

The Effect Of Convenience, Advertising and Trust On The Benefits Of Using Digital Wallets (E-Wallets) On D'top UMKM In Sukabumi City

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Abstract: *This study aims to analyze the influence of ease of use, advertising, and benefits of digital wallets (e-wallets) on Micro, Small, and Medium Enterprises (MSMEs) in the culinary sector in Sukabumi. Digital wallets have become increasingly popular as a payment tool, particularly in the culinary industry. This research focuses on how these three factors affect the decision of MSME operators to use e-wallets in their business operations. The research method used is quantitative, with data collection techniques through questionnaires distributed to owners and managers of culinary MSMEs in Sukabumi. The data obtained were analyzed using multiple linear regression to determine the influence of each independent variable (ease of use, advertising, and benefits) on the dependent variable (e-wallet usage). The results show that all three independent variables have a significant positive influence on the use of digital wallets among culinary MSMEs in Sukabumi. Ease of use and benefits have a more dominant influence compared to advertising in driving the decision to use e-wallets. This study contributes to the development of digital wallet marketing strategies and provides insights for MSME operators to leverage digital payment technology to improve business efficiency and competitiveness.*

Keywords: *digital wallet, e-wallet, ease of use, advertising, benefits, culinary, Sukabumi.*

1. INTRODUCTION

The rapid development of technology has created several services that make it easier for users and have more advanced efficiency. One of them is the payment system service that can now be easily accessed and is in demand by many people, the advancement of internet technology from season to season is increasingly modern and much more sophisticated so that it provides fluency in communicating, shopping, choosing information, and other needs. This can master the competition that occurs in the tighter business world. The internet can also satisfy people's curiosity easily and quickly, especially in the business world. Along with the development of technology, the field of buying and selling has progressed. One of the technologies that helps advance it is the internet, which has been developed since 1959. At the beginning of its development, the internet was only used for military, academic, and selected company activities.

After that in 1994, public interest in using the internet began to emerge and increase. The internet is a place for modern humans to get and share information digitally. Digital information can be obtained quickly and at a low cost, in addition to being a place to get and share information digitally, the internet has created an economic world that is no less than the real world. Especially in the field of marketing, with the internet, producers and consumers can market or get the products or services they want very easily. The growth of internet usage in Indonesia has increased every year. based on survey data by the organizing association.

Smartphones and internet connections that allow consumers to get what they want, one of which is using E-wallet for payments. Based on Marc Hollander's opinion, electronic wallet money is a software-based product that uses internet signals. E-wallet system services. This system was created seeing the many uses of QR code scans to make payments. It is considered more practical and easy, without the need to withdraw cash at an ATM or without the hassle of thinking about change which is sometimes difficult to find. Transaction history can also be seen clearly. Indonesia began to recognize electronic wallets or electronic wallets as digital payment tools or digital payment tools that use electronic media in the form of servers based. Consumers can buy goods and transfer money wherever they are. E-wallets can also reduce the risk and avoid criminal acts in carrying large amounts of money for its users. Although it has many advantages, E-wallets also have their drawbacks. One of the drawbacks of E-wallets itself is that it makes its users wasteful, easily lost, and if the internet connection is unstable and there is no adequate smartphone.

This is returned to consumers in Indonesia, whether they want to use this electronic payment tool or cash payment. The rapid growth of internet users in the world has made entrepreneurs not only use the internet as a marketing place but have also applied marketing through e-commerce. E-commerce forms a structure for trading goods and services and other business activities across electronic media. The e-commerce structure prepares many conveniences compared to conventional marketing structures. With the e-commerce structure, information about goods and services is usually presented in full so that consumers reach important information and can be used as an evaluation in implementing purchasing decisions for a product or service. Marketplaces in Indonesia include Shopee, Bukalapak, Lazada, Tokopedia, Blibli, and so on. Many of the marketplaces in Indonesia do not only use websites, but can be accessed via IOS and Android-based mobile applications that can be installed via the Appstore or Playstore.

E-wallet has started to be widely discussed along with the emergence of e-commerce and marketplaces in Indonesia. Such as the emergence of Shopee, Tokopedia, Bukalapak, Blibli.com They use E-wallet for their payment method to make it easier for consumers when making transactions. Another advantage of E-wallet itself is that it helps its users to make transactions without having to show their financial balance. From there, E-wallet began to be in great demand by the public. In addition, E-wallet often offers discounts for consumers who use its services. With this, people transfer their balances to E-wallet (Hutami & Puriyantika, 2019).

The business world has developed a lot from time to time, now many business people are selling their goods or services online. In the era of the 4.0 revolution, many people use gadget applications as a means of purchasing and paying for goods and services that are considered more efficient and easier. However, it is not uncommon for business people to take advantage of this opportunity because it saves more costs and does not require space so they can allocate it to more attractive advertisements. This existence is very helpful for transactions between producers and consumers. The use of e-wallets is also very easy and can be used by all groups, even small MSMEs can enjoy this service because it can be printed on plain paper without having to use a machine. An e-wallet system that does not use cash as a medium of exchange can minimize the possibility of getting counterfeit or damaged money. A QR code is a series of codes that contain data/information such as the identity of the merchant/user, the nominal payment, and/or currency that can be read with certain tools in the context of payment transactions. QR codes are a technology that allows us to store information in the form of codes, such as a collection of black dots. Previously, to read the code, a special application was needed, but along with the development of increasingly sophisticated technology, now it is enough to just use a cellphone camera and the information will appear immediately. QR Code has several advantages over traditional barcodes, (Ariska, 2015).

Purchasing decisions are very important to note because purchasing decisions are things used by companies to create marketing strategies that will be carried out. One thing that companies need to pay attention to in marketing that will be sold is to understand consumer needs. Purchasing decisions made by consumers consist of several stages, namely: problem recognition, information search, alternative evaluation, purchasing decisions and post-purchase behavior. Smart companies will try to fully understand the customer decision-making process all their experiences in learning, choosing, using and even in product positioning (Kotler and Keller, 2017).

D'Top Fried Chicken is a famous fast food franchise in Sukabumi city, especially for its fried chicken menu. Although specific information about the origin of D'Top Fried Chicken is not so extensive and in-depth Since the beginning, D'Top Fried Chicken has focused on the concept of fried chicken that is crispy on the outside but remains juicy on the inside. They also adapt spices and flavors that are adjusted to the Indonesian tongue, giving a local touch to American-style fried chicken. Along with increasing popularity, D'Top Fried Chicken began to develop a franchise system to expand their market reach.

Based on the background that has been described above, the following problem formulations are made:

1. Does convenience have a significant effect on online purchasing decisions using E-wallet for D'Top product MSMEs?
2. Does advertising have a significant effect on online purchasing decisions using E-wallet for D'Top product MSMEs?
3. Does trust have a significant effect on online purchasing decisions using E-wallet for D'Top product MSMEs?

This research is expected to provide benefits to readers both theoretically and practically

2. LITERATURE REVIEW

Quick Response Code or often abbreviated as QR Code is a two-dimensional barcode introduced by the Japanese company Denso Wave in 1994. The characteristics of QR Code are that it can accommodate large amounts of data. In theory, as many as 7089 maximum numeric characters of data can be stored in it, high density (100 times higher than linear symbol codes) and fast code reading. QR Code also has other advantages in terms of performance and function. QR Code is a series of codes that contain data/information such as merchant/user identity, payment amount, and/or currency that can be read with certain tools in the context of payment transactions. The use of QR Code has expanded to various industries including payments. QR Code specifications MPM (Merchant Presented Mode) and supported by the organizer's interconnection specifications. What is meant by the Merchant Presented Mode Method, the merchant displays a QR Code which is then scanned with a cellphone. This method consists of 2 display media. QR Code is displayed via stickers or other printouts. The same QR Code is used for each payment transaction. Dynamic QR Code is displayed through a receipt printed by an EDC machine/displayed on the monitor screen. The QR Code contains the nominal payment to be paid. From the user's side, it has many benefits, including flexibility in choosing alternative sources of funds or instruments used in making payment transactions to merchants, does not require cash and change in the transaction process, and transactions are concise, easy and precise

A digital wallet or electronic wallet is an electronic service for storing payment instrument data, including payments using cards or electronic money, which can accommodate funds to make various types of payments. In addition to being able to make payments easily, e-wallets can also provide money transfer services to bank accounts digitally anywhere and anytime as long as there is an internet service.

According to Aji (2015), E-Commerce is the sale, distribution, purchase of marketing of goods and services through electronic systems such as the internet or television, computer

networks, or www. E-Commerce can involve electronic data exchange, electronic fund transfers, automated inventory management systems, and automated data collection systems. According to Almira (2015) E-Commerce is electronic commerce, not only online buying and selling activities, but also about marketing of goods and services, fund transfers and data exchange using electronic systems such as the internet. The term E-commerce began to appear in the 1990s through the initiative to replace the paradigm of buying and selling transactions and payments from conventional methods to digital electronic forms based on computers and internet networks. The definition of advertising is a non-personal form carried out by marketers to inform, educate, or persuade the target market. defines advertising as the use of mixed media by sellers to communicate persuasive information about products, services or organizations and is a powerful promotional tool. advertising is any form of non-personal presentation and promotion of ideas, goods or services by a certain sponsor that is persuasive in nature that requires payment to convey the message. Advertising is a mass communication process that involves certain sponsors, namely advertisers (advertisers), who pay for the services of a mass media for broadcasting advertisements. In the definition above, it can be concluded that advertising is a communication process that has very important powers that help sell goods, provide services and ideas in the form of persuasive information and all forms of messages about a product conveyed through the media, shown to the entire community.

3. METHODS

In this study, the author uses a quantitative approach with an associative method. Quantitative research methods are research methods based on the philosophy of positivism, used to research certain populations or samples. Quantitative research is also defined as a type of research that uses numbers in processing data to produce structured information. The characteristics of quantitative research aim to obtain data that describes the characteristics of objects, events or situations. While the definition of associative research is research that is in the nature of asking about the relationship between two or more variables. The advantages of quantitative research are as a measuring tool to test assumptions or hypotheses that have been prepared, and provide significant justification for research findings based on statistical tests, so that this research can be used to explain the relationship in each research variable by explaining the magnitude of the influence of the independent variable on the dependent variable described between several indicators or dimensions listed in the variables that have been determined. The location of this study was carried out specifically for consumers in the city of Sukabumi, Cikole

District. The scope of this study is consumers who have met the criteria that have been determined by the study, so that in this writing it is easier for the author to obtain data.

Explaining that data analysis is the process of arranging data sequences, organizing them into a pattern, category, and basic description units. The data analysis technique used in this study is descriptive statistics. Descriptive statistics or deductive statistics are part of statistics that study how to collect data and present data so that it is easy to understand. Descriptive statistics only relate to describing or providing information about data or conditions or phenomena. In other words, descriptive statistics function to explain conditions, symptoms, or problems. The data will be tested using test tools. The following test tools used in this study are as follows: Validity Test is a condition that describes the level of the instrument in question that is able to measure what will be measured. The validity test technique used in this study is the person correlation method with the SPSS 15.0 for Windows program tool. This test is carried out by comparing the r count with r table and the significance value <0.05 . If r count $>$ table then the item is declared valid and vice versa if r count $<$ table then the item is declared invalid.

Reliability Test is a series of measurements or measuring instruments that have consistency if the measurements carried out with the measuring instrument are carried out repeatedly. Test reliability is the level of constancy or consistency in a test, namely the extent to which a test can be trusted to produce a score that is constant, relative and unchanged even though tested in different situations. In this writing, the reliability test uses the SPSS 15.0 for Windows program tool with the criteria that an instrument is said to be reliable if the reliability coefficient. In regression analysis, there are several assumptions that must be met so that the resulting regression equation will be valid if used to predict a problem. The linear regression model, especially multiple regression, can be called a good model if the model meets the criteria for the Best Linear Unbiased Estimator.

4. RESULT

This study aims to determine the influence of trust on purchasing decisions for E-wallet users, the influence of convenience on purchasing decisions for media users, the influence of information quality on purchasing decisions for media users, the influence of risk perception on purchasing decisions of media users, and the influence of trust, convenience, information quality, and risk perception on purchasing decisions of users. The subjects in this study were consumers who had purchased products/goods through in Sukabumi City, totaling 30 respondents. This research was conducted in Sukabumi City. The research was conducted on

June 23 - July 8, 2024. The sampling technique was purposive sampling or sampling based on certain characteristics. In this study, the respondents used were people from the Sukabumi City area who used e-wallets to help them transact buying and selling both through e-commerce and payments at outlets. The data used in this study is primary data, where the data is obtained from respondents directly by distributing online and offline questionnaires if online via google form which is distributed via social media such as Whatsapp. The following is a summary table of the results of the research data collection.

Tabel 1. Validity Test

Variabels	Question Item	R _{Count}	R _{table}	Conclusion
Convenience (X1)	X1.1	0.913	0.361	Valid
	X1.2	0.929	0.361	Valid
	X1.3	0.917	0.361	Valid
Advertisement (X2)	X2.1	0.911	0.361	Valid
	X2.2	0.943	0.361	Valid
	X2.3	0.899	0.361	Valid
Trust (X3)	X3.1	0.766	0.361	Valid
	X3.2	0.843	0.361	Valid
	X3.3	0.833	0.361	Valid
interest in using (Y)	Y1	0.948	0.361	Valid
	Y2	0.934	0.361	Valid
	Y3	0.899	0.361	Valid

Source: Research Data Processing Results 2024

Validity Test is a test that aims to determine whether or not a questionnaire data is valid in a study. This test comes from the word validity which means the range of measurement accuracy when carrying out the function in its measurement. This validity test is carried out by comparing the R count value with the R table. If the R count value is greater than the R table value, it can be stated as a valid variable. However, if the R count is smaller than the R table value, the variable is declared invalid. For the number of samples to be used in this study as many as 30 respondents, the R table value for $df = 28$ ($n - 2$) and $\alpha = 0.05$ is around 0.361.

Tabel 2. Data Reliability Test

Variabel	Reliability Coefficient	Cronbach Alpha	Explanation
Convenience (X1)	3 item	0.887	Reliable
Advertisement (X2)	3 item	0.898	Reliable
Trust (X3)	3 item	0.734	Reliable
interest in using (Y)	3 item	0.916	Reliable

Reliability Test is a test conducted to measure a questionnaire which is an indicator of a variable. Reliability Test can also be used for several variables in all question items. In this reliability test, it is conducted to determine whether the instrument of the ease of use, advertising, and trust variables can be trusted or not. The method used in this reliability test uses the Cronbach's alpha coefficient formula. Later, the results of a measurement will be obtained which can be said to be reliable if the Cronbach's alpha value > 0.6

Tabel 3. Data Multicollinearity Test

Variabel	Tolerance Value	VIF
Ease of Use (X1)	0.893	1.120
Advertisement (X2)	0.979	1.022
Trust (X3)	0.666	1.501

This multicollinearity test is a part of the classical assumption test found in a multiple linear regression analysis. It can be interpreted that the multicollinearity test is a condition in which the independent variable is correlated with one or more other independent variables. In this multicollinearity test using the tolerance value and the Variance Inflation Factor (VIF) value is less than 10, then it can be concluded that there are no symptoms of multicollinearity.

Judging from the results of the multicollinearity test in the table above, it can be seen that the ease of use variable (X1) can obtain a tolerance value of 0.893, which is more than 0.10. In addition, from the multicollinearity test, the VIF value is also obtained as 1.120, which means that the value is less than 10. So with the value obtained, it can be concluded that the ease of use variable (X1) does not have symptoms of multicollinearity.

Judging from the results of the multicollinearity test in the table above, it can be seen that the advertising variable (X2) can obtain a tolerance value of 0.979, which is more than 0.10. In addition, from the multicollinearity test, the VIF value is also obtained as 1.022, which means that the value is less than 10. So with the value obtained, it can be concluded that the advertising variable (X2) does not have symptoms of multicollinearity.

Judging from the results of the multicollinearity test in the table above, it can be seen that the Trust variable (X3) can obtain a tolerance value of 0.666, which is more than 0.10. In addition, the multicollinearity test also obtained a VIF value of 1.501, which means that the value is less than 10. So with the values obtained, it can be concluded that the Trust variable (X3) does not have symptoms of multicollinearity.

The heteroscedasticity test is a test that aims to test whether there is a difference in residual variance between observation periods. If the variance of the residual value is one observation to another observation is constant, then it can be concluded that homoscedasticity, but if the variance of the residual value from one observation to another observation is different, then it can be said to be heteroscedasticity. The heteroscedasticity test that will be carried out in this test uses a scatterplot graph, if the points on the plot graph do not form a certain pattern and the points are also spread above or below or around the number 0 on the Y axis, then it can be concluded that there are no symptoms of heteroscedasticity. Conversely, if there are points on the plot graph that form a regular pattern like a wave or widen and then narrow, then it can be concluded that there are symptoms of heteroscedasticity

Tabel 4. Multiple Regression Analysis

Model	Unstandardized Coefficient	t	Sig.	explanation
	B			
(Constant)	12.563	3.093	0.005	
Ease of Use (X1)	-0.043	-0,282	0.780	Hypothesis not supported
Advertisement (X2)	0.186	1.241	0.226	Hypothesis not supported
Trust (X3)	0.075	0.378	0.709	Hypothesis not supported

In this study, an analysis technique will be used to test the hypothesis in this study, namely by using multiple regression analysis. This multiple regression analysis is a regression with only one dependent variable and an independent variable that has more than one and will later be used to determine whether the dependent variable is based on several independent variables in a linear equation or not. This multiple regression analysis is used to determine the effect of the ease of use variables (X1), advertising (X2), and Trust (X3), on the dependent variable, namely interest in using (Y). testing the hypothesis of multiple regression analysis in this study using the IBM SPSS Statistics 26 application.

Tabel 5. Multiple Regression Analysis

Model Summary								
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate				
1	.260 ^a	.067	-.040	2.03857				

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

ANOVA^a								
Model		Sum of Squares	df	Mean Square	F	Sig.		
1	Regression	7.816	3	2.605	.627	.604 ^b		
	Residual	108.050	26	4.156				
	Total	115.867	29					

a. Dependent Variable: Y
b. Predictors: (Constant), X3, X2, X1

Coefficients^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	12.563	4.062		3.093	.005		
	X1	-.043	.151	-.057	-.282	.780	.893	1.120
	X2	.186	.150	.238	1.241	.226	.979	1.022
	X3	.075	.197	.075	.378	.709	.906	1.104

a. Dependent Variable: Y

Based on the results of data analysis from multiple regression contained in the table above, the following regression can be obtained:

$$T \text{ count} = 3.093 \quad T \text{ table} = 26 = 1.705$$

$$Y = 12.563 - 0.043X1 + 0.186X2 + 0.075X3$$

In this determination coefficient test, it will be designed to measure whether the model can explain the variation of its dependent variable well or not (Ghazali, 2016). This determination coefficient test is symbolized by R² which will be used to measure whether or not the ability to explain a dependent variable is large. If R² is greater, it can be concluded that the percentage of changes in the dependent variable caused by the independent variable will be higher. Conversely, if R² is smaller, it can be concluded that the percentage of changes in the dependent variable caused by the independent variable will be lower. The results of the determination coefficient test (R²) on the variables of ease of use (X1), advertising (X2), and trust (X3) on interest in using (Y) can be seen in the table below:

Tabel 6. Analysis of determination coefficient

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.260 ^a	.067	-.040	2.03857

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

Judging from the results of the analysis of the Determination coefficient $R^2 = 0.067$, it means that variables X1, X2, and X3 explain 6.7%, meaning 93.3% of the value of Variable Y (interest in using e-wallet) is explained by variables that are not in the model. So this model is not good, meaning the model is not good for predicting.

5. CONCLUSION

Based on the results of the tests that have been carried out above, the conclusions of this study are as follows:

The results of data testing prove that the ease of use factor is inversely proportional and not significant to the interest of the people in the city of Sukabumi in using e-wallets.

The results of data testing prove that advertising does not have a significant effect on the interest of the people of Sukabumi City in using e-wallets.

The results of data testing prove that the trust factor does not have a significant effect on the interest of the people of Sukabumi City in using e-wallets

LIMITATION

Based on the existing data results in this study, the researcher provides suggestions for future researchers, namely that future research is expected to be about the interest in using e-wallets to look for other variables that can influence the Y variable (interest in using e-wallets) such as the offer of price cuts / discounts or others in order to get good results and then researchers hope to be able to use other models to predict.

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