**Keywords:** e-wallet; service quality; promotion; e-wallet user interest; Daerah Istimewa Yogyakarta

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## INTRODUCTION

Technological developments are changing shopping way into online (Kusnawan et al., 2019). Changes in shopping way are also accompanied by technological developments in transaction payment systems. People have begun to switch and become familiar with non-cash payments (Marchelina & Pratiwi, 2018). Applications on smartphones that store e-money balances without the need to use cards when making transactions are called electronic wallets or e-wallets. Many e-wallet applications are developed by companies operating in the financial technology sector (Widiyanti, 2020).

Various transactions can be carried out by the e-wallet, such as sending money between users, buying goods or services both online and offline, paying bills, and transferring to bank accounts (Abrilia & Tri, 2020). E-wallet issuers collaborate with offline and online sellers to provide e-wallet payment and balance top-up services. E-wallet issuers also provide promotions about the e-wallet advantages, superior e-wallet features, new e-wallet feature, discount, cashback, or voucher through various media to maintain their existence and to attract potential users (Widiyanti, 2020).

According to the results of an IPSOS survey of 500 respondents until January 5 2020, the most popular market share for e-wallet use is dominated by GoPay as the first rank with an estimate of 58%, followed by OVO at 29%, DANA at 9%, and LinkAja at 4% (IPSOS, 2020). Apart from that, there is also the ShopeePay e-wallet which has experienced rapid growth since March 2020 (Henry, 2020). Towards the end of October 2020, IPSOS again conducted a survey of 1,000 participants with the highest usage results changing to ShopeePay reaching 48%, followed by OVO at 46%, GoPay at 35%, DANA at 26%, and LinkAja at 16% (Hafiz, 2020).

Based on e-wallet release, GoPay was released in 2016, OVO was released in 2017, DANA was released in 2018, ShopeePay was released in 2018, and LinkAja was released in 2019. Since the popularity

of e-wallets in 2016 to 2019, the volume and nominal value of e-money transactions experienced a large percentage increase.

**Table 1.** Volume dan Nominal E-Money Transactions

Year	Volume Transaction (million transaction)	Percentage Change From The Previous Year	Nominal Transaction (Rp Trillion)	Percentage Change From The Previous Year
2016	683.133	-	7.064	-
2017	943.320	+38%	12.375	+75%
2018	2,922.699	+210%	47.199	+281%
2019	5,226.700	+79%	145.165	+208%
2020	4,625.704	-11%	204.909	+41%
2021	5,451.471	+18%	305.436	+49%
2022	6,925.778	+27%	407.534	+33%

Source: Bank Indonesia (2023)

The use of e-wallets is also supported by Bank Indonesia through the Quick Response Code Indonesian Standard (QRIS). In the payment function, the transaction system mechanism can be carried out by scanning a Quick Response (QR) Code so that non-cash money can be transferred from the consumer to the seller (Nada et al., 2021). The QRIS system creates a standardized QR Code that can be scanned by various brands of financial applications that facilitate the QR Code scanning feature (Pardede, 2019). In Yogyakarta, Bank Indonesia recorded that there was 671,000 QRIS users in May 2023 and 821,000 users in January 2024 (Umah, 2023, 2024). Since QRIS was published on 17 August 2019, many e-wallet issuers have registered and obtained QRIS permits, including OVO, GoPay, LinkAja, DANA, ShopeePay, BluePay, DOKU, and others (Bank Indonesia, 2020). Apart from that, the use of e-wallets is also supported by the government as seen through the Pre-Employment Card Program which distributes aid funds by inviting the cooperation of five partners, namely Bank Negara Indonesia, LinkAja, OVO, GoPay, and DANA. Based on Chair of the Job Creation Committee Implementation Team, Rudy Salahuddin, statistical data shows that 78% of participants chose e-wallet as the account for distributing aid funds (CNN Indonesia, 2020). E-Wallet OVO has distributed aid funds amounting to IDR 3.4 trillion to 1.66 million participants who registered for the Pre-Employment Card Program as of December 4 2020 (Sandi, 2021).

Fajrin (2020) revealed that restaurant visitors feel that the quality of OVO's e-wallet service provides a sense of security and fast payments, which influences the decision to use e-wallet. Next, research by Renaldi & Arnu (2022) wrote that discount promotions are a strong reason for generation Z aged 12-23 years in Karawang City to make transactions using e-wallets and switch to other e-wallet brands that provide greater discount rates. However, research by Indrawati & Pattinama (2021) on the quality of DANA e-wallet services for students in Surabaya and research by Baladini et al. (2021) regarding GoPay sales promotions in Bekasi City shows the results that these variables do not influence e-wallet use.

This research is a development of previous research by Lestari (2015), Wijayanti (2023), and Putri (2023). This research tests the consistency of service quality and promotion variables in influencing the e-wallet users. Differences from previous research include: (1) The research was carried out in the Daerah Istimewa Yogyakarta Province; (2) The research was planned since 2023 and realized in 2024 after endemic COVID-19; and (3) The research object is not limited to a particular e-wallet brand so that researchers can get an overview of e-wallet use in general. The location of this research was the Daerah Istimewa Yogyakarta for several reasons, namely: (1) Yogyakarta as a student city has many young people who tend to easily adapt to new technology, especially e-wallets. In Yogyakarta, e-wallet DANA reported that DANA users increased by 37% (yoy) in September 2023. The most widely used features by DANA users are cash withdrawal, top-up, phone credit purchase, and money transfer (Indranila, 2023); (2) Yogyakarta has become one of the regions that has experienced the development of non-cash e-wallet payments since 2018. According to Yuna Pancawati as Head of the Economic Administration Bureau and Natural Resources, Yogyakarta is one of the provinces that is fast adopting

digital developments (Umah, 2023); and (3) There is still a need for research regarding the use of e-wallet transactions which represent a regional (not national) scope. Therefore, researchers are interested in carrying out research related to the quality of service obtained when using e-wallets and promotional activities provided by e-wallets in order to attract consumers to continue making transactions.

## **LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT**

### **Literature Review**

#### **Technology Acceptance Model (TAM)**

TAM was introduced by Fred D. Davis in 1986 (Wicaksono, 2022). TAM is an analytical model to explain the factors that make a technological system acceptable to its users (Fahlevi & Dewi, 2019). TAM explains that the phenomenon of users not being able to apply a technology is caused by a lack of interest towards the technology. Behavioral interest in using technology is a form of positive attitude that users accept the existence of technology. This acceptance creates motivation to use technology (Fatmawati, 2015). TAM emphasizes two factors that need to be built in a technology user, namely: (1) Perceived usefulness is the level of individual confidence that the application of the technology can help complete work; and (2) Perceived ease of use is the level of individual confidence that implementing the technology is not difficult to operate (Wicaksono, 2022).

#### **Financial Technology (Fintech)**

Referring to Nurrohyani & Sihalo (2020), fintech is an industry that provides services with a focus on developing information technology to produce financial product innovations. Fintech utilizes technology to create financial systems and financial services that are more effective and efficient (Ginantra et al., 2020). The fintech category in BICARA Bank Indonesia magazine, edition 76 of 2019, is: (1) Payment, clearing and settlement (fintech which serves the financial transaction process from payment until the transaction is successfully completed, for example e-wallet) (2) Additional capital and loans (fintech liaison between parties who have funds and other parties who need funds); (3) Market support (fintech comparing financial product services through collecting financial data from various financial platforms); and (4) Investment and risk management (fintech financial advisors and investment advice according to each user's abilities), this is appropriate (Marginingsih, 2021).

#### **Electronic-Wallet (E-Wallet)**

From a system perspective, the use of e-wallets can provide benefits for sellers, including: (1) Helping to record daily cash receipt transactions digitally; (2) Minimize differences (discrepancies) in the amount of cash balances and cash receipt records due to cash calculation errors (human error); (3) Eliminate the problem of unavailability of change and counterfeit money; (4) Helps the effectiveness of journal recording because all cash receipt data is stored digitally in the application; (5) Create evidence of multiple transactions for sellers (sales records at the cashier and evidence of cash receipts in the application); and (6) Minimize manipulation because sales records must be in line with cash receipt records. Meanwhile, the benefits of e-wallet for consumers include: (1) Creating evidence of multiple transactions for consumers (seller's note and evidence of e-wallet transaction); (2) Make transaction evidence more organized to identify the receipt or expenditure of money; (3) Make quick transaction plans based on the remaining e-wallet balance; and (4) Helps control finances for consumption. E-wallets also provide benefits in terms of increasing sales, including: (1) E-wallets help consumers who do not have bank accounts to be able to shop online and (2) QRIS payment facilities that sellers can send QRIS or e-wallet numbers to consumers to complete payment transactions.

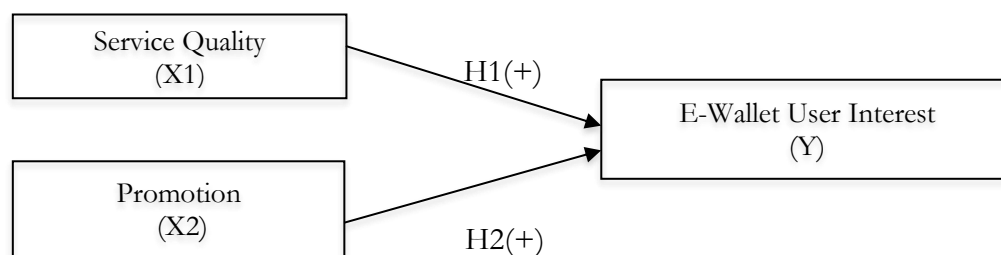
#### **Service Quality**

According to Tjiptonono (2009) in Weenas (2013), service quality is a level of excellence that is expected to be formed in the service and then control over this level of excellence in order to fulfill consumer desires. Service quality focuses on efforts to meet consumer needs and desires (Mujahidin & Astuti, 2020). Service quality is the level of good or bad service performance by referring to the comparison

between expectations and the reality received by consumers (Apriliana & Sukaris, 2022). The perception of good or bad quality does not come from the seller's perspective, but comes from the consumer's side. According to Supriyanto (2019), several objectives of providing quality services are: (1) To provide quality services to consumers; (2) To encourage consumers to immediately buy products without hesitation; (3) To create trust in the products offered; (4) To avoid demands from consumers in the future; (5) To create consumer satisfaction; (6) To reassure consumers that they always receive attention; and (7) To retain individuals to become loyal consumers.

### Promotion

Promotion is a form of marketing communication (Dianingsih, 2020). Puspitarini & Nuraeni (2019) explain that promotion is the seller's activity to announce the presence of a product and ensure the benefits obtained from a product. Promotion is an activity in order to influence potential consumers to get to know the product being offered, then like (interest) the product, and end with a willingness to buy (use) the product (Amanah, 2015). From an accounting perspective, companies need to allocate promotional costs to support increased sales volume so as to obtain greater profits (Triwibowo & Jumiatur, 2019). So that promotional costs are not wasted, companies must understand how an impact the promotions have had on the product and the right type of promotion. Several functions of providing promotions according to Puspitarini & Nuraeni (2019), namely (1) Providing information to the intended target consumers. Usually, the scope of this information discusses price, quality, usefulness, advantages, features and purchase conditions; (2) Persuade. Promotions are carried out to persuade someone to buy a product.



**Figure 1.** Conceptual Framework of Thinking

### Hypothesis Development

Researchers suspect that improving service quality on e-wallets can also increase e-wallet user interest. Service quality is the level of good or bad service performance by referring to the comparison between expectations and the reality received by consumers. Individual evaluate their actions providing benefits or losses. E-wallet transaction processes that are slow, often fail, or often error have an impact on the quality of e-wallet services which are considered bad. If the customer service is responsive and informative in overcoming various user problems, then the quality of the e-wallet service is considered good. Therefore, e-wallet issuer need to create a good service system to gain trust.

Based on the TAM, service conditions can influence perceived usefulness and perceived ease of use. The use of e-wallet should increase the effectiveness of daily transactions. If the e-wallet frequently experiences problems, e-wallet users can create a perception of bad usability towards the e-wallet technology system so that they are reluctant to make transactions via e-wallet again. Meanwhile, the perceived ease of use regarding service quality can be seen from the physical appearance of the e-wallet application which is easy to understand (not confusing). The hypothesis put forward agrees with the results of previous research by Amalia & Rianto (2022), Fajrin (2020), Putra & Parmariza (2021), and Wulansari & Fadilla (2021).

H1: Service quality influences e-wallet user interest.

Researchers suspect that increasing e-wallet promotion can cause e-wallet user interest to increase as well. Promotion is a communication tool used by sellers to inform, convince and remind the products being sold to target consumers. In general, the main goal of e-wallet promotion is to attract attention in an effort to increase the use of e-wallet. E-wallet promotions usually contain

discount, cashback, voucher, e-wallet advantages, superior feature, or new e-wallet features. Apart from that, promotions can also be used as a means to maintain the existence of e-wallet products amidst the onslaught of various e-wallet brands.

This format of e-wallet promotion which reveals information about the benefits of the e-wallet application regarding current reality conditions in an interesting way can provide a framing effect that e-wallet is an important application to have. E-wallet issuers need to periodically evaluate efficient promotional methods for e-wallet users so that promotional budgets are not wasted. From TAM's point of view, promotions can influence the perceived usefulness of e-wallet applications. When a promotion is carried out according to and rightly targeted at consumers who need or like the promotion, it is hoped that these consumers will consider using e-wallets for transactions rather than other types of payments. This hypothesis is in line with the results of previous research by Amalia & Rianto (2022), Endriyanto & Indrarini (2022), Fajrin (2020), Kolifah et al. (2020), Mujahidin & Astuti (2020), Ninggar & Anggraini (2022), and Renaldi & Arnu (2022).

H2: Promotions influence e-wallet user interest.

## METHODS

This research was designed with a quantitative research approach by testing statistically with regression analysis tools. Based on the nature of the problem, this research was designed as a causal study, namely research based on curiosity about whether a certain variable has a relationship to change other variables (Sekaran & Bougie, 2017). The population selected in this study were all e-wallet users in the Daerah Istimewa Yogyakarta. Sample collection uses a non-probability sampling technique with a convenience sampling method, namely a sample collection method based on the ease of finding people who are happy to provide the required data (Sekaran & Bougie, 2019).

This research data is primary data, data was obtained using Google Form. Distribution of the questionnaire began in the fourth week of March 2024. The questionnaire distribution area is in the Daerah Istimewa Yogyakarta Province. Researchers contacted or met people from Yogyakarta who were known or suspected of using e-wallets. Measurement of all variables uses a Likert-shaped interval scale. The Likert scale is a numerical scale that is useful in measuring the perceptions, attitudes and opinions of individual and group research subjects regarding certain social phenomena (Sugiyono, 2013). All respondents were asked to provide responses to a statement. Respondents only need to choose one of the answer options provided (Mulyatiningsih, 2011). The Likert scale used has a score of 1 s.d. 4 (Machali, 2021, Suryani & Hendryadi, 2015).

## RESULT AND DISCUSSION

### Description Data

This research used 150 samples originating from filling out questionnaires by e-wallet users. Based on the data obtained, the majority of respondents aged 18 to 29 years old. There are 126 people aged 18 to 29 years and the rest are over 30 years old. A total of 130 people used e-wallets for more than 1 year and the rest used e-wallets for 2 to 12 last months. Apart from that, the data obtained also shows that the e-wallet brand most frequently used by respondents is ShopeePay by 87 people, DANA by 32 people, GoPay by 24 people, and OVO by 7 people.

### Validity and Reliability Instrument Test

Before taking all respondent data, a questionnaire requires validity and reliability tests. This test used 36 respondents guided by the Central Limit Theorem by Pierre Simon Laplace, namely a sample size of 30 or more produces a curve that is centered on the population parameter value and has normal distribution properties (Gazali et al., 2020).

The  $r$  table value is determined based on  $df$  (degree of freedom) from the total number of samples minus the number of parameters measured (one X variable and one Y variable) so that the  $df$  formula is  $36-2=34$  which has an  $r$  table (5% significance level for two tests direction) worth 0.3291. Table 2 shows 33 question items were declared valid because the  $r$  statistic was greater than the  $r$  table.

**Table 2.** Summary of Validity Instrument Test Result

Variable	No. Item	r Statistic	r Table	Description
Service Quality	SQ.1	0.563	0.3291	Valid
	SQ.2	0.674	0.3291	Valid
	SQ.3	0.610	0.3291	Valid
	SQ.4	0.528	0.3291	Valid
	SQ.5	0.515	0.3291	Valid
	SQ.6	0.481	0.3291	Valid
	SQ.7	0.551	0.3291	Valid
	SQ.8	0.752	0.3291	Valid
	SQ.9	0.733	0.3291	Valid
	SQ.10	0.542	0.3291	Valid
	SQ.11	0.727	0.3291	Valid
	SQ.12	0.739	0.3291	Valid
	SQ.13	0.697	0.3291	Valid
	SQ.14	0.524	0.3291	Valid
	SQ.15	0.630	0.3291	Valid
Promotion	PM.1	0.551	0.3291	Valid
	PM.2	0.764	0.3291	Valid
	PM.3	0.620	0.3291	Valid
	PM.4	0.800	0.3291	Valid
	PM.5	0.767	0.3291	Valid
	PM.6	0.365	0.3291	Valid
	PM.7	0.664	0.3291	Valid
	PM.8	0.783	0.3291	Valid
	PM. 9	0.667	0.3291	Valid
	PM.10	0.672	0.3291	Valid
E-Wallet User Interest	EUI.1	0.809	0.3291	Valid
	EUI.2	0.872	0.3291	Valid
	EUI.3	0.825	0.3291	Valid
	EUI.4	0.735	0.3291	Valid
	EUI.5	0.758	0.3291	Valid
	EUI.6	0.893	0.3291	Valid
	EUI.7	0.575	0.3291	Valid
	EUI.8	0.750	0.3291	Valid

Source: Data processed (2024)

**Table 3.** Summary of Realibility Instrument Test Result

Variable	Realibility Statistics	
	Croanbach's Alpha	N of Items
Service Quality	0.882	15
Promotion	0.854	10
E-Wallet User Interest	0.902	8

Source: Data processed (2024)

This research questionnaire instrument is consistently and reliably able to measure service quality, promotion, and e-wallet user interest because each of these variables has a Cronbach's Alpha value greater than 0.70.

### Descriptive Statistical Analysis

**Table 4.** Descriptive Statistical Data

	N	Minimum	Maximum	Mean	Std. Deviation
Service Quality	150	34.00	60.00	49.6667	5.78898
Promotion	150	13.00	40.00	32.7267	4.47048
E-Wallet User Interest	150	18.00	32.00	26.8133	3.85542

Source: Data processed (2024)

The results of descriptive statistical analysis, namely:

1. In the independent variable service quality (X1), the lowest value was 34 points by 1 sample coded RES\_143\_128\_MA, while the highest value was 60 points by 13 different samples. The standard deviation is smaller than the mean. So, the coefficient of variation is only 11.66%, which is classified as a uniform data distribution and accurate enough for further analysis.
2. In the independent variable promotion (X2), the lowest value was 13 points by 1 sample coded RES\_143\_128\_MA, while the highest value was 40 points by 17 different samples. The standard deviation is smaller than the mean. So, the coefficient of variation is only 13.66%, which is classified as a uniform data distribution and accurate enough for further analysis.
3. In the dependent variable e-wallet user interest (Y), the lowest value was 18 points by 1 sample coded RES\_30\_28\_BI, while the highest value was 32 points by 33 different samples. The standard deviation is smaller than the mean. So, the coefficient of variation is only 14.38%, which is classified as a uniform data distribution and accurate enough for further analysis.

### Normality Test

**Table 5.** Normality Test Calculation Result

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		150
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	3.13599639
	Absolute	.076
Most Extreme Differences	Positive	.064
	Negative	-.076
Kolmogorov-Smirnov Z		.930
Asymp. Sig. (2-tailed)		.352
a. Test distribution is Normal.		
b. Calculated from data.		

Source: Data processed (2024)

Residual data processing shows that the 2-tailed asymptotic significance value is 0.352. The significance value is greater than 0.05. So, it can be concluded that the residual values of the variables are normally distributed.

### Multicollinearity Test

**Table 6.** Multicollinearity Test Calculation Result

		Coefficients <sup>a</sup>	
Model		Collinearity Statistics	
		Tolerance	VIF
1	Service Quality	.584	1.714
	Promotion	.584	1.714

a. Dependent Variable: E-Wallet User Interest

Source: Data processed (2024)

All independent variables have a tolerance value greater than 0.1 and a Variance Inflation Factor (VIF) value of less than 10. Therefore, it can be concluded that multicollinearity problems can be avoided in this research.

### Heteroskedasticity Test

**Table 7.** Heteroskedasticity Test Calculation Result

Model	Coefficients <sup>a</sup>			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
(Constant)	5.553	1.516		3.664	.000
1 Service Quality	-.020	.038	-.054	-.513	.608
Promotion	-.069	.050	-.147	-1.384	.168

a. Dependent Variable: ABS\_RES  
Source: Data processed (2024)

This test uses the Glejser method by regressing all independent variables on the residual absolute value (Meiryani, 2021). Based on Table 7, all independent variables have a significance value greater than 0.05. Therefore, it is concluded that the regression model in this research does not have heteroscedasticity problems.

### Multiple Linear Regression Analysis

This research uses a multiple linear regression model as follows

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

- Y = e-wallet user interest dependent variable  
 $\alpha$  = constant value if all independent variable X = 0  
 $\beta_1 \beta_2$  = regression coefficient based on the independent variable  
 $X_1$  = service quality independent variable  
 $X_2$  = promotion independent variable  
 $e$  = random interference variables that are random

The results of calculating multiple linear regression data are as follows.

**Table 8.** Multiple Linear Regression Data

Model	Coefficients <sup>a</sup>			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
(Constant)	7.856	2.314		3.395	.001
1 Service Quality	.144	.058	.216	2.463	.015
Promotion	.361	.076	.418	4.762	.000

a. Dependent Variable: E-Wallet User Interest  
Source: Data processed (2024)

The unstandardized coefficients B value is useful for analyzing multiple linear regression. Based on the multiple linear regression test, the equation value model is obtained:

$$EUI = 7.856 + 0.144SQ + 0.361PM$$

The explanation of the value of the multiple linear regression equation above is as follows.

1. The constant value is 7.856. When all independent variables are zero, then e-wallet user interest shows a value of 7.856.
2. The coefficient value of the service quality variable is 0.144 with a positive relationship direction. This means that every one unit increase in service quality results in an increase in e-wallet user interest of 0.144, assuming the other variables are constant.
3. The coefficient value of the independent variable promotion is 0.361 with a positive relationship direction. This means that for every one unit increase in promotion, it results in an increase in e-wallet user interest of 0.361, assuming the other variables are constant.



## Determination Coefficient

**Table 9.** Determination Coefficient Test Result

Model Summary <sup>b</sup>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.582 <sup>a</sup>	.338	.329	3.157	

a. Predictors: (Constant), Promotion, Service Quality

b. Dependent Variable: E-Wallet User Interest

Source: Data processed (2024)

This research uses the Adjusted R Square value which is more suitable for linear regression models with more than 1 independent variable. Based on Table 9, a decision was made that service quality and promotion had an influence of 0.329 or 32.9% on e-wallet user interest, while the remaining value of 0.671 or 67.1% was influenced by other variables which were not part of this research. Referring to Chin (1998), the influence ability level of 0.329 is classified as moderate because it is in the range of 0.33 to 0.67.

## Simultaneous Test (F)

**Table 10.** Simultaneous Test Calculation Result

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	749.437	2	374.718	37.591	.000 <sup>b</sup>
	Residual	1465.337	147	9.968		
	Total	2214.773	149			

a. Dependent Variable: E-Wallet User Interest

b. Predictors: (Constant), Promotion, Service Quality

Source: Data processed (2024)

The F significance value is 0.000. The F significance value is smaller than 0.05 (assuming a 95% confidence level), which means that all independent variables simultaneously influence the dependent variable. Next, the F statistics value is 37,591. The F statistics is greater than the F table (probability of 0.05 with df 1 in the numerator of 2 and df 2 in the denominator of 147) with a value of 3.06, which means the influence relationship is said to be significant. Therefore, this regression model is feasible, as proven by the fact that two variables (service quality and promotion) have an influence on e-wallet user interest.

## Partial Test (t)

**Table 11.** Partial Test Calculation Result

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.856	2.314		3.395	.001
	Service Quality	.144	.058	.216	2.463	.015
	Promotion	.361	.076	.418	4.762	.000

a. Dependent Variable: E-Wallet User Interest

Source: Data processed (2024)

The following is an interpretation of partial test results.

1. In the independent variable service quality, the significance value of  $t$  is 0.015 which is smaller than 0.05. So it can be stated that service quality has a significant effect on e-wallet user interest so that this research accepts H1.
2. In the independent variable promotion, the significance value of  $t$  is 0.000 which is smaller than 0.05. So it can be stated that promotion has a significant effect on e-wallet user interest so that this research accepts H2

## DISCUSSION

### The Influence of Service Quality on E-Wallet User Interest

In partial testing ( $t$ ), service quality has a significant effect on e-wallet user interest. In unstandardized coefficients B multiple linear regression analysis, for every one unit increase in promotion, the e-wallet user interest increases by 0.144. The test results support TAM. Individuals carry out a thinking evaluation process to find out whether their actions in using an e-wallet provide benefits or losses. E-wallet issuers form the perception that they provide customer service that can solve various problems and are able to implement good data security. E-wallets can be used when needed. According to TAM, service conditions can influence perceived usefulness and perceived ease of use.

Based on data processing results from 150 samples, the reliability indicator obtained the highest average score (520 points) compared to other service quality indicators. A total of 147 people (98%) agreed that e-wallets are reliable because of fast access (537 points) and 140 people (93.33%) agreed that e-wallets provide 24 hour service to their users (527 points). Apart from that, 148 people (98.67%) agreed that the e-wallet features were easy to understand (530 points). The results of data processing confirm that service quality influences e-wallet user interest.

### The Influence of Promotion on E-Wallet User Interest

In the partial test ( $t$ ), promotion has a significant effect on e-wallet user interest. In unstandardized coefficients B multiple linear regression analysis, for every one unit increase in promotion, the e-wallet user interest increases by 0.361. The test and analysis results support TAM. Promotions that reveal e-wallet information in an interesting way can provide a framing effect that e-wallet is an important application to have. E-wallet issuers need to periodically evaluate efficient promotional methods for e-wallet users so that promotional budgets are not wasted. From TAM's, when promotions are appropriate and rightly targeted at consumers who need or like the promotion, then these consumers can consider using e-wallets rather than other transaction methods.

Based on data processing results from 150 samples, the sales promotion indicator obtained the highest average score (501.5 points) compared to other promotion indicators. A total of 138 people (92%) agreed that e-wallets offer promotions in the form of discount, cashback, and voucher which create interest in using e-wallets (502 points) and 137 people (91.33%) agreed that e-wallets are able to provide effective and attractive promotions at annual events, such as Eid, Christmas and New Year (501 points). Based on this statement, sales promotions are still effectively used to increase sales. Meanwhile, 143 people (95.33%) agreed that e-wallet advertisements are displayed through various media, such as billboards, YouTube, Instagram, etc. (508 points). These advertisements can be seen and noticed by e-wallet users. The results of the data processing confirm that promotion can influence e-wallet user interest.

## CONCLUSION

Based on this research, there are two conclusions obtained, namely (1) Service quality has an effect on e-wallet user interest. Which means that the greater of service quality value, the e-wallet user interest will increase and (2) Promotion has an effect on e-wallet user interest. Which means that the greater of promotion value, the e-wallet user interest will increase. To maintain consumer interest in using e-wallets, e-wallet issuers can strive to improve service quality and provide efficient promotions. E-wallet issuers can also expand the reach of e-wallet use by inviting the cooperation of online and offline sellers to be willing to facilitate e-wallet payment transactions.

This research article was created to re-examine the consistency of previous research results regarding interest in using e-wallets by focusing on service quality and promotion from the perspective of e-wallet users. This research produces a coefficient of determination of 32.9% so that future researchers can still test other independent variables which are thought to influence interest in using e-wallets.

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