

# PROMOTION AND EASE OF APPLICATION AS PREDICTORS OF GOPAY E-WALLET USAGE DECISIONS: LOCAL USERS OF GIANYAR REGENCY

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## ABSTRACT

*This study aims to examine the influence of promotions, service features, and ease of use on people's decisions to use Gopay e-wallets, both partially and simultaneously. These three variables are assumed to play a role in shaping user decisions. This study uses a quantitative approach with an explanatory design, involving 96 respondents who are active users of Gopay in Gianyar Regency, Indonesia. Sample selection was conducted purposively, and data was collected through a five-point Likert scale questionnaire. The analysis was carried out through classical assumption tests, multiple linear regression, determination coefficients, and t and F tests. The results showed that the promotion and ease of use of the application had a positive and significant influence on the decision to use, while the service features showed a positive but not statistically significant influence. These findings emphasize the importance of communicative promotional strategies and easy-to-use interface design in increasing the adoption of e-wallet services. Instead, the service features need to be further customized to align with the user's needs and preferences. The practical implications of these results provide input for digital financial service providers to prioritize user experience and the effectiveness of marketing communications. The study also recommends exploring additional variables such as trust, security perception, and social influence in future studies to build a more comprehensive understanding of e-wallet usage behavior.*

## INTRODUCTION

The development of information and communication technology has encouraged digital transformation in various sectors of life, including the financial sector. Innovation in technology-based financial services, or known as financial technology (fintech), is an important catalyst in creating a more efficient, secure, and inclusive transaction system. One of the main innovations in fintech is electronic wallets (e-wallets), which allow users to conduct financial transactions through mobile devices quickly and flexibly (Bank Indonesia, 2023). Along with the increasing internet penetration and smartphone

usage, the adoption of e-wallets in Indonesia has also shown a significant upward trend in the last five years.

However, the phenomenon of increasing the use of e-wallets does not occur evenly throughout the region. In semi-urban areas such as Gianyar Regency, Bali, the adoption rate of e-wallets is still relatively low despite the development of digital infrastructure. Based on data from the (Badan Pusat Statistik (BPS) Provinsi Bali, 2023), internet access in Gianyar has reached 70.85%, placing it as the area with the third highest digital penetration in the province. However, the results of a pre-survey of 30 respondents showed that 60% of people do not use GoPay in daily transactions and 66.7% do not recommend it to others. This disparity between the availability of infrastructure and actual use indicates that there are non-technical barriers that need to be explored further, such as psychological, social, and perception factors for the e-wallet service itself.

The Theory of Planned Behavior (TPB) developed by (Ajzen, 1991) become a relevant theoretical framework in explaining technology adoption behavior. TPB states that behavioral intentions are determined by three main components: attitudes toward behavior, subjective norms, and perceived behavioral control. This theory has been widely used to analyze consumer behavior in adopting technology, including financial digital services. (Ariffin *et al.*, 2021) found that subjective norms significantly affect the intention of e-wallet use in Malaysia. This study shows that the social influence of the people closest to you can encourage individuals to use e-wallet services. Similarly, research by research by (Ling *et al.*, 2023) emphasizing that the perception of behavioral control plays an important role in shaping the intention to use e-wallets, especially among the productive age generation. An individual's perception of the ease or difficulty of using an e-wallet can influence their decision to adopt the technology.

Nonetheless, most studies using TPB are more conducted in urban areas with high levels of digital literacy and adequate technology availability (Ajzen, 1991). These studies generally did not consider local contexts such as cash use culture, levels of trust in technology, and perceptions of app features and benefits in semi-urban areas. In the context of promotion, a recent study by (Arianto and Hayani, 2023) shows that the promotion strategy has a significant influence on the decision to use DANA e-wallet in the city of Pekanbaru. These findings confirm that promotional elements are not only a marketing communication tool, but also play a role in shaping the perception of value and urgency of using applications. On the other hand, research by (Fadhlan, Susilowati and Kuspriatni, 2023) revealed that the perception of ease of use significantly affects consumers' decisions to use e-wallets in the Greater Jakarta area. This highlights the importance of interface design and user experience in increasing the adoption of financial technology. However, the results of the pre-survey in Gianyar showed that only 43.3% of respondents stated that GoPay was easy to use, and only 50% stated that the app's features were easy to understand.

The gap in literature is also evident from the absence of research that explicitly integrates promotional variables, service features, and ease of use in the framework of SDGs, especially in semi-urban areas such as Gianyar. In fact, this local context is important because social dynamics and consumer behavior can differ significantly compared to urban areas. Thus, there is ample room to conduct theoretical and empirical exploration of the factors influencing e-wallet adoption in areas with medium digital penetration and uneven digital literacy.

Based on this background, this study aims to analyze the influence of promotions, service features, and ease of use on the decision of the people of Gianyar Regency in using the GoPay application as a transaction medium. The Theory of Planned Behavior model is used as a conceptual foundation to explain how an individual's perception of convenience, social drive, and attitudes affect intentions and actual decisions in adopting digital financial technology. The novelty of this research lies in the contextual application of the SDG framework in semi-urban areas, as well as the unification of psychological and technical approaches in explaining the behavior of e-wallet use. The findings of this study are expected to enrich the literature in the field of technology adoption and make a practical contribution for fintech service providers in developing locally-based market penetration strategies.

## METHODS

This study uses a quantitative approach with a survey method. The sample was taken purposively on 96 Gianyar community respondents who knew and had used GoPay. The research instrument was in the form of a closed questionnaire with a five-point Likert scale. The validity and reliability test was performed first, followed by the classical assumption test and multiple linear regression analysis. The analysis was carried out with the help of SPSS to determine the partial influence (t-test), simultaneous influence (F-test), and determination coefficient ( $R^2$ ) to see the contribution of the independent variable to the bound variable.

## RESULTS

### Test Research Instruments

**Table 1. Validity Test and Reliability Test**

Variables and Statements	Koefisien Korelasi	Cronbach's Alpha	Information
<b>Promotion (X<sub>1</sub>)</b>		0,920	Reliable
X1.1	0,870		Valid
X1.2	0,859		Valid
X1.3	0,892		Valid
X1.4	0,857		Valid
X1.5	0,880		Valid
<b>Service Features (X<sub>2</sub>)</b>		0,916	Reliable
X2.1	0,900		Valid
X2.2	0,889		Valid
X2.3	0,909		Valid
X2.4	0,879		Valid
<b>Ease of Use of the App (X<sub>3</sub>)</b>		0,938	Reliable
X3.1	0,944		Valid
X3.2	0,891		Valid
X3.3	0,916		Valid
X3.4	0,890		Valid
<b>Gopay E-wallet Usage Results (Y)</b>		0,923	Reliable
Y1.1	0,913		Valid
Y1.2	0,881		Valid
Y1.3	0,906		Valid
Y1.4	0,929		Valid

Based on the results of the analysis shown in table 1, all items of the instrument show a correlation coefficient value above 0.30 (Sugiyono, 2017). These findings indicate that each item in the questionnaire meets the minimum construct validity criteria generally accepted in measurements. Furthermore, the Cronbach's Alpha value of each variable shows a number above 0.60 (Sugiyono, 2017). These findings indicate that all instruments have an acceptable level of reliability, so that the implementation of the research can be continued to the next stage.

**Table 2. Multicollinearity Test**

Model	Collinearity Statistics		Asymp. Sig. (2-tailed)
	Tolerance	VIF	
Promosi (X <sub>1</sub> )	0,161	6,471	.200 <sup>c</sup>
Fitur Layanan (X <sub>2</sub> )	0,141	2,349	
Kemudahan Penggunaan Aplikasi (X <sub>3</sub> )	0,160	1,625	

Based on the results in table 2, the Asymp value. Sig. (2-tailed) is 0.200, which exceeds the significance limit of 0.05. This shows that the research data is distributed normally. Furthermore, table 2 shows that the Tolerance value for each independent variable is above 0.10 and the Variance Inflation Factor (VIF) value is below 10. Thus, it can be concluded that there are no symptoms of multicollinearity among the free variables, so that the regression analysis can be continued to the next stage.

### Berganada Liner Regression Analysis

**Table 3. Multiple Liner Regression Analysis Results**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.649	.756		.859	.393
(X <sub>1</sub> )	.871	.156	1.058	5.595	.000
(X <sub>2</sub> )	.294	.238	.284	1.235	.220
(X <sub>3</sub> )	.491	.199	.467	2.462	.016

Based on the results of multiple linear regression analysis shown in table 3, the following equations are obtained:

$$Y = 0,649 + 0,871X_1 + 0,294X_2 + 0,491X_3$$

The constant coefficient of 0.649 shows that without promotional contributions, service features, or ease of use of the application, the decision to use the Gopay e-wallet has a base value of 0.649. The promotion regression coefficient (X<sub>1</sub>) of 0.871 showed the most dominant influence on Gopay usage decisions. This result is in line with the findings (Widiyanti Wiwik, 2020) that promotions have a positive and significant influence on the decision to use the OVO e-wallet in Depok. Promotion has a role in creating value perceptions, increasing awareness, and accelerating technology adoption (Kotler *et al.*, 2016). The service feature regression coefficient (X<sub>2</sub>) of 0.294 shows that the more complete and reliable the features provided, the greater the tendency of people to use Gopay. These findings are in line with research (Arianto and Hayani, 2023), which emphasizes that the service features have a significant influence on the decision to use DANA e-wallets in the city of Pekanbaru. Features such as integration with marketplaces and rewards systems increase users' perception of utility and loyalty to digital wallet services. Meanwhile, the ease of use of the application (X<sub>3</sub>) has a coefficient of 0.491. These results show that an intuitive and user-friendly interface design drives usage decisions. Research from (Davis, 1989) through the Technology Acceptance Model (TAM) also supports this finding, where perceived ease of use is an important determinant in the acceptance of new technologies.

All regression coefficients have a positive value, which indicates a direct relationship between promotions, service features, and ease of use of the application and the decision to use Gopay e-wallets. The increase in these aspects is directly proportional to the increase in people's intentions and decisions in using the service. Thus, this model makes an empirical contribution to the understanding of the factors influencing the adoption of digital financial technology at the local level.

### Determination Analysis

**Table 4. Determination Analysis Results**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.895 <sup>a</sup>	.800	.794	1.17011

Based on the results of the regression analysis shown in table 4, an Adjusted R Square value of 0.794 was obtained, which indicates that 79.4% of the variation in the decision to use the Gopay e-wallet can be explained by three independent variables in the model, namely Promotion, Service Features, and Ease of Use of the Application. This value reflects the very high predictive power of the model against the dependent variable. Meanwhile, the remaining 20.6% was influenced by other factors not analyzed in this study, such as price, perception of long-term benefits, and aspects of data security and privacy. The high value of this determination coefficient strengthens the finding that the three variables studied

have significant relevance in influencing the adoption behavior of digital-based financial technology. In the context of the Technology Acceptance Model (Davis, 1989), Ease of use and service features that support efficiency are the main determinants in increasing the acceptance of technology. These findings are also supported by research by (Erwan and Edi Setiawan, 2023), which shows that consistent digital promotion, combined with a user-friendly application system, significantly increases the trust and use of digital wallets among urban people. Furthermore, the contribution of promotion as the dominant variable in this model shows the importance of a targeted marketing communication strategy. This is consistent with the view (Kotler *et al.*, 2016) that effective marketing communication is able to shape perceptions, stimulate needs, and accelerate decisions on the adoption of new services, especially in the context of high-involvement digital technology.

### Hypothesis test t-test

**Table 5. T-test results**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.649	.756		.859	.393
	X1	.871	.156	1.058	5.595	.000
	X.2	.294	.238	.284	1.235	.220
	X3	.491	.199	.467	2.462	.016

The calculated t-value for the promotion variable is 5.595, which is greater than the table's t-value of 1.661. Since t count is in the region of rejection  $H_0$ ,  $H_0$  is rejected and  $H_a$  is accepted. Thus, it can be concluded that the Promotion has a positive and significant effect partially on the Decision to Use Gopay e-wallet. These results show that effective promotion intensity is able to increase people's tendency to use Gopay services. This is consistent with the findings of the (Nurhabibah and Aprilia, 2024) which confirms that digital promotion plays an important role in influencing the adoption of application-based financial product adoption decisions.

The value of t calculated by 1.235 is smaller than the t table (1.661), so that t calculation is in the region of receipt  $H_0$ . Therefore,  $H_0$  is accepted and  $H_a$  is rejected. This means that the Service Features do not have a partial significant effect on the Gopay e-wallet usage decision, even though the direction of the regression coefficient remains positive. This indicates that the presence of in-app features has not directly driven usage decisions, perhaps because the available features have not been perceived as added value by most users. These findings are in line with research by (Rian Ramadhan, 2022) which indicates that the features of the service do not have a significant influence on smartphone purchase decisions, indicating that perceptions of the features may vary depending on the context and characteristics of the user.

The calculated t-value of 2.462 is greater than the table t (1.661), so  $H_0$  is rejected and  $H_a$  is accepted. Thus, it can be concluded that the Ease of Use of the Application has a positive and significant effect partially on the Decision to Use the Gopay e-wallet. These results strengthen the concept of the Technology Acceptance Model (TAM) that was put forward (Davis, 1989), that the perception of ease of use significantly drives the acceptance and use of new technological systems.

**F-test hypothesis test****Table 6. Results of the f-test**

		ANOVA <sup>a</sup>				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	505.370	3	168.457	123.036	.000 <sup>b</sup>
	Residual	125.964	92	1.369		
	Total	631.333	95			

a. Dependent Variable : Y

b. Predictors : (Constant ), X3 , X1 , X2

Based on the results of the analysis shown in table 6, an F-calculation value of 123.036 was obtained, which is greater than the F-table value of 3.10. Since the value of F-count is in the region of rejection  $H_0$ ,  $H_0$  is rejected and  $H_a$  is accepted. Thus, it can be concluded that simultaneously the variables of Promotion, Service Features, and Ease of Use of the Application have a positive and significant influence on the Decision to Use Gopay e-wallet in the people of Gianyar Regency. These results reinforce the validity of the regression model used in the study, as well as indicate that the combination of these three independent variables together contributes significantly to shaping users' decisions to adopt e-wallet services. These findings are in line with the view of (Kotler *et al.*, 2016) that in the context of digital marketing, consumer decisions are influenced by the synergy between effective promotion, service quality, and ease of use of technology. Theoretically, these results also support the Technology Acceptance Model (TAM) framework which states that perception of benefits and ease of use is an important predictor in determining intentions and decisions to use new technologies (Davis, 1989). With intensive promotional support and functional and accessible features, the probability of adoption of financial technology such as e-wallets will increase significantly.

**DISCUSSION****The Influence of Promotions on Gopay E-wallet Usage Decisions**

The results of partial regression analysis showed that the Promotion variable had a positive and partially significant effect on the Decision to use Gopay e-wallet in the people of Gianyar Regency. This is evidenced by the calculated t-value of 5.595, which is greater than the table t-value of 1.661, so that an alternative hypothesis ( $H_a$ ) is accepted. These findings indicate that the increase in the intensity and quality of promotions directly contributes to driving people's decisions to use Gopay services. Theoretically, these results are in line with previous research findings that suggest that effective promotion through digital media can increase purchase intent and decisions towards digital services, including e-wallets. (Husen, Isyanto and Romli, 2021) found that promotions have a significant influence on the purchase decision of the OVO digital wallet application in students of Universitas Buana Perjuangan Karawang. These findings confirm the importance of proper promotional strategies in influencing consumers' decision to use digital wallet services.

These findings indicate that the increase in the intensity and quality of promotions directly contributes to encouraging people's decisions to use GoPay services. Theoretically, these results are in line with the views in the Technology Acceptance Model (Davis, 1989), which emphasizes that external factors such as promotions can affect users' perception of the ease and benefits of using technology, thereby increasing intentions and decisions to adopt the technology. These findings are also supported by research by (Kiew *et al.*, 2022) which shows that promotions have a significant influence on the adoption of e-wallets, reinforcing the role of promotion in driving the adoption of digital financial technology. Thus, the results of this study underscore the importance of promotion as one of the main instruments in digital marketing strategies, especially in increasing the adoption rate of e-wallet services in areas with rapid technological growth such as Gianyar Regency.



### **The Influence of Service Features on Gopay E-wallet Use Decisions**

The results of the analysis show that the service features have a positive but not statistically significant influence on the decision to use Gopay e-wallets among the people of Gianyar Regency. The calculated t-value of 1.235 is recorded to be smaller than the t-value of the table 1.661, so statistically, this variable has not made a significant contribution to the dependent variable. However, a positive direction of influence indicates that the existence of service features still has a role, although not yet strong enough to directly influence decisions. In practice, users may perceive the available features as standard or commonly found on similar apps, so they are not the main reason for decision-making. This opinion is in line with the findings This finding is in line with research by (Ariyanto and Harsoyo, 2025), which emphasizes that service features have a significant influence on the decision to use GoPay e-wallets among Generation Z in Indonesia. Features such as service completeness, ease of access, and innovation in services increase user perception of utility and loyalty to digital wallet services. Conversely, if a feature is considered less relevant or too complex, users tend to ignore it in the decision-making process.

Further, these results are corroborated by research by (Ananda and Puspitasari, 2024), which shows that the service features do not have a significant influence on the decision to use digital wallets among sea transportation management service users. These findings indicate that features that don't match user expectations or are too complex can reduce interest in use. Meanwhile, (Mahmudah and Sukaris, 2024) Note that features that are not tailored to the needs of users or are not well introduced have the potential to lose their strategic value in influencing e-wallet usage decisions. Taking this into account, it can be said that service features not only need to be designed functionally, but also must be communicated effectively so that they can be well accepted and understood by users. Educating users about the benefits of certain features and simplifying the interface can be an important strategy to increase the perception of the value of these features.

### **The Influence of Ease of Use of the Application on Gopay E-wallet Usage Decisions**

The findings from the partial regression analysis showed that the ease of use of the application had a positive and significant influence on the decision to use the Gopay e-wallet among the people of Gianyar Regency. The calculated t-value obtained of 2.462 exceeds the table t-value of 1.661, thus supporting the acceptance of alternative hypotheses. These results indicate that the higher the perception of ease of using the application, the more likely a person is to make a decision in using it. Theoretically, these findings are in line with the view of Jogiyanto (2020), who states that the perception of ease of use reflects an individual's belief that a technology can be used easily, does not require complex efforts, and can be understood and operated efficiently. In the context of digital services such as Gopay, clarity of navigation, intuitive interface appearance, and responsiveness of applications are crucial elements that influence the user experience and ultimately determine usage decisions.

Further, these results are corroborated by research by (Fadhlan, Susilowati and Kuspriatni, 2023), which shows that ease of use has a positive and significant effect on the decision to use DANA e-wallets in the Greater Jakarta area. These findings indicate that the app's intuitive interface and simple transaction process can boost the adoption of digital wallet services. Meanwhile, research by (Ambarawati, 2019) noted that the perception of convenience did not have a significant influence on the decision to use the DANA e-wallet application among students, emphasizing that other factors such as perception of benefits and trust may be more dominant in influencing the decision to use. The implications of these findings provide an understanding that the development of e-wallet applications needs to pay attention not only to the technical complexity of the features offered, but also to the design and user experience aspects. Apps that are designed in a simple, easy-to-understand, and efficient way to use will create a positive perception that boosts user confidence. In the context of increasingly fierce competition between digital service providers, ease of use is one of the strategic advantages that can differentiate an application from its competitors, as well as contribute to increasing user loyalty and retention in the long term.

### **The Effect of Service Feature Promotion and Ease of Use of the Application on Gopay E-wallet Use Decisions**

Statistical analysis conducted in this study revealed that simultaneous Promotions, Service Features, and Ease of Use of the Application have a positive and significant influence on the decision to use Gopay e-wallets among the people of Gianyar Regency. This is shown by the calculated F value of 123.036 which conclusively exceeds the table's F threshold of 3.10. In other words, the regression model used has strong enough predictive power to explain variations in usage decisions based on these three variables. These results provide an important signal that consumer decision-making in using digital financial services is not only determined by a single factor, but is the result of complex interactions between various service elements. Persuasively designed promotions can shape consumers' initial perception of an app, while relevant service features reinforce the value of functionality. On the other hand, ease of use is a key element that ensures convenience in the user's daily experience.

These findings are in line with the views expressed by (Pramelani and Fitra, 2020), which emphasizes that consumers' decision to choose an e-wallet is the result of an evaluation of a combination of various service attributes. In this case, promotion acts as an attention trigger, service features function as a guarantor of value, and ease of use strengthens emotional and behavioral attachment. Interestingly, these empirical results are also in line with the trend of today's digital behavior of consumers who are increasingly rational and selective. Users not only consider the technical convenience, but also consider the extent to which the features offered provide solutions to their specific needs. At the same time, exposure to consistent promotions helps strengthen brand memory and encourage intent to try. Taking this into account, it can be concluded that efforts to encourage the use of e-wallets more widely need to be pursued through a holistic and integrative strategy. It is not enough for service providers to provide technology that is easy to use, but also need to convey product value through relevant promotions and enrich application features according to the dynamics of user needs.

### **CONCLUSION**

The results of the analysis show that partially, the promotion and ease of use of the application have a positive and significant influence on usage decisions. These findings confirm that the more intensive the promotion strategy is carried out and the easier the application is to operate, the higher the tendency of people to use it. In contrast, service features, although showing a positive direction of influence, have not provided a statistically significant influence. This indicates that the existence of features alone is not strong enough to influence decisions, and needs to be further developed to suit user needs and expectations. Simultaneous analysis shows that these three variables together have a positive and significant influence on usage decisions. With an adjusted R-square value of 0.794, it can be concluded that around 79.4% of the variation in Gopay usage decisions can be explained by the model built in this study. The remaining 20.6% was influenced by factors other than the variables studied. Overall, the results of this study show that the decision to use an e-wallet is not determined by one aspect alone, but is a combination of a communicative promotional strategy, a simple user experience, and the existence of supporting features. This is an important foundation for digital service managers to develop an integrated development strategy that is oriented to user needs.

However, this study has a number of limitations. The focus of the analysis is limited to three main variables and one research area, so the generalization of the results needs to be done with caution. In addition, other dimensions such as security perception, social influence, and user trust have not been included in the model. Therefore, it is suggested that further research can expand the scope of variables and reach a more diverse population. The addition of psychological and social dimensions will provide a more comprehensive understanding of the factors influencing the adoption of digital financial services. With a more comprehensive approach, it is hoped that future research results can make a stronger contribution to the development of theory and practice in the realm of digital marketing and financial technology.



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