



Analysis Of The Influence Of Digital Service Quality and Online Promotions on Customers Intention To Use Digital Wallet Application Gopay

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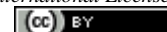
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Abstract

The purpose of this study is to ascertain how consumer interest is impacted by service quality and promotion. Quantitative research methodologies are employed in this study. Questionnaires are a tool used in this survey-style research study. Probability sampling combined with the proportionate stratified random sample method was the sampling strategy employed in this study. There is one hundred in the research sample. Descriptive statistics are used in the data analysis technique. The study's findings indicate that promotion has a big impact on consumers' levels of interest. Customer interest is significantly influenced by the quality of the services provided. Promotion and service excellence have an impact on customer interest. The findings of descriptive statistics, which show an average score of 72.5, a minimum score of 32, a maximum score of 90, the highest percentage value of affirmative responses to questionnaire statements at 70%, and a R square value of 0.53, or 53%, for the quality variable service to consumer interest, all support this. These findings indicate that the variable of service quality has a stronger effect on affecting customer interest. This research focuses on service quality variables because there is a gap with previous research where service quality has no effect on interest. Apart from that, consumer interest variables have not been widely used, so this can differentiate previous research that refers to interest in using e-wallets.

Keywords: Promotions, Service Quality, Consumer Interest, E-Wallets.

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1. Introduction

Technological changes are developing increasingly rapidly along with the times. Now, humans have begun to enter the era of digital development. The internet is a very helpful service to support human activities in this digital era. One of the countries with the most internet users in the world is Indonesia [1]. Internet users in Indonesia in 2022 increased 10% from the previous year, namely from 172 million to 190 million users [2]. This data shows how much internet use there is in Indonesia. It is impossible to separate the growing popularity of the internet from the quick advancement of mobile phones. By 2022, sixty percent of Indonesians will have used the internet. This figure will continue to increase as time goes by [3]. This shows that digitalization in Indonesia is increasingly developing, one of which is in terms of the digital economy. The digital economy has given birth to new innovations from two sectors, namely technology and the economy [4]. Technology has an important role, one of which is to make it easier for people to utilize the resources they need [5]. Meanwhile, one of the economic sectors is finance. The role of technology and finance has given birth to a new innovation, namely financial technology, which is usually called fintech [6]. Financial technology is an innovation that combines modern technology with efficient financial services [7]. Fintech itself is changing the way people carry out financial transaction services; where previously payments were made using cash, now payments can be made using non-cash or cashless money [8]. Fintech's presence in Indonesia will undoubtedly have a significant impact, both good and bad, particularly with regard to the financial system [9]. The first benefit is that it may make transactions easier, such making payments, extending credit, transferring funds, and offering simpler and more sensible investing options [10]. In addition, it is accessible to users at any time and from any location, and cell phone transactions are supported. Completing the financial transaction chain is the second benefit [11]. Fintech, thus, takes the place of traditional banks, specifically functioning as an addition to Indonesia's current financial system. Fintech's existence can thereby improve the country's financial ecosystem [12]. Fintech has both beneficial and negative effects in addition to favorable ones. The theft of client funds comes first. Fintech businesses have introduced a product called fundraising, which levies high interest rates [13]. Furthermore, it might be argued that this product is illegal because it lacks a valid permit

and is not registered with the Financial Services Authority (OJK). A number of parties experience losses, one of which is the forfeiture of invested capital due to different fintech firms embezzling client funds. Secondly, deception masquerading as investment [14]. The public is constantly urged to exercise caution when using the many conveniences provided by numerous fintech organizations by the Financial Services Authority (OJK) [15]. The public is urged by OJK to resist temptation and to accept offers from fintech companies right away, even if their legality is still up in the air [16].

Third, fraud under the guise of loans. Currently, there are many cases of fraud under the guise of loans. Not a few online credit providers continue to offer money loans to their customers [17]. There are even those who then take advantage of the KTP of people who do not apply for credit, where the person is sent a certain amount of money at a high interest rate, thereby leaving the person in debt in fintech [18]. Fourth, it threatens banking businesses with going bankrupt. Because of the many conveniences offered by fintech companies, many customers choose to switch to fintech rather than banking. Many former banking company personnel are no longer employed as a result of utilizing a system that changes human functions [19]. The fifth is internet dependency. People become more and more reliant on the internet due to the usage of fintech, which is heavily reliant on it [20]. Actually, there are detrimental effects of excessive internet use on society as well. Financial transactions could be hindered if there is ever an issue with the internet [21]. There's no doubt that this will hurt the economy. Lastly, the proliferation of financial applications on mobile devices is a drawback [21]. Many individuals use different fintech programs on their smartphones because there are so many of them giving different advantages, which will make them dependent on fintech [22].

Aside from that, this fintech advancement aligns with Bank Indonesia's 2014-launched GNNT (National Non-Cash Movement) program. The purpose of this GNNT campaign is to increase public awareness of the use of non-cash payment methods [23]. An electronic wallet is one kind of non-cash payment method (e-wallet). A digital wallet, often known as an e-wallet, is a non-cash (cashless) payment method in which users load money onto a card or application through a bank or other reliable system before making a purchase using the card or application [24]. A computer program or smartphone app used for online transactions might be referred to as a digital wallet. There are already 51 licensed e-wallet providers. With so many licensed organizers, competition is very tight. However, with the intense competition among e-wallet providers, some people are still not aware of GNNT, or the national non-cash movement [25]. This makes companies carry out education and strategies to attract consumers, including by providing promotional programs with discounts, cashback promotions, and so on. With this program, consumers are interested, so they intend to try and are interested in using digital wallets [26]. Currently, the digital payment trend is increasingly widespread, making online shopping (e-commerce) take advantage of this phenomenon. Digital payments using e-wallets are very popular in Indonesia [27]. In fact, it is recorded that Indonesia is the country with the highest rate among ASEAN countries of using e-wallets as a means of payment in e-commerce. E-commerce takes advantage of this opportunity to attract customers [28]. For example, Tokopedia has digital payment methods such as GoPay, OVO, Dana, Tokopedia Balance, LinkAja, and inter-bank transfers [29]. Meanwhile, Shopee has the digital payment method ShopeePay and inter-bank transfers. E-commerce online shopping sites such as Tokopedia and Shopee are competing to provide the best service by utilizing digital payment media, one of which is e-wallets, to make it easier for customers to carry out financial transactions [30].

The use of payment tools in the form of e-wallets is currently widely used in Indonesia, such as GoPay, OVO, ShopeePay, DANA, LinkAja, and others. digital payment users in Indonesia [31]. The results of the survey in 2019 show that GoPay is the most widely used digital payment compared to other cashless payment tools. It can be concluded that there is a difference where, in the 2019 survey, GoPay was the most widely used digital payment. Meanwhile, a survey in 2022 shows that OVO is the most widely used digital payment [32]. This means that GoPay has experienced a decline from the previous year, when OVO was the most widely used digital wallet, based on the latest data [33]. GoPay is one of the features of the Gojek application, which is a virtual wallet or e-wallet for storing electronic money and can be used to carry out payment transactions in the Gojek application, namely GoRide, GoCar, GoFood, GoSend, GoMart, GoTix, GoShop, GoPulsa, GoMall, GoMed, GoClub, and various other features [34]. Nadiem Makarim founded the application Gojek itself. The Gojek application has now been downloaded more than 100 million times on the Play Store [35]. To attract consumers and provide comfort and benefits in using the Gojek application, Gojek often provides attractive promotions in the form of discounts, Gopay cashback vouchers, and Gopay Coins cashback [36].

Promotion is a factor, which is why e-wallets are very popular with consumers. However, the promotions provided must also be attractive and in accordance with consumer needs and desires. Customers will respond favorably to promotions that are appealing and communicative [37]. Even though many people have used e-wallets, some consumers have complained about the promotional problems given by e-wallets in application reviews on the Play Store. Among them, there are no discounts such as free transfers between banks or other e-wallets; service fees such as credit are much more expensive; and they also complain that promo vouchers for payment using GoPay cannot be used [38]. This proves that the promotions provided are not in accordance with consumer desires. Apart from that, there are people's negative perceptions of the risks of using e-wallets, such as accounts that can be

hacked by hackers, and then there are cases such as users who want to use e-wallet services but cannot make payments using e-wallets [39]. Apart from that, there are also problems with topping up balances, where many consumers complain that when they top up, their balance does not increase. Based on this data, it shows that the quality of the services provided has not met customer satisfaction. This means that if this problem is allowed to continue, it will affect consumers' interest in using e-wallets, which can also affect future growth [40] [41].

2. Research Methods

Quantitative research methodologies are employed in this study. Methods for studying certain populations or samples that are grounded in the positivist ideology are known as quantitative research methods. Questionnaires are a tool used in this survey-style research study. All of the research subjects and study items that will be investigated, whether they take the shape of individuals, things, occasions, values, or phenomena, are collectively referred to as the population. Probability sampling combined with the proportionate stratified random sample method was the sampling strategy employed in this study. For this study, there is a sample size of 100. The information required for this study can be gathered or acquired from a number of sources. According to the source, the categories of data used in this study were as follows: A questionnaire was employed in this study. Respondents will receive questionnaires about the primary research issue. data dissemination using Google Forms to gather factual data for primary data collection and hypothesis testing. One of the methods a researcher uses to get a summary or conclusion regarding the findings of his investigation is data analysis techniques. The goal of data analysis is to provide answers to the put-out hypotheses and problem formulations. Descriptive statistics is a collection of methods used to analyze and present relatively large amounts of quantitative data with the aim of describing the data so that it can be easily understood (collection, processing, presentation, and analysis).

3. Results and Discussion

The data analysis's findings indicate that, to some extent, promotions positively and significantly influence customer interest. The t-test results of 9.8, the regression coefficient of 0.8, and the R square value of 0.5 all support this. As a result, it may be said that 50% of the dependent variable, consumer interest, can be explained by the independent variable, promotion, and the remaining 50% by other, not-examined factors. These findings suggest that customer attention might be piqued by promotions. Promotion is the process of persuading customers to learn about the things that a firm sells in the hopes that they would be pleased and make a purchase. Therefore, promotion is one of the marketing techniques that companies need to implement in order to increase sales or establish a positive brand image. The study's findings are consistent with other research, which demonstrates that marketing have a major and favorable impact on people's interest in using them. This implies that interest in utilizing e-wallets will increase in proportion to the marketing presented. This research shows that e-wallets pay attention to indicators such as rebates (cashback), discounts, vouchers, and price packages. Based on this, it shows that e-wallets provide many promotions to consumers, which can attract consumer interest in using GoPay. Apart from that, based on the answers to the questionnaire that has been distributed, it shows that on average, they answered at intervals that they agree with the promotions given because they can attract attention, prices become more economical, and the presence of promotions can influence consumers to use e-wallets. Sales promotions can influence consumer purchasing decisions, such as brand choice and brand switching. A company uses sales promotions as a tool to attract consumers and tries to persuade customers to buy the company's products or services.

The findings of this study also support earlier findings that indicate promotions significantly and partially influence consumers' inclination to make purchases. This implies that consumers will be more interested in purchasing from the company if they receive a better promotion. The discounts offered in this study were quite good, as seen by the responses of those who indicated that they highly agreed with the discounts, even though these discounts might be profitable. This indicates that if a campaign is effective and can yield rewards, it will impact consumers' inclination to utilize it. Other studies produced different findings, demonstrating that promotions had a small but favorable impact on consumers' decisions to buy. This demonstrates that shopping should not be motivated by the influence of promotions. This is consistent with the research's R square, which shows that the promotion variable has a smaller impact on consumer interest (at 50%) than the service quality variable (at 53%). These findings demonstrate that e-wallet usage is not primarily driven by promotions among customers. Promotion is viewed as a type of marketing communication. To put it another way, the goal of marketing initiatives is to spread knowledge, persuade others, and remind the target market or company of its offerings so that they will be open to accepting, purchasing, and remaining faithful to the company's products. According to this study, promotions have the power to persuade others, boost revenue, and encourage customers to accept or purchase the company's goods. Put differently, the research indicates that consumer interest in utilizing e-wallets can be influenced by marketing.

The data analysis's findings indicate that customer interest is positively and significantly impacted by service quality to some extent. The t-test results of 10.3, the regression coefficient of 0.6, and the R square value of 0.53 all support this. It follows that, of the dependent variable consumer interest, 53% can be explained by the independent variable service quality, and 48% by other factors. According to this study, customer interest is

influenced by service quality. This demonstrates how customer expectations, needs, and wants are the main factors that service quality considers when impacting consumer interest. This is consistent with Lovelock's theory, which holds that satisfying customer demands requires control over the required level of excellence, which is service quality. These findings are consistent with earlier studies that sought to determine how the quality of Shopee's online services affected customers' inclination to purchase. The study's findings demonstrate that customer interest in making a purchase is positively and significantly impacted by service quality. The hypothesis that a service's technical quality and delivery method can be measured by a customer's pleasure with those aspects of the service is supported by this study.

This study shows that consumers are satisfied with the quality of the services offered. This is clear from the answers people gave on questionnaires: on average, people gave answers that agreed with the quality offered. These answers covered things like dependability, responsiveness, privacy, benefits or quality of information provided, ease of use, and the look of the site design. This means that e-wallets have satisfied two requirements that affect the caliber of the services. Expected and perceived levels of service. A service is considered nice or positive if it is appropriate or even meets expectations. Service quality is viewed as ideal quality if it is believed to be better than expected, and vice versa. According to this study, the level of service meets customer expectations. Customers will therefore feel content if the quality offered is appropriate, which will heighten customer interest. A service that provides clients with excellent services that help them determine their aspirations is considered to be of high quality. Service quality is defined as the degree to which the client is satisfied with the technical standard and methods of service delivery. As a result, customer satisfaction with the quality of the service can affect their interest in utilizing e-wallets.

The present study's outcomes are consistent with prior research, indicating a noteworthy and affirmative impact of service quality on purchase intention. Nevertheless, various findings indicated that interest was not much impacted by service quality. This is a result of the services' subpar quality compared to what customers were expecting. This indicates that two factors expected service and perceived service have not been met by consumers in this research. Numerous client comments indicate that every aspect of a product or service is crucial to providing high-quality services. Because of this, in order to support business objectives, service providers must anticipate, uphold, and address client happiness and loyalty. Customer pleasure and favorable opinions of service quality are the ultimate goals of satisfying customer wants, which begin with service quality. If a service can satisfy its clients, then it is considered to be of high quality. This implies that customers' interest in purchasing and utilizing the goods will rise if they are happy with the services they received. Put differently, the findings of this study indicate that customers' happiness with the quality of the services received can lead to a rise in their interest in utilizing e-wallets.

The findings of the data analysis demonstrate that customer interest is positively and significantly impacted by both service quality and promotion when they are done simultaneously. This is evident from the 70.2 f-count test results and the 0.6 R square score. As a result, it can be said that promotion and service quality, when combined, account for 60% of the explanation of the dependent variable, consumer interest, with the remaining 40% coming from unresearched sources. These findings support the idea that contends that a company's service quality is a form of promotion used to draw in customers. Promotion and service quality both have an impact on consumer interest. We can draw the conclusion that promotions and high-quality services are necessary to boost customer interest. According to this study, advertising had less of an impact on customer interest than service quality. Essentially, promotion is not the only aspect of service quality. This implies that when discussing excellent service, the given assistance is really a kind of advertising. Thus, it makes sense that the level of service exceeds that of promotions. In addition, the R square values of the promotion variable on customer interest of 0.5 (50%) and the service quality variable on consumer interest of 0.53 (53%), respectively, demonstrate the extent to which service quality influences consumer interest. This demonstrates that, when compared to promotions, the service quality variable has the best score for explaining the consumer interest variable, indicating that it is the most significant element in boosting consumer interest.

The study's findings are consistent with earlier research, which demonstrates that advertising and service quality have a major and beneficial impact on consumers' interest in making purchases on the Shopee marketplace. Aside from that, this study supports the notion that defines consumer buying interest as a behavior on the part of the consumer that is motivated to purchase a product due to prior usage or consumption experiences. We can conclude that consumer interest stems from positive experiences with products they have bought or used, and from a positive perception of the product. Positive consumer attitudes about a product or brand will pique interest in buying that particular good or service. The research indicates that there is a good level of promotion and service quality. This is consistent with the respondents' responses when asked if they would be inclined to suggest e-wallets to others, when one of the assertions was agreed upon. This demonstrates that users of e-wallets have a positive perception of them and a pleasant experience. Because of this, customers are eager to refer e-wallets to others based on their personal experiences. The same studies also demonstrated that customer interest was significantly influenced by both service quality and promotion at the same time. This indicates that increased interest, which results in

purchasing decisions, is significantly influenced by both promotion and service quality together. These findings also support earlier studies that found a positive relationship between promotion and service quality and the decision to utilize the OVO program. When choosing wisely, a number of factors also affect the interests of the consumer. This is consistent with the theory that consumer buying interest is the process that consumers go through to purchase a good or service, which is based on various considerations, or the stage where consumers form their choices among several brands that are included in the choice set and then finally make a purchase on the alternative they like most. In this survey, consumers select a range of factors, such as the quantity and quality of incentives offered and the caliber of the services received. If both are deemed satisfactory and live up to customer expectations, this may encourage more people to use e-wallets.

4. Conclusion

Several conclusions can be drawn from the findings of the aforementioned research, including the following: Promotion has a big impact on what customers are interested in. Customer interest is significantly influenced by the quality of the services provided. Promotion and service excellence have an impact on customer interest. Thus, it can be said that 60% of the dependent variable (customer interest) may be described by the independent variables (promotion and service quality) at the same time, with the remaining 40% being explained by factors that were not examined. The findings of this study indicate that customer interest is more influenced by service quality than by promotions. These findings indicate that the variable of service quality has a stronger effect on affecting customer interest. This research focuses on service quality variables because there is a gap with previous research where service quality has no effect on interest. Apart from that, consumer interest variables have not been widely used, so this can differentiate previous research that refers to interest in using e-wallets. Based on the results of the research, discussion, and conclusions presented above, suggestions that researchers can give that might be useful include: It is hoped that companies can provide more attractive promotions and pay attention to the suitability of the promotions given to consumer desires. Increase account security from account hacking by unknown parties. Fix technical problems such as errors or transaction failures in the application. Listen to and provide feedback on complaints from consumers, one of which is on social media. Expanding the scope of respondents. Deepen the discussion of more diverse uses of e-wallets. Adding other data collection techniques, such as interviews and observations, to avoid a lack of seriousness among respondents when filling out the questionnaire. Extend the research period to obtain more in-depth discussion data.

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