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## The Effect of Competence, Organizational Culture and Work Ethic on Work Productivity

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**Abstract:** This study aims to determine how much influence the variables of ease of use, service quality, and promotions have on consumer buying interest in making transactions using e-wallets. The method used is library research and qualitative description by examining various sources related to the research object. The results showed that as many as 876 respondents who used Shopeepay, OVO and Linkaja agreed in terms of ease of use, while 100 other respondents said that even if it is easy, it is not necessarily used. Furthermore, Gopay and Dana, with a total of 190 respondents, stated that there was a significant influence on the service quality variable. Followed by the promotion variable represented by all e-wallet users, with a total of 48 respondents saying that the majority of millennial users have no significant influence on purchase intention, but on the other hand, it has an influence on gen Z. It can be concluded that the presence of e-wallet has been widely used by the public in making transactions with various conveniences, quality and promos provided, but in terms of usage there are still many who have not explored the e-wallet so it is hoped that this can be expanded further.

**Keyword:** Ease of Use, Service Quality, Promotion, Interest of Buying, E-Wallet

## INTRODUCTION

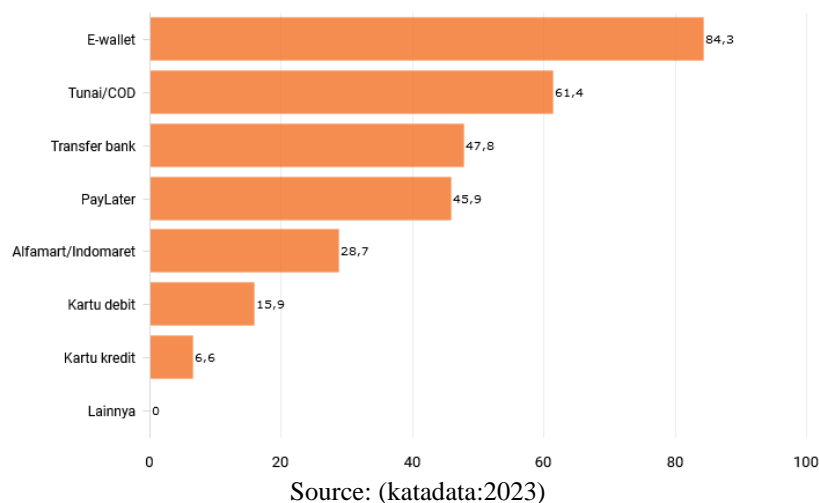
In recent years, the use of post-pandemic e-wallets has been classified as increasing as a result of conditions that suddenly changed rapidly, giving rise to new habits, namely the use of e-wallets for mobile transactions so that they can be used anytime and anywhere. Along with the previous research discussing e-wallets, according to (Nadhilah, Jatikusumo, and Permana 2021) said that three main reasons such as promos, attractive features and comfort and

convenience are effective for students to decide to buy goods. Furthermore, (Nawawi 2020), the use of OVO, Dana and Gopay in the city of Makassar is growing rapidly among the millennial generation.

As it is known that the post-pandemic period has had a major influence on the expansion of e-commerce and e-wallet innovations that have been used by the community (Rangkuty 2021). Similar to Malaysia which states that (W.Ramli et al. 2021) as a sharia country, the community has used it a lot but still needs to be improved in terms of implementing contracts, buying and selling transactions and other terms and conditions deemed necessary for users.

Shopeepay takes first place with 34%, OVO 28%, Gopay 17%, Dana 14% and LinkAja 8% in 2022. Meanwhile, in 2023 Gopay is the most digital platform, followed by OVO (Wulandari 2023). On the other hand, Fund users experienced rapid growth from the previous year 2021 totaling 93 million to 135 million users in 2022. (Dio Prasasti 2023)

Judging from the type of cash payment which is still in the range of 49%, then bank transfers as much as 24%, QRIS contributed 21%, PayLater 18%, debit cards 17% and the remaining Virtual Account Transfer contributed 16%. As well as current trends regarding various methods of transacting online through e-commerce such as cash on delivery (COD), bank transfers, e-wallets, PayLater to affiliate methods through Alfamart and Indomaret dominated by e-wallets with a total percentage of 84.3 percent which can be seen in the image below (Muhamad 2023).



**Figure 1. Online Grafik Transactions**

In this regard, Indonesia will become a sizable market in the use of e-wallets which of course must be based on various factors including to suit this research, namely ease of use, quality of service, promotion of people's buying interest in transacting electronically and surfing on e-commerce.

## METHOD

This study applies a qualitative descriptive method and library research. Qualitative descriptive is to examine articles from previous researchers which are translated into a conclusion, while library research is to collect data from various sources in the form of articles, books, to the latest news related to the current research object. The research objects are respondents who use e-wallets including Linkaja, OVO, Dana, Shopeepay, and Doku.

## RESULTS AND DISCUSSION

### Results

#### Ease of use

The ease of using e-wallets has now become a habit, according to Tika Widyaningtyas, a Research Manager from Neurosensum Indonesia. Convenience is defined as a form of someone's trust in a technology and in using it they are free from trouble or complicated efforts, having a form that is easy to understand and operate, in (Syukriyyah and Karyaningsih 2023) Convenience is a significant factor for users in determining the acceptance of a newly developed technology.

Ease of use describes how far a person is in using a particular system that makes the task easy to do. (Davis, 2019) in (Purba, Samsir, and Arifin 2020). Ease of use indicators can be measured through 1) E-wallet is easy to learn, 2) E-wallets work quickly according to user needs, 3) E-wallets increase user capabilities, and 4) e-wallets are very easy to operate. Even though e-wallets have shifted the old culture, most of the others, such as interbank transfers and cash payments, can still be made, it's just that people's interest in using fintech has increased. Because trust is a necessity in determining consumers to use digital-based finance (Nizar and Yusuf 2022).

### **Service Quality**

According to (Bakti, Hairudin, and Alie 2020) service quality is obtained based on the difference between the level of service provided by the company and the expectations expected by the public. The main factor in determining service quality is the service expected (expected service) by consumers and services perceived (perceived service) by the company. According to (Silaen and Prabawani 2019) service quality can be seen from several indicators including: 1) The product or service meets the expectations of the user, 2) products, people, services, environment and processes are included in the scope of quality, 3) Quality can vary according to market needs.

Furthermore (Safarudin, Kusdibyo, and Senalasari 2020), said that with the rise of electronic-based independent services, the relationship between consumers and providers and end users is becoming increasingly intimate to interact with each other so that e-wallets as service providers feel compelled to always improve the quality of their services. The excellence of the quality of a service will have a positive impact on the company so that users become loyal in using the e-wallet.

### **Promotion**

Promotion is a form of communication from marketing in carrying out an information dissemination to influence and or appeal to the market share of a company's products to be accepted by the public so that they become loyal to the products that have been offered. According to (Kotler and Keller, 2016) Promotion is the main factor of marketing which consists of a collection of goods that can be traded within a certain period to attract public interest, in (Hardianti Utari and Kartika Pertiwi 2021). For companies, promotion is useful as a form of increasing sales of the products they market (Ehrenberg, Smith, and Hallock 2021) and as the existence of a business in that field (Meilanti and Fitria 2021).

### **Buying Interest**

According to Oliver: 2016 in (Aptaguna and Pitaloka 2016), buying interest occurs through a learning process and a person's thought process to form a perception of the item. Buying interest in formulating an innovation is recorded in a person's mind to bring up a strong desire for a particular object which in the end the person feels that they need it to actualize something that was in their mind earlier. Transactions occur if negotiations have been agreed (Dharmawati et al. 2023) because this is an important element in every type of business.

### **E-Wallet**

E-wallet or electronic wallet is a service that is useful for storing money in digital form so that users can make transactions electronically (PBI no. 18, 2016) in (Harseno 2021). There are as many as 42 e-wallets registered with BI, but the ones that are usually used the most are not many, including LinkAja, OVO, Gopay. E-wallets are in great demand and are widely used by millennials to gen Z because of the easy way to use them, namely only via a smartphone but can still make many transactions at once (Rodiah and Melati 2020).

The following is the previous research data that the author can based on each variable including: Price, Quality, and Promotion of Purchase Interest which can be seen in the table below:

**Table 1. Study of Previous Research Related**

Author	Object	Outcome
Nizar and Yusuf (2022)	LinkAja. 384 respondent	Perceived ease of use has a positive and significant effect on interest in using the LinkAja application
Silaen and Prabawani (2019)	OVO. 100 respondent in Semarang	The ease of use and promotion variables have a positive effect on the intention to repurchase balances partially and simultaneously. OVO is able to attract public interest with the various facilities and promotions it has
Syukriyyah and Karyaningsih (2023)	Shopeepay. 392 respondent in Karawang	Perceived ease of use has a positive and significant effect on interest in using Shopeepay partially
Putri Tunggadewi and Pudjoprastyono (2022)	Gopay. 70 respondent	E-service quality and promotion have a partial effect on re-attention
Hardianti utari, Kartike Pertiwi (2021)	Dana. 120 respondent	There are four variables that have a significant influence on purchasing decisions by gen Z.
Kusnawan et al (2019)	<i>e-wallet</i> . 38 respondent in Tangerang	Millennials don't mind the amount of discounts from application providers so it doesn't really affect their impulse buying interest.
Anjali, Awani and Misidawati (2022)	Shopeepay, Dana, Gopay, Doku, Linkaja. 10 respondent in Pekalongan	Transactions using e-wallets are still limited to online transportation transactions, purchasing goods on e-commerce and food and drink delivery services

## Discussion

### 1. The Effect of Ease of Use on Buying Interest

The ease of use variable is represented by three objects, namely Linkaja with 384 respondents, OVO with 100 respondents in Semarang and Shopeepay with 392 respondents located in Karawang. The three objects above each use partial and simultaneous analysis techniques. It can be concluded that the number of respondents is 876 people with a positive and significant influence in terms of convenience, this means that the use of e-wallets can be well received in society to make it easier for them to make transactions anywhere which has resulted in increased buying interest at this time.

It is different from (Purba, Samsir, and Arifin 2020) of 100 respondents in Riau, that perceived ease of use has no significant effect on their intention to reuse the application. Meanwhile, according to Rodiah and Melati, with a total of 160 respondents and located in Semarang, there is an influence of perceived ease of use on consumer interest in using e-wallets. The age range of 20 to 25 years is considered as a group of people who are easy to accept new things. This proves that there are still a small number who are not positively affected by using e-wallets, but they return to their transaction habits in a certain place.

### 2. The Effect of Service Quality on Purchase Intention

In this section, the service quality variable on buying interest is represented by Gopay with 70 respondents and 120 respondents using partial analysis using SEM of the two objects. So that we can add up the total number of respondents to this variable, there are as many as 190 people who say that service quality has a significant influence on the decision to purchase an item using an e-wallet.

In terms of service quality represented by (Putri Tunggadewi and Pudjoprastyono 2022) during the pre-survey the highest percentage score was owned by ShopeePay in the promotion sub-section, e-service quality and recurring transactions. But on the other hand, Gopay users increased from 79.39% in 2018 to 87.20% in 2019 and in 2020 it increased to 97.20% and then fell to 93.90 in 2021 due to decreased consumer repurchase interest.

### 3. The Effect of Promotion on Buying Interest

The promotion variable and buying interest are then represented by the overall e-wallet coverage including: ShopeePay, Dana, Gopay, Doku, Linkaja. With a total of 48 respondents who were divided into 38 people located in Tangerang while the remaining 10 people were located in Pekalongan. The analysis technique used was partial and simultaneous for respondents located in Tangerang, while other respondents located in Pekalongan were conducted using interview techniques.

These two studies have different analysis results, namely that there is no significant effect for objects located in Tangerang (Kusnawan et al. 2019) because the respondents are millennials, while objects located in Pekalongan state that there are many factors that can influence them to use e-wallets as payment transactions apart from promotions include security, service features, advertisements and ease of use for gen Z (Anjani, Awali, and Misidawati 2022). Generally, e-wallets are still focused on online transportation, purchasing goods on e-commerce and food and beverage delivery services.

## CONCLUSION

The conclusion of this study is that ease of use, quality of service, and promotions in using e-wallets are the main determinants for respondents to increase their buying interest in transactions, but in general the use of e-wallets is still limited to certain uses which actually can be further improved by users because the services provided by the e-wallet are maximized so that respondents can explore the use of e-wallets to make it more optimal.

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