



The Influence Of Service Filtures, Promotions, Convenience And Price On Using Decisions (Case Study on E-wallet Dana Products in Madiun City)

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Abstract

Modern life is increasingly developing, causing technology to become more advanced, the use of money is becoming easier and more sophisticated with the existence of e-wallets, meaning people don't need to carry cash for any payment, which is easier by just carrying a digital wallet. The aim of this research is to empirically prove the influence of service features, promotions, convenience and price on usage decisions. This research was conducted on e-wallet users, especially in Madiun City, using a purposive sampling method with certain criteria and obtained 384 respondents. The research was conducted for 5 months. This research method uses a quantitative approach using IBM SPSS Statistics version 26. The results of this research are that the Service Feature variable has a significant influence on usage decisions, promotion has a significant influence on usage decisions, convenience has a significant influence on usage decisions, and it can also be seen that price has an influence significant impact on the decision to use Dana's e-wallet in Madiun City

Keywords: Service Features; Promotion; Convenience; Price; and Usage Decisions

1. INTRODUCTION

. Developments in the world of technology are now becoming more and more advanced, especially when carrying out transactions not only using cash as payment instruments but also using payment instruments in the form of electronic money or what is usually called non-cash.(Prasetya & Putra, 2020). The existence of a digital wallet service reduces the use of cash and can create awareness among the public to increase payments





from cash to non-cash payments. E-wallet providers also provide chip-based services or what can be called cards or servers. Chip-based electronic money is Brizzi and Flazz, while server-based electronic money includes ShopeePay, OVO, LinkAja and GoPay(Silva et al., 2022,53).One of the digital wallets that is widely used in Indonesia isFund. Dana itself is an Indonesian e-wallet which is designed to be a non-cash or non-card transaction carried out digitally, both online and offline.

The Dana application is able to function as a non-cash payment tool and is very easy to access and make transactions via smartphone. The Dana E-wallet application is an application that is reliable, meets user expectations so that users feel satisfied, and encourages users to use it for a long period of time.(Utami & Irwansyah, 2022:62).

The Dana application comes with a series of features aimed at making payment transactions easier for its users. The diversity of features has the same aim as services, namely the provision of symbols and service information that is useful in making application use easier(Alistriwahyuni, 2019,474). The service feature factors that are available in digital wallets include complete facilities for transactions, safe, easy and practical which makes someone (consumer) not hesitate in their decision to choose a digital wallet because it can provide comfort for its users.

Promotions at Dana are very diverse with the aim of encouraging consumers/users to buy or use their products. Promotion is a marketing communication tool, which means that marketing activities are aimed at disseminating information, influencing or persuading, and reminding the target market of the company and its products so that they are willing to accept, buy and be loyal to the products offered by the company.(Kurnia, 2020:2)

AProducts created by companies will have a goal of being able to make things easier for people when using something, especially using application-based technology. When using a digital wallet, the convenience factor shows something that a company always pays attention to, because consumers will experience various benefits from the digital wallet application so that they will use it more often to make transactions.(Harminingtyas & Susetyarsi, 2022, 391).

The existence of an E-wallet is not far from the price factor which is a means of exchanging money for goods or services and for sacrificing time in waiting to obtain these goods or services. According to the opinion ofHamonangan et al., (2017:4)Price is an important factor in a company where there is a price, then a company is able to have income for the company's sustainability.





Research that has been carried out previously. Results Service features have a positive and significant influence on the decision to use a digital wallet. The existing influence means that the features that are offered digitally are the main factor for customers/users in deciding to use them (Kurnia, 2020:8). Same as the results shown by (Abrilia & Sudarwanto, 2020:1011) and (Galuh & Dwijayanti, 2021: 1263) have the same positive effect. Different from the opinion held Utami & Irwansyah (2022:61) which explains that the service features have no effect or are negative and are not partially significant on the decision to use the Dana E-Wallet Application in Samarinda City. Results from research Mulia & Gunawan (2023:7) Those who receive promotions have a positive and significant influence on usage decisions. The same results were also shown in research (Sapitri & Maulina, 2021:12) and (Aprilia & Susanti, 2022:406). Research conducted Latief & Dirwan (2020:27) promotions on digital money (e-wallet) have no effect on the decision to use e-wallet which makes consumers more critical of a product, be it goods or services, so this is not a promotional factor. Research Humaidi et al. (2022:30) Users' perceived ease of use results in a partially significant effect on usage decisions. Just like research (Faizah & Ningsih, 2022:540) and (Azindhani, 2021). In contrast to research Umah & Siswahyudianto (2022:336) convenience variable which does not have a significant influence on the decision to use *ite-wallet* Shopeepay for students. Study Hamonangan et al., (2017:4) Price has a significant influence on usage decisions, there has been good development in the creation of prices that are appropriate to the provision of services to fulfill the needs of a person or user as well as the desires of various consumers/users. In line with research (Wahyuni & Waloejo, 2020:6) and (Kurniawan et al., 2022:220). Opinion Latif et al. (2023:339) The results show that the price variable does not have a positive influence and can be said to be insignificant on the decisions of Gopay e-wallet users. So this research aims to conducting research on the influence of service features, promotions, convenience and price on usage decisions, case studies on e-wallet fund products in Madiun City.

2. THEORITICAL REVIEW

2.1 Usage Decisions

A decision is the final result taken by a person when faced with several choices. The decision to use can also be equated with sales which is the spearhead of a business. (Alfiana et al., 2022:241). Opinion Silva et al. (2022:56) Decision means choosing one of the many options from existing alternatives, the decision is made in order to solve a problem or problem.



Use decision indicators according to Kotler (2001: 226) in (Aprilia & Susanti, 2022:401) In his opinion, the first thing is stability in a product is a decision made by someone after considering various kinds of information that can support it. Second, habits in using products or services, namely experiences experienced by those closest to us such as family, parents or siblings who have used a product. Third, provide recommendations to others that is the ability to convey positive information obtained by other people so that we gain interest. And the latter is reused, namely the use we make is sustainable, if we feel comfortable.

2.2 Service Features

Features are components that can expand the function of a product. For a marketer, service features are the basis for defining or differentiating their products from other companies' products, because functionality itself can be the reason consumers choose a product. (Latifah et al., 2022:6). Service features are products that are used by companies to differentiate their product features from other companies (Aprilia & Sudarwanto, 2020:1007). It can be concluded that a service feature is a characteristic or uniqueness of an application that differentiates it from other applications so that consumers can trust and easily use the application.

Endriyanto & Indrarini (2022:77) in his opinion stated that the indicators of service features were measured into four. First, ease of access to information about products or services is a diversity of features in information systems. Second, service features are able to make it easier for users to access information about products or services. Third, diversity of transaction services, namely the available service features are able to have diversity in the service process for user transactions. Fourth, product innovation, namely, there are additional features provided by the application to attract consumers.

2.3 Promotion

Promotion is a marketing activity whose aim is to invite, introduce and persuade the target market to want to buy or use the product being offered (Hutauruk et al., 2021:343). According to Tjiptono (2015) in (Endriyanto & Indrarini, 2022:77) Promotion is a marketing mix that focuses on providing information, attracting consumers again so they can remember the company or product. The conclusion is that promotion is an activity carried out to introduce a product or service more so that sales or use of the product can increase which makes people want to try or use it.

Opinion of P. and GA Kotler (2012) in Hutauruk et al. (2021:344) has five indicators in it, including: first advertising namely the company's image has the aim of maintaining creativity and the positive meaning that exists in someone's mind regarding the products offered. Second sales promotion namely is a short-term motivation that aims to increase sales and enthusiasm to buy the product. Third personal sales namely has been carried out directly by salespeople to be able to build relationships directly with consumers and earn sales income. Fourth public relations namely is the existence of cooperation among the company's many publics to obtain advertising that can be mutually beneficial and able to improve the company's image. Fifth, direct sales namely is there is a direct relationship with the intended consumer target to be able to get real responses in the field and be able to carry out long-term communication development.

2.4 Price

Price is the main determining factor of market demand and is also a driver in influencing competitive position (Kurniawan et al., 2022:212). Opinion (Kurniawan et al., 2022:217) explained that price is one of the factors that must be controlled harmoniously and in line with the goals the company wants to achieve. Price can be concluded that price is a tool used to determine agreement in the use of products or services which usually can be in the form of money.

There are four indicators that characterize prices in the opinion of Stanton (1984:37). Rahayu (2021:41) that is price affordability, the prices offered are flexible and affordable to consumers' purchasing power. Matching price with product quality, the price offered is in accordance with the quality of the product obtained. Price competitiveness with benefits, the price offered is in accordance with the benefits felt by consumers. Matching price with benefits, the price offered is in accordance with the benefits felt by consumers.

3. RESEARCH METHODS

This research uses quantitative methods. This quantitative analysis aims to prove the existence of an influence the influence of service features, promotions, convenience and price as independent variables on usage decisions which are the dependent variables partially. Sampling technique infinite population formula or unknown population or using purposive sampling techniques. The research population refers to the number of residents in Madiun City who have/have used the Dana Application. The sampling formula

in this research uses the Lemeshow formula with the sample size used in this research being 384 respondents.

The data collection technique used in this research used a questionnaire. The questionnaire is distributed via online methods, namely by distributing the questionnaire link that has been created using Google Form. The questionnaire measurements in this study used the Linkert Scale.

4. RESULTS AND DISCUSSION

4.1 Description of Research Data

This research discusses the influence of service features, promotions, convenience and price on the decision to use the Dana e-wallet application product in Madiun City. Respondent data was obtained through distributing questionnaires to all communities in Madiun City. In research conducted on people in the Madiun City area, the total number of Dana e-wallet users was 384 respondents, specifically residents of Madiun City. The data taken in this research is grouped according to certain characteristics. Characteristics that have been used in research include gender, age, domicile, income, occupation, and length of use. Demographic data in this study used the frequency distribution test in SPSS version 26.

4.2 Normality test

This normality test is used to determine whether there are residuals that will be normally distributed and independent. The conditions for this test are that the data can be said to be normally distributed if the significance result is > 0.05 or greater than 5% using the residual value only. (Ghozali, 2018). The test results of this research in testing residual normality were carried out using the Kolmogorov-Smirnov statistical test, namely as follows:

Table 1. Normality Test Results

One-Sample Kolmogorov-Smirnov Test	
	Unstandardized Residuals
Statistical Tests	0.043
<i>Monte Carlo Sig. (2-tailed)</i>	0.456

Source: Processed primary data (2023)

From the calculation results in table 1, it can be seen that the Kolmogorov-Smirnov Statistical Test value is 0.043 and Asymp.Sig.(2-tailed) is 0.456. It can be concluded that the data in this study is normally distributed because the results obtained are > 0.05 .

4.3 Multicollinearity Test

The multicollinearity test is carried out to determine whether there is a correlation between the independent variables in the regression carried out in the multicollinearity test. The test is seen from the results of the variance inflation factor or VIF and Tolerance values provided that the tolerance value is more than 0.1 and the VIF is less than 10, then the results do not occur multicollinearity.(Ghozali, 2018).

Table 2. Multicollinearity Test Results

Variable	Collinearity Statistics	
	Tolerance	VIF
Service Features (X1)	0.699	1,431
Promotion (X2)	0.497	2,010
Convenience (X3)	0.619	1,615
Price (X4)	0.527	1,897

Source: Processed primary data (2023)

Table 2 shows the calculation results with the Tolerance value, which means that all independent variables can be concluded if there is no multicollinearity among the independent variables in this model.

4.4 Heteroscedasticity Test

The heteroscedasticity test is carried out to determine whether a good regression model is homoscedastic. If the significance is more than the α value of 0.05, it can be said that the data does not contain symptoms of heteroscedasticity (Ghozali, 2013).

Table 3. Heteroscedasticity Test Results

Variable	Sig.
Service Features (X1)	0.919
Promotion (X2)	0.909
Convenience (X3)	0.590
Price (X4)	0.347

Source: Processed primary data (2023)

Table 3 can be concluded from the results of the Glejser test that the results of this test can be said to have no symptoms of heteroscedasticity, so that the assumptions of this regression equation can be said to be good.

4.5 Multiple Linear Regression Analysis

This regression analysis is used to test hypotheses about the partial and simultaneous influence of the independent variable on the dependent variable. In a regression equation model, it can be said to be good if it is able to fulfill the requirements of classical assumptions, including that all data is normally distributed, the model must be free from symptoms of multicollinearity and symptoms of heteroscedasticity (Ghozali, 2013). As a result of using IBM SPSS 26 used in this research as an analysis tool, multiple regression results were obtained, namely:

Table 4. Results of Multiple Linear Regression Analysis

Model	Unstandardized Coefficients	
	B	Std, Error
<i>(Constant)</i>	0.866	0.836
Service Features (X1)	0.077	0.022
Promotion (X2)	0.198	0.023
Convenience (X3)	0.068	0.021
Price (X4)	0.119	0.025

Source: Processed primary data (2023)

From the results of the table above, the calculation results contained in the independent variables can be arranged through a model including:

$$Y = 0.866 + 0.077 X1 + 0.198 X2 + 0.068 X3 + 0.119 X4$$

Information :

Y = Decision to use Fund applications in Madiun City

X1 = Service Features

X2 = Promotion

X3 = Convenience

X4 = Price

4.6 Partial Significant Test (t Test)

The t test is used to find out whether the independent variables individually influence the dependent variable. The results of the Ttest (partial test) can be seen in the following table:

Table 5. t test results

Model	ttable	tcount	Sig.
(Constant)		1,035	,301
Service Features (X1)	1,966	3,563	,000
Promotion (X2)	1,966	8,533	,000
Convenience (X3)	1,966	3,307	,001
Price (X4)	1,966	8,308	,000

Source: Processed primary data (2023)

Based on the results in the table, it is known that the results of the t table value < the calculated t value which means rejecting H0 and accepting H1, H2, H3, and H4 and it can be concluded that all variables have a positive and significant effect.

The service feature variable in this t-test shows a significance value above 0.05 with a resulting value of 0.000. The significance value of this test will be the basis for making decisions to accept H0 and reject H1, so it can be concluded that service features have a positive and significant influence on usage decisions. The results are in line with previous research(Kurnia, 2020),(Latifah et al., 2022), And(Aprilia & Susanti, 2022) get research results if service features have a significant effect on usage decision variables.

The promotion variable (X2) shows the sig value. $0.000 < 0.05$. This means that the significance value in this test is the basis for making the decision to accept H0 and reject H2. It can be concluded that the results of the research above on the promotion variable have a positive and significant influence on usage decisions. These results are in line with previous research(Ambarwati, 2019),(Rahmawati & Yuliana, 2019), And(Widyastuti & Sulistyowati, 2021) which states that promotion has a significant influence on the usage decision variable.

Convenience variable It results that the sig value. $0.001 < 0.05$, meaning that the significance value in this test will be the basis for decision making to accept H0 and reject H3, so it can be concluded that convenience has a positive and significant effect on the usage decision variable. These results are in line with previous research(Widiyanti, 2020),(Silva et al., 2022), And(Iviq & Rahayu, 2023) which states that convenience has a significant influence on usage decisions.

In the price variable, the sig value. $0.000 < 0.05$, which means that the significance value in this test can be the basis for decision making to accept H_0 and reject H_4 . This means that the results of the t-test used to measure decision making state that there is a positive and significant influence between the quality of convenience variable on the decision variable to use the Dana e-wallet application in the people of Madiun City. These results are in line with previous research (Hamonangan et al., 2017), (Dewi et al., 2019), And (Wahyuni & Waloejo, 2020) which states that price has a significant influence on usage decisions.

4.7 Determination Coefficient Analysis

The results of the determination coefficient test (R^2) for service, promotion, convenience and price feature variables on the decision to use the Dana application in Madiun City can be seen from the following table:

Table 6. Determination Coefficient Test Results (R^2)

Model	R	R Square
1	0.855a	0.731

Source: Processed primary data (2023)

Based on the results obtained in table 3.14, it is known that the correlation coefficient (R) value is 0.855, which means that there is a strong relationship between the independent variable and the dependent variable, because the results obtained are close to number one. The coefficient of determination (R^2) value is 0.731, meaning that the contribution of the independent variable to influence the dependent variable is 73%, while the remaining 27% will be influenced by variables outside the model.

A. Influence of Service Features (X1) on Usage Decisions (Y).

In this research, the results showed that the service features of Dana application users in Madiun City had a significant influence on usage decisions. It can be seen in table 4.14 that the t-test shows a significance value above 0.05 with a resulting value of 0.000. The significance value of this test will be the basis for making decisions to accept H_0 and reject H_1 , so it can be concluded that service features have a positive and significant influence on usage decisions. Based on the results of the research above, it is concluded that the service feature variables in it have indicators of ease of access to information, ease of use, diversity of services, and product innovation which have a significant influence on usage decisions. The results are in line with previous research (Kurnia, 2020), (Latifah et al., 2022),

And (Aprilia & Susanti, 2022) get research results if service features have a significant effect on usage decision variables.

The service features that influence usage decisions make respondents in the Madiun City area who have used the Dana e-wallet application think that they are also more interested in using the Dana application because of the service features that are different from the Dana application, namely the new mode feature, namely QR Scan Code scanning. This feature makes it easier for fund application users to use and is very user friendly (the appearance/application features make it easier for users to get what the user wants). Fund users can also use the fund menu feature, namely there are personal funds which can be used for individuals who have profile photos, names, cellphone numbers, QR codes, fund balances, goal funds, family accounts, eMas, and users as well. You can see the number of incoming and outgoing money transactions. In addition to personal funds, there is a special menu for business funds, in which you can see the profile photo, business name, membership level, business QR code and business balance, and users can withdraw the balance and see the money being withdrawn or what is in the process of being withdrawn. (Erinda, 2023).

The completeness of the service features in the Dana application makes technological capabilities a consideration in carrying out a transaction and the facilities therein. The services in this application mean that users do not have to meet directly with tellers (customer service) and when using the application, users consider making transactions online or offline. The service features of the Dana application require complete features so that the needs of users can carry out transactions so that they can be met and have high security when using the application. (Azindhani, 2021). With the final conclusion on the service features that the Dana application has which causes the decision to use the Madiun City community respondents to use the application more in their daily lives because of the diversity of its features and of course the latest feature innovations that are always being developed by the Dana application so that more and more people use it .

B. Effect of Promotion (X2) on Usage Decisions (Y).

The test results for this research found that the promotion variable had a significant effect on usage decisions. It can be seen in the test results in table 4.14 that the promotion variable (X2) shows a sig value. $0.000 < 0.05$. This means that the significance value in this test is the basis for making the decision to accept H0 and reject H2. It can be concluded that the results of the research above on the promotion variable have a positive and significant influence on usage decisions. Based on the results of the research conducted above, it can be

concluded that promotion variables with indicators of advertising, sales promotion, personal sales, public relations, and direct sales have a significant effect on usage decisions. These results are in line with previous research (Ambarwati, 2019), (Rahmawati & Yuliana, 2019), and (Widyastuti & Sulistyowati, 2021) which states that promotion has a significant influence on the usage decision variable.

Referring to the research object of Dana application users in Madiun City, the majority of people see promotions through mass media and social media because there is no Dana application office in the Madiun city area. Not only that, the development of various digital wallet applications has made companies choose more appropriate competitive strategies in order to be able to attract consumers to use the company's products. The better the promotion, the higher the consumer's decision. (Galuh & Dwijayanti, 2021: 1262).

With the results, respondents who have used the fund application in Madiun City are also interested in using the application because of the promotions provided, especially among today's millennials who want lots of promotions. Dana applications also often hold promotional events to attract users and also provide attractive bonuses/prizes for their users. Having promotions that look attractive, using advertising media that has a wider reach, and always observing advertising information on digital wallet offers can make someone able to make a decision to choose to use a digital wallet rather than using cash. (Pramelani & Fitra, 2020:212)

C. Effect of Convenience (X3) on Usage Decisions (Y).

In this research, the results showed that the ease of application of funds for people in the Madiun City area had an influence on usage decisions. It can be seen from the test results in Table 4.14 that the sig. $0.001 < 0.05$, meaning that the significance value in this test will be the basis for decision making to accept H_0 and reject H_3 , so it can be concluded that convenience has a positive and significant effect on the usage decision variable. These results are in line with previous research (Widiyanti, 2020), (Silva et al., 2022), and (Iviq & Rahayu, 2023) which states that convenience has a significant influence on usage decisions.

The Dana application which is used by the community, especially for research objects in Madiun City, is widely used by its users because of the convenience it provides. Like the ease of learning and using it, this ease can be an influence on user behavior to take action in making decisions if they want to use it. The ease of using a payment system will influence someone in using it for daily activities (Mawardani & Dwijayanti, 2021, 1457).

This is able to show that the respondent's response in using technology is that they will be able to feel and find it easy so that they do not expend more energy when doing the work they are going to do. Having sufficient evidence via a cellphone/telephone that has a digital wallet account installed is able to enable them to carry out transactions quickly and more easily. If the digital wallet application becomes easier to use for food transactions, the more frequently someone will use the digital wallet(Rahmawati & Yuliana, 2019,166)

D. Influence of Price (X4) on Usage Decisions (Y).

This research shows that the price of the Dana application among people in the Madiun City area has an influence on usage decisions. It can be seen from the test results in Table 4.14 that the sig. $0.000 < 0.05$, which means that the significance value in this test can be the basis for decision making to accept H_0 and reject H_4 . This means that the results of the t-test used to measure decision making state that there is a positive and significant influence between the quality of convenience variable on the decision variable to use the Dana e-wallet application in the people of Madiun City. These results are in line with previous research(Hamonangan et al., 2017),(Dewi et al., 2019), And(Wahyuni & Waloejo, 2020)which states that price has a significant influence on usage decisions.

The price in the variable used in the decision to use the Dana e-wallet application is in determining the appropriate price for the services in the offer made by the Dana application company in making the decision to use its services. The price for using the fund application is in line with consumer estimates and can save time and costs if used repeatedly. Price will also influence a person's decision to use services, but many users also compare prices. The main key in winning competition is by providing value and satisfaction to someone through delivering quality products and services at competitive prices(Erinawati & Syafarudin, 2021)

5. CONCLUSIONS AND RECOMMENDATIONS

Based on the results of the data analysis above and the discussion that has been carried out in this research, it can be concluded that partially the service, promotion, convenience and price feature variables have a positive and significant influence on the decision variable to use the Dana application in Madiun City.

Suggestions forFurther research is to be able to carry out additional new variables in order to be able to provide results with a broader research picture of the problem to be studied. As well as being able to provide additional variables with a larger number of samples



and research objects carried out in different regions so that they can be different from previous research.

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