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The Influence of Promotions, Service Features, Perception of Convenience, Perception of Benefits and Perception of Security on the Decision to Use Gopay E-Wallet

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Abstract
E-wallet is an application connected to the internet that can store nominal money. E-Wallets in Indonesia, one of which is the Gopay E-Wallet, is an all-in-one digital wallet belonging to the giant Indonesian start-up, Gojek, which can be used from fast transactions for all Gojek services, to sending or receiving money easily. This studyaims to determine the effect of the variables Promotion, Service Features, Perceived Convenience, Perceived Benefits and Perceived Security on the Decision to Use Gopay E-Wallet in Tangerang City. The population of this study is respondents who use Gopay E-Wallet and have made purchases using Gopay E-Wallet in Tangerang City at least once. The sample used was 120 respondents, non-probability sampling method and the technique used was purposive sampling. Using primary data obtained using a questionnaire. The test phases carried out are Validity Test, Reliability Test, Classical Assumption Test namelyNormality Test, Multicollinearity Test, and Heteroscedasticity Test, and use Multiple Linear Regression Test, after that test the hypothesis with T test and F test, and R^2 test (Coefficient determination). The testing tool was carried out using SPSS. The results of the F Test show that the variables Promotion, Service Features, Perceived Convenience, Perceived Benefits and Perceived Security have a simultaneouseffect on the Decision to Use Gopay E-Wallet. The results of the T-test show that the variables Promotion, Service Features, Perceived Benefits and Perceived Security partially influence the Decision to Use Gopay E-Wallet, while the Perceived Convenience variable does not affect the Decision to Use Gopay E-Wallet.

Keywords: Service Features, Decision to Use, Perceived Safety, Perceived Convenience, Perceived Benefits, Promotion

Introduction

Along with the development of information technology that continues to accelerate, people's flexibility in financial transaction needs has become easier, especially through increasingly sophisticated communication media. The development of cash payment transactions towards non-cash in the community has become an inevitable trend. In 2014, the Indonesian people began to switch to using payment through electronic money. Changes in the way people transact today who are switching to digital payments have made technology and information experience rapid development. One of them is the economic and business sectors marked by the emergence of financial technology.

Financial technology (fintech) which means financial technology is a technological

innovation developed in the financial field so that financial transactions can be carried out more practically, easier, faster and more effectively. Many start-up companies build their businesses using fintech so that Electronic Wallets are created known as E-Wallets. E-wallets are also included in electronic money, the difference is in the medium of storing electronic money. An e-wallet is an application that is connected to the internet that stores nominal money.

The advantage of E-Wallet is that it is able to reduce the circulation of counterfeit money, send money to friends or people around you, can be used to pay for goods or services. E-wallets come by making it easier to make transactions, providing changes to the payment system not only in stores or online businesses but also in conventional businesses. The competition for E-Wallet providers is getting tighter, along with the increasing number of digital transactions in the community. The largest list of E-Wallets in Indonesia is Gopay, OVO, Dana, Shopee Pay, LinkAja, Sakuku, iSaku, and Doku.

One of the rows of E-Wallet is the Gopay E-Wallet. Who doesn't know this E-Wallet, many have used it, starting from large restaurants and small businesses that have used Gopay E-Wallet for their payment transactions. Just using a smartphone can make various transactions easily through Gopay.

Gopay can initially be used to pay for all Gojek services, but now it has become the official means of payment at most kiosks in Indonesia. Some of Gopay's distinctive features include Gopay Diary, joint ventures, Paylater, and so on. Gopay is an all-round digital wallet owned by the giant Indonesian startup, Gojek, used starting from fast transactions for all Gojek services and hundreds of Business Partners, to sending or receiving money easily, all free to do with Gopay.

Method

Arikunto (2013) population is the whole of the research subjects consisting of individuals who have the same characteristics and a certain quantity. The population in this study is respondents who use Gopay E-Wallet and have made a purchase using Gopay E-Wallet in Tangerang City at least once.

Sugiyono (2016) Samples are part of the number and characteristics possessed by the population. The technique in sampling uses non-probability sampling techniques with purposive sampling, namely samples are selected with certain considerations (Arikunto, 2013). This technique is carried out due to several considerations, namely, the reason for limited time, manpower and funds, criteria so that it is not possible to take large and distant samples. The number of samples in this study was determined based on the opinion of Rao Purba. The formula of Rao Purba shows that the minimum number of research samples is 96. So to support and facilitate this study, the number of samples taken by the researcher used a sample of 120 respondents.

The type and source of data used in this study is primary data. In this study, primary data was obtained from the distribution of questionnaires directly to 120
respondents using Gopay E-Wallet. The measurement scale used to measure the indicators on the independent variable and the bound variable uses the Likert Scale.

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Results and Discussion

Validity Test

Table 1. Validity Test Results

Variable	Indicator	r calculate	r table	Information
Promotion (X1)	X1.1	0,665	0,361	Valid
	X1.2	0,658		Valid
	X1.3	0,789		Valid
	X1.4	0,702		Valid
	X1.5	0,592		Valid
Service Features (x2)	X2.1	0,825	0,361	Valid
	X2.2	0,775		Valid
	X2.3	0,671		Valid
	X2.4	0,826		Valid
	X2.5	0,465		Valid
Perception of Convenience (x3)	X3.1	0,720	0,361	Valid
	X3.2	0,610		Valid
	X3.3	0,441		Valid
	X3.4	0,676		Valid
	X3.5	0,721		Valid
Perception of Benefits (x4)	X4.1	0,753	0,361	Valid
	X4.2	0,557		Valid
	X4.3	0,714		Valid
	X4.4	0,766		Valid
	X4.5	0,731		Valid
Security Perception (X5)	X5.1	0,768	0,361	Valid
	X5.2	0,665		Valid
	X5.3	0,551		Valid
	X5.4	0,748		Valid
	X5.5	0,698		Valid
Usage Decision (Y)	Y.1	0,771	0,361	Valid
	Y.2	0,728		Valid
	Y.3	0,400		Valid
	Y.4	0,852		Valid
	Y.5	0,719		Valid

Source : Results of data processing with SPSS, June 2023

Based on the results of the Validity Test carried out, all independent variables, namely Promotion (X1), Service Features (X2), Perception of Convenience (X3), Perception of Benefits (X4), and Perception of Security (X5) and the bound variable, namely the Decision on Use, have a calculation value greater than r table so that it can be concluded that all statements used for the questionnaire in this statement can be declared valid.

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Reliability Test

Table 2. Reliability Test Results

Variable	Number of Statements	Cronbach's Alpha	Reliable Value	Information
Promotion (X1)	5	0,715	0,6	Reliable
Service Features (x2)	5	0,761	0,6	Reliable
Perception of Convenience (x3)	5	0,630	0,6	Reliable
Perception of Benefits (x4)	5	0,737	0,6	Reliable
Security Perception (X5)	5	0,721	0,6	Reliable
Usage Decision (Y)	5	0,734	0,6	Reliable

Source : Results of data processing with SPSS, June 2023

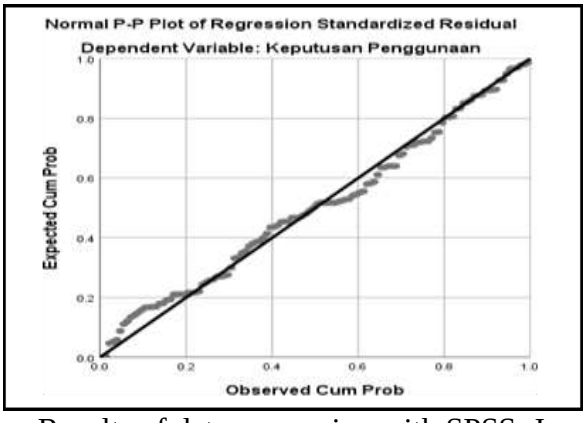
The reliability test is a tool to measure the indicators of a questionnaire from each research variable, this test is used to find out whether the questionnaire used in the research is reliable or not, a questionnaire is said to be reliable or reliable if a person's answer to the statement is consistent or stable over time. The criteria for determining reliability are if the value of

Cronbach Alpha > a significant level, then the questionnaire statement is reliable and if the Cronbach Alpha value < a significant level, then the questionnaire statement is not reliable (significant level 0.6).

Based on the results of the Reliability Test carried out, each independent variable is Promotion (X1), Service Feature (X2), Convenience Perception (X3), Benefit Perception (X4), and Security Perception (X5) and the bound variable, namely the Usage Decision has a Cronbach's Alpha value of more than 0.6 which means that every statement used in the questionnaire is reliable.

Normality Test

Figure 1. Normal P-Plot Test Results (Normal Probability Plot)



Source : Results of data processing with SPSS, June 2023

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Based on the Normal P-Plot (Normal Probability Plot) results, it shows that the points in the image spread out in the direction of the diagonal line and spread around the diagonal line area. This shows that the regression model meets the assumption of normality and the data from this study is distributed normally.

Uncle One Sample Kolmogorov- Smirnov Test

Table 3. One Sample Kolmogorov-Smirnov Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		120
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.26878964
Most Extreme Differences	Absolute	.062
	Positive	.060
	Negative	-.062
Test Statistic		.062
Asymp. Sig. (2-tailed)		**.200[c,d]**

Source : Results of data processing with SPSS, June 2023

Based on the results of the One Sample Kolmogorov-Smirnov Test, it is known that the value of Sig. or Significance of 0.200 is greater than 0.05 (0.200 > 0.05). It can be concluded that the data used in the study are normally distributed and show that the regression model is feasible because it meets the assumption of normality.

Multicollinearity Test

Table 4. Multicollinearity Test Results

Coefficientsa							
Model	Unstandardized Coefficients		Standardized Coefficients	T	Say.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	BRIGHT
1 (Constant)	.754	1.149		.656	.513		
Promotion	.204	.069	.212	2.938	.004	.389	2.570
Service Features	.311	.079	.327	3.948	.000	.295	3.390
Perception of Convenience	.011	.060	.011	.183	.855	.535	1.868
Perception of Benefits	.196	.091	.188	2.149	.034	.263	3.803
Security Perception	.246	.075	.245	3.291	.001	.364	2.750

a. Dependent Variable: Usage Decision

Source : Results of data processing with SPSS, June 2023

Based on the results of the multicollinearity test, it shows that all independent variables, namely Promotion (X1), Service Feature (X2), Perception of Convenience (X3),

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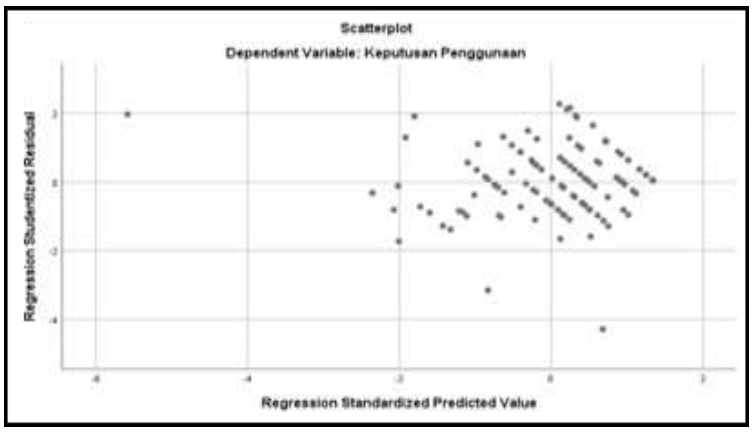
Perception of Benefits (X4), and Perception of Security (X5) have a VIF value of < 10 and have a tolerance value of > 0.1, so it can be concluded that the independent variables used in this study do not occur multicollinearity or there is no relationship between the independent variables in this study.

Heteroscedasticity Test

The Heteroscedasticity test aims to see if there is a variational inequality in the regression model from the residual of one observation to another observation in the regression model. A good regression model does not occur heteroscedasticity. Detection of the presence or absence of heteroscedasticity can be done by looking at the presence or absence of patterns on the scatterplot graph.

Figure 2. Heteroscedasticity Test Results



Source : Results of data processing with SPSS, June 2023

Based on the results of the heteroscedasticity test, it can be seen that the dots are randomly spread and do not form a certain pattern, the dots also spread randomly either above or below the number 0 on the Y axis.

Multiple Linear Regression

Table 5. Multiple Linear Regression Test Results

Coefficientsa							
Model	Unstandardized Coefficients		Standardized Coefficients	T	Say.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	BRIGHT
1 (Constant)	**.754**	1.149		.656	.513		
Promotion	**.204**	.069	.212	2.938	.004	.389	2.570
Service Features	**.311**	.079	.327	3.948	.000	.295	3.390

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Perception of Convenience	**.011**	.060	.011	.183	.855	.535	1.868
Perception of Benefits	**.196**	.091	.188	2.149	.034	.263	3.803
Security Perception	**.246**	.075	.245	3.291	.001	.364	2.750

Source : Results of data processing with SPSS, June 2023

Based on the results of the multiple linear regression test, it shows that the multiple linear regression equation for this study is as follows:

Y = 0,754+0,204+0,311+ 0,011+0,196+0,246+e

From the results of the multiple linear regression equation, it can be explained that a positive value of a constant (α) of 0.754 indicates that if independent variables such as Promotion, Service Features, Perception of Convenience, Perception of Benefits, and Perception of Security are valued at 0 (zero), then the Decision to Use Gopay E-Wallet will still be valued at that constant. The regression coefficient value for the Promotion independent variable of 0.204 shows a relationship in the same direction as the Gopay E-Wallet Use Decision, meaning that an increase in the Promotion variable will increase the Gopay E-Wallet Use Decision assuming other variables remain the same. Likewise, the value of the regression coefficient of the free variable of the Service Feature which has a positive value of 0.311, shows that the improvement of the Service Feature will increase the decision to use Gopay E-Wallet. A positive regression coefficient value for Convenience Perception of 0.011 also shows a unidirectional relationship, although the effect is small, an increase in Convenience Perception will still increase the decision to use Gopay E-Wallet. In addition, the Perception of Benefits, which has a positive regression coefficient of 0.196, also shows that an increase in the Perception of Benefits will increase the Decision to Use Gopay E-Wallet. Finally, the Security Perception with a regression coefficient of 0.246 indicates that the higher the Security Perception, the Decision to Use Gopay E-Wallet will also increase, assuming other variables remain the same.

Test Hypothesis Test F (Simultaneous)

Table 6. Test Result F (Simultaneous)

ANOVAa						
	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	641.097	5	128.219	76.301	.000b
	Residual	191.569	114	1.680		
	Total	832.667	119			

Source : Results of data processing with SPSS, June 2023

Based on the results of the simultaneous hypothesis test (F test), it shows that the calculated f value is 76.301 while the table f value is 2.45. This shows that f calculates > f

table (76.301 > 2.45) while for the significance value of 0.000 < 0.05. With these results, it can be concluded that Ho was rejected and Ha was accepted, which means that the variables of Promotion, Service Features, Perception of Convenience, Perception of Benefits and Perception of Security together (simultaneously) have a significant effect on the Decision to Use Gopay E-Wallet.

Test T (partial)

Table 7. Test Result T (partial)

Coefficientsa						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Say.
		B	Std. Error	Beta		
1	(Constant)	.754	1.149		.656	.513
	Promotion	.204	.069	.212	**2.938**	**.004**
	Service Features	.311	.079	.327	**3.948**	**.000**
	Perception of Convenience	.011	.060	.011	**.183**	**.855**
	Perception of Benefits	.196	.091	.188	**2.149**	**.034**
	Security Perception	.246	.075	.245	**3.291**	**.001**

Source : Results of data processing with SPSS, June 2023

Based on the results of the partial hypothesis test (T test), it can be explained that the Promotion variable has a calculated t value of 2.938 which is greater than the table t of 1.980 with a significant level of 0.004 < 0.05, so that Ho is rejected and Ha is accepted, which means that the Promotion partially affects the Decision to Use. The variable of the Service Feature shows a calculated t value of 3.948 which is greater than the table t of 1.980 with a significant level of 0.000 < 0.05, so that Ho is rejected and Ha is accepted, which means that the Service Feature partially affects the Usage Decision. Meanwhile, the Perception of Convenience variable has a calculated t value of 0.183 which is smaller than the table t of 1.980 with a significant level of 0.855 > 0.05, so that Ho is accepted and Ha is rejected, which means that the Perception of Convenience has no effect on the Decision to Use. The Benefit Perception variable showed a calculated t value of 2.149 which was greater than the table t of 1.980 with a significant level of 0.034 < 0.05, so that Ho was rejected and Ha was accepted, which means that the Benefit Perception partially affected the Decision to Use. Finally, the Security Perception variable had a calculated t value of 3.291 which was greater than the table t of 1.980 with a significant level of 0.001 < 0.05, so that Ho was rejected and Ha was accepted, which means that the Safety Perception partially affected the Use Decision.

Test (Coefficient of Determination)

Table 8. R2 (Coefficient of Determination) Test Results

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.877a	.770	.760	1.29632

Source : Results of data processing with SPSS, June 2023

Based on the results of the R2 (Coefficient of Determination) test, it can be seen that the Adjusted R Square value obtained is 0.760 or 76%. This shows that the independent variables, namely Promotion, Service Features, Perception of Convenience, Perception of Benefits and Perception of Security, can influence or explain the bound variable, namely the Decision to Use, by 76% while the remaining 24% are influenced or explained by other variables that are not studied in this study such as Perception of Trust, Perception of Risk and so on.

Conclusion

Based on the research findings, it can be concluded that promotions, service features, perceived benefits, and perceived security have significant positive effects on the decision to use Gopay E-Wallet in Tangerang City. However, perceived convenience was found to have no significant impact on usage decisions. The study's multiple regression analysis showed that these factors collectively explain 76% of the variance in Gopay E-Wallet usage decisions, with service features having the strongest individual influence. These results suggest that to increase adoption and usage of their e-wallet service, Gopay should focus on enhancing their promotional strategies, improving service features, highlighting the benefits to users, and ensuring robust security measures, while potentially de-emphasizing convenience as a key selling point. The findings provide valuable insights for e-wallet providers and marketers in understanding consumer behavior and preferences in the rapidly growing digital payment market in Indonesia.

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