



THE EFFECT OF PROMOTION, FINANCIAL CAPABILITY, AND EASE OF TECHNOLOGY ON DECISIONS TO USE E-WALLET (CASE STUDY: GOPAY USERS IN DKI JAKARTA)

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Abstract

This study aims to investigate the factors namely, promotion, financial capability, and ease of technology that influence people's choices regarding whether or not to use Gopay in DKI Jakarta. Methods based on quantitative analysis in this line of research. This study's data source is primary data. Purposive sampling is used to collect data, with criteria including Gopay users who live in DKI Jakarta, are between 18 and 30, and have used Gopay wallets at least twice. The research sample amounted to 100 respondents. This study uses the multiple linear Regression analysis method. The results of this study indicate that 1) Promotion has a positive and significant effect on the decision to use the Gopay in DKI Jakarta, 2) Financial capability has a positive and significant effect on the decision to use the Gopay in DKI Jakarta, 3) The ease of technology has a positive and significant effect on the decision to use the Gopay in DKI Jakarta, and 4) Promotion, financial capability, and ease of technology simultaneously have a significant effect on the decision to use the Gopay in DKI Jakarta.

Keywords: Promotion, Financial Capability, and Ease of Technology

INTRODUCTION

The continued spread of the covid-19 pandemic has had a significant negative impact on the economy of Indonesia. As a direct consequence, Indonesia's economy has experienced a considerable downturn. At the moment, the prosperity of the Indonesian economy is hugely reliant on the policy controls that the government is carrying out, such as the PPKM (Enforcement of Restrictions on Community Activities) program. The approach suppresses economic growth because people's activities to leave the house are restricted. However, this is a strategic opportunity for the financial technology sector, such as e-wallet.

During the pandemic, electronic wallets made it much simpler for people to complete transactions. The community is forced to switch to a digital payment system due to the restrictions on social interaction required by the government's policy by enforcing PPKM (Rangkuty, 2021). It aims to minimize physical contact with other people and significantly limit cash and paper money use. Thus, it is not unexpected that the financial technology sector can increase rapidly during the pandemic.

Destry Damayanti, Senior Deputy Governor of BI, states that one of the public consumption that multiplies during the pandemic is influenced by e-commerce and digital payment transactions (Uly, 2021). The transaction value grew by 63.36 or reached up to IDR 186.75 trillion during the first semester of 2021, compared to the same period in 2020.

As the capital and economic center, Jakarta is a strategic target for e-wallet companies. The participation of malls in convenience businesses has also collaborated with various e-wallets. Jakarta itself already has around 132 malls that establish. This number is the most significant number of shopping centers among other big cities in Indonesia. Various merchants in eating places and entertainment venues have implemented transaction options using e-wallets as payment methods, such as Gopay. The convenience offered because transactions can do cashless, time efficient, and attractive promotions such as cashback, discounts, and other advertisements can attract various groups of people according to their financial capabilities to become loyal users of Gopay.

According to the information presented above, researchers have a strong interest in carrying out a study with the following working title: “The Effect of Promotion, Financial Capability, and Ease of Technology on Decisions to Use E-Wallet (Case Study: Gopay Users in DKI Jakarta).”

LITERATURE REVIEW

Usage Decision

Usage decisions are equivalent to consumer purchasing decisions. Usage decisions are activities that humans carry out anytime and anywhere. This decision is considered an action consumers take after evaluating all available alternatives so that the desire to buy or use a service emerges (Kotler & Keller, 2012). The usage decision variable indicators consist of problem recognition, information search, alternative assessment, buyer decisions, and post-purchase behavior.

Promotion

According to (Alma, 2016), “Promotion is a type of communication that provides an explanation that convinces potential consumers about goods and services.” The promotion also has many benefits for producers (Agnes et al., 2022), such as introducing new products, attracting new customers according to the target market, overcoming other competitors, alleviating losses from decreased sales due to various factors, and increasing the inventory of distributors or distributors. The indicators include advertising, sales promotion, public relations, and direct marketing.

Financial Capability

Financial capability is the ability of an individual to manage their finances. Financial management from income such as salary and pocket money shows the individual's economic situation, affecting the selection and immediate decision to buy or use a product or service. The indicators of this variable consist of income management and expense management.

Ease of Technology

According to Harlan (2014), convenience is an individual's belief that using specific technology will be free from effort. Convenience can contribute to improving one's performance. Vankatesh and

Davis (2000) define the ease of technology as a belief in ease, where when someone uses a system in technology, it will keep that person away from the effort. The higher the perceived ease owned by a person, the higher the level of effectiveness of the system. The indicators are clear and understandable, practical, flexible, and reachable.

METHOD

This research design uses a quantitative method. This research was conducted in DKI Jakarta to examine the behavior of Gopay users. The population in this study are all residents who live in DKI Jakarta. The sampling technique is a non-probability sampling technique with a purposive sampling technique or research based on specific requirements. Researchers obtained a sample of 100 respondents using the Slovin method. The data collection technique used a questionnaire distributed on social media. The type of data used is primary data sourced from distributing questionnaires. The measurement scale used the Likert scale to facilitate the data assessment. Data analysis in this study used Excel and SPSS.

RESULTS AND DISCUSSION

Validity Test Results

Table 1. Validity Test Results

Variable	Statement	R _{count}	R _{table}	Dec.
Promotion (X ₁)	X1.1	0.768	0.1966	Valid
	X1.2	0.733	0.1966	Valid
	X1.3	0.658	0.1966	Valid
	X1.4	0.504	0.1966	Valid
	X1.5	0.543	0.1966	Valid
	X1.6	0.464	0.1966	Valid
	X1.7	0.469	0.1966	Valid
	X1.8	0.286	0.1966	Valid
Financial Capability (X ₂)	X2.1	0.896	0.1966	Valid
	X2.2	0.926	0.1966	Valid
Ease of Technology (X ₃)	X3.1	0.621	0.1966	Valid
	X3.2	0.583	0.1966	Valid
	X3.3	0.490	0.1966	Valid
	X3.4	0.445	0.1966	Valid
	X3.5	0.506	0.1966	Valid
	X3.6	0.570	0.1966	Valid

	X3.7	0.443	0.1966	Valid
	X3.8	0.543	0.1966	Valid
Usage Decison (Y)	Y.1	0.803	0.1966	Valid
	Y.2	0.808	0.1966	Valid
	Y.3	0.741	0.1966	Valid
	Y.4	0.798	0.1966	Valid
	Y.5	0.807	0.1966	Valid
	Y.6	0.819	0.1966	Valid
	Y.7	0.815	0.1966	Valid
	Y.8	0.765	0.1966	Valid
	Y.9	0.755	0.1966	Valid
	Y.10	0.762	0.1966	Valid

Source: SPSS data analysis results, 2023

The results show that the variables of promotion, financial capability, ease of technology, and usage decisions have valid criteria for all statements based on the requirements that the r_{count} value is greater than the r_{table} value (0.1966). The conclusion is that research on all statement items for each variable can continue.

Reliability Test Results

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	N of Items	Desc.
Promotion (X_1)	0.685	8	Reliable
Financial Capability (X_2)	0.791	2	Reliable
Ease of Technology (X_3)	0.623	8	Reliable
Usage Decision (Y)	0.931	10	Reliable

Source: SPSS data analysis results, 2023

The results show that the variables of promotion, financial capability, ease of technology, and usage decisions are declared reliable and suitable for use in this study because Cronbach's Alpha is more significant than 0.6.

Normality Test Results

Table 3. Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	
N		100	
Normal Parameters ^{a,b}	Mean	,0000000	
	Std. Deviation	2,78823721	
Most Extreme Differences	Absolute	,071	
	Positive	,071	
	Negative	-,067	
Test Statistic		,071	
Asymp. Sig. (2-tailed) ^c		,200 ^d	
Monte Carlo Sig. (2-tailed) ^e	Sig.	,250	
	99% Confidence Interval	Lower Bound	,239
		Upper Bound	,262

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.
- e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.

Source: SPSS data analysis results, 2023

The Kolmogorov-Smirnov test results show that the unstandardized residual value has an asymp. Sig. (2-tailed) is 0.200, which means > 0.05 . Thus, the residual value in this study usually distribute.

Multicollinearity Test Results

Table 4. Multicollinearity Test Results

		Coefficients^a					Collinearity Statistics	
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
		B	Std. Error	Beta				
1	(Constant)	-11,980	4,348		-2,755	,007		
	Promosi	,679	,133	,372	5,111	<,001	,570	1,754
	Kemampuan_Finansial	1,215	,268	,319	4,541	<,001	,612	1,633
	Kemudahan_Teknologi	,639	,145	,311	4,415	<,001	,610	1,640

a. Dependent Variable: Keputusan_Penggunaan

Source: SPSS data analysis results, 2023

The results of the SPSS output on the Variance Inflation Factor (VIF) test show that the coefficient of each independent variable has a VIF with a value < 10 , namely the promotion variable of 1.754, the financial capability variable of 1.633, and ease of technology variable of 1.640. So there is no multicollinearity in this study. While the Tolerance value is > 0.10 , where the promotion variable is 0.570, the financial capability variable is 0.612, and the ease of technology variable is 0.610. Thus, the

multiple linear regression model does not have multicollinearity between the independent and dependent variables so it can use in this study.

Heteroscedasticity Test Results

Table 5. Heteroscedasticity Test Results

		Coefficients^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	7,330	2,665		2,751	,007
	Promosi	-,100	,081	-,162	-1,226	,223
	Kemampuan_Finansial	,009	,164	,007	,054	,957
	Kemudahan_Teknologi	-,052	,089	-,075	-,585	,560

a. Dependent Variable: ABRESID

Source: SPSS data processing results, 2023

The results show that the significance value of the promotion variable is 0.223, the financial capability variable is 0.957, and the ease of technology variable is 0.560. Because the level of significance > 0.05, it can conclude that the regression model does not occur heteroscedasticity or can be said to be homoscedasticity.

Multiple Linear Regression Analysis Results

Table 6. Multiple Linear Regression Analysis Results

		Coefficients^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	-11,980	4,348		-2,755	,007
	Promosi	,679	,133	,372	5,111	<,001
	Kemampuan_Finansial	1,215	,268	,319	4,541	<,001
	Kemudahan_Teknologi	,639	,145	,311	4,415	<,001

a. Dependent Variable: Keputusan_Penggunaan

Source: SPSS data analysis results, 2023

Promotion coefficient = 0.679

If the promotion variable increases by one point, while financial capability and ease of technology are considered constant, it will cause an increase in usage decisions by 0.679.

Financial capability coefficient = 1.215

If the financial capability variable increases by one point, while promotion and ease of technology are considered constant, it will cause an increase in usage decisions by 1.215.

Ease of Technology coefficient = 0.639

If the ease of technology variable increases by one point, while promotion and financial capability are considered constant, it will cause an increase in usage decisions by 0.639.

T Test Results

Table 7. Results of the T-test

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-11,980	4,348		-2,755	,007
	Promosi	,679	,133	,372	5,111	<,001
	Kemampuan_Finansial	1,215	,268	,319	4,541	<,001
	Kemudahan_Teknologi	,639	,145	,311	4,415	<,001

a. Dependent Variable: Keputusan_Penggunaan

Source: SPSS data analysis results, 2023

1. The promotion variable (X_1) has a t_{count} value of 5.111 > t_{table} of 1.9849. Then $t_{count} > t_{table}$, with a significant deal of $0.001 < 0.05$. So the promotion variable positively and significantly affects the decision to use the Gopay in DKI Jakarta. Thus, the first hypothesis (H_1) is accepted.
2. The financial capability variable has (X_2) a t_{count} value of 4.541 > t_{table} of 1.9849. Then $t_{count} > t_{table}$, with a significant deal of $0.001 < 0.05$. So the financial capability variable positively and significantly affects the decision to use the Gopay in DKI Jakarta. Thus, the second hypothesis (H_2) is accepted.
3. The ease of technology variable (X_3) has a t_{count} value of 4.415 > t_{table} of 1.9849. Then $t_{count} > t_{table}$, with a significant deal of $0.001 < 0.05$. So that the ease of technology variable has a positive and significant effect on the decision to use the Gopay in DKI Jakarta; thus, the third hypothesis (H_3) accepts.

F Test Results

Table 8. F Test Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-11,980	4,348		-2,755	,007
	Promosi	,679	,133	,372	5,111	<,001
	Kemampuan_Finansial	1,215	,268	,319	4,541	<,001
	Kemudahan_Teknologi	,639	,145	,311	4,415	<,001

a. Dependent Variable: Keputusan_Penggunaan

Source: SPSS data analysis results, 2023

The results show that the F_{count} value obtained is 78.386 while the F_{table} value is 2.70. So it can get that the F_{count} value is $78.386 > F_{table}$ 2.70 with a significant level of $0.001 < 0.05$. Thus, this regression model can be used for the decision variable to use a digital wallet with a case study of Gopay users in DKI Jakarta. In other words, the variables of promotion, financial capability, and ease of technology together (simultaneously) significantly affect the decision variable to use an e-wallet.

The Coefficient of Determination (R^2) Results

Table 9. The Coefficient of Determination (R^2) Results

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.843 ^a	.710	.701	2,831

a. Predictors: (Constant), Kemudahan_Teknologi, Kemampuan_Finansial, Promosi

b. Dependent Variable: Keputusan_Penggunaan

Source: SPSS data processing results, 2023

The results show that the coefficient of determination (R^2) is 0.710. The independent variables (promotion, financial capability, and ease of technology) explain 71% of the dependent variable (usage decision). At the same time, the other 29% is explained by other variables not included in this study.

The Effect of Promotion on the Decision to Use the Gopay in DKI Jakarta

Based on the research results, the promotion variable (X_1) has a t_{count} value of 5.111 $> t_{table}$ of 1.9849. So $t_{count} > t_{table}$, with a significant deal of $0.001 < 0.05$. So the promotion variable positively and significantly affects the decision to use the Gopay in DKI Jakarta. Thus, the first hypothesis (H_1) is accepted.

The results of this study are research conducted by Aprilia (2022), which examines the Effect of Convenience, Service Features, and Promotion on Decisions to Use E-Wallet Funds in Kebumen Regency. The results show that promotion positively and significantly affects usage decisions. It means that the more promotions offered by Gopay, such as providing informative and exciting promotions that intensively carry out by the issuer, such as discounts and cashback, and the completeness of information, the higher the community will decide to use Gopay.

The Effect of Financial Capability on the Decision to Use Gopay in DKI Jakarta

Based on the research results, the financial capability variable has (X_2) a t_{count} value of 4.541 $> t_{table}$ of 1.9849. Then $t_{count} > t_{table}$, with a significant deal of $0.001 < 0.05$. So the financial capability

variable positively and significantly affects the decision to use the Gopay in DKI Jakarta. Thus, the second hypothesis (H₂) is accepted.

The results of this study are research conducted by Firdauzi (2016), The Effect of Financial Capability, Ease, and Consumer Behavior on Interest in Using Electronic Money in Yogyakarta City. The results show that financial capability positively and significantly affects interest in using electronic money. It means that the higher the financial capacity a person possesses, the higher the level of consumption and savings will be. Thus, someone can make transactions using digital wallets such as Gopay to fulfill their needs.

The Effect of Ease of Technology on the Decision to Use the Gopay in DKI Jakarta

Based on the research results, the ease of technology variable (X₃) has a t_{count} value of 4.415 > t_{table} of 1.9849. Then $t_{\text{count}} > t_{\text{table}}$, with a significant deal of $0.001 < 0.05$. So the ease of technology variable positively and significantly affects the decision to use the Gopay in DKI Jakarta. Thus, the third hypothesis (H₃) is accepted.

The results of this study are research conducted by Safitri (2021), which examines the Effect of Promotion, Ease, and Benefit on Decisions to Use Digital Wallets (Shopeepay Digital Wallet Study). The results show that convenience positively and significantly affects usage decisions. It means that the more comfort that can be felt by the community, especially users of Gopay, such as the work system and its use, practical value, an existence that can easily reach, and as an alternative to cash makes people decide to use Gopay.

The Effect of Promotion, Financial Capability, and Ease of Technology on the Decision to Use the Gopay in DKI Jakarta

Based on the results of the F test, the value obtained is 78,386, where the F_{table} value is 2.70. Thus, it can see that $F_{\text{count}} 7.386 > F_{\text{table}} 2.70$, with a significance level of $0.001 < 0.05$. It can conclude that promotion, financial capability, and ease of technology simultaneously (together) significantly affect the decision to use the Gopay in DKI Jakarta.

CONCLUSION

Based on the results of the analysis conducted by researchers, the conclusions in the study entitled “Promotion, Financial Capability, and Ease of Technology on Decisions to Use E-Wallet (Case Study: Gopay Users in DKI Jakarta)” are as follows:

The promotion has a significant effect of 0.679 on the decision to use the Gopay in DKI Jakarta; Financial capability has a substantial impact of 1.125 on the decision to use the Gopay in DKI Jakarta; Ease of Technology has a significant effect of 0.639 on the decision to use the Gopay in DKI Jakarta; and Promotion, Financial Capability, and Ease of Technology are simultaneously able to contribute to

the decision to use the Gopay digital wallet in DKI Jakarta with a coefficient of determination (R^2) of 71%.

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