THE INFLUENCE OF ONLINE SERVICE QUALITY, SALES PROMOTION, AND PERCEPTION OF EASY ON THE DECISION TO USE OVO E-WALLET IN NATIONAL UNIVERSITY FEB STUDENTS

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Abstract:
This study aims to determine the impact of advances in electronic payments and value insights on the decision to use the Ovo E-Wallet for FEB National University students. The data of this study used primary data in the form of a questionnaire. The population of this study were FEB students at the National University who used the Ovo E-Wallet. The research sampling method used was purposive with a total of 86 respondents. Research results The results of this study indicate that online service quality, sales promotion, perceived convenience have a positive and significant influence on the decision to use OVO E-Wallet. The value of the coefficient of determination (Adjusted R Square) is 0.524%, this indicates that the variables of online service quality, sales promotion and perceived convenience have an influence on the decision variable on the use of OVO E-Wallet for FEB National University students by 0.541 or 54.1% while the rest 45.9% is explained by other variables not examined in this study.

Keywords: Online Service Quality, Sales Promotion, Perceived Convenience.

INTRODUCTION

Moment this is development technology push activity society in improving transaction will service And goods (Rahmawati & Yuliana, 2020). Usually public often make payment transactions using cash, and as time goes by technology makes it easier for users to make purchases using digital or cash transaction payment systems become non cash (Nasution, 2020a). The more development technology make amount consumers increasingly increase so that he did transaction become more easy And practical. Apart from using the debit system, digital transaction payments also use electronic money. Transaction digital spread in Indonesia, And amount Money electronic used is increasing. Electronic money reaching 500 million units along with changes in people's

shopping behavior from offline (face-to-face) shopping to online shopping through offline store. Based on data Bank Indonesia (BI), amount Money electronic ones circulating reach 594.17 million units on February 2022. Temporary That, transaction volume Money electronics on 2021 reach 8.26 billion time transaction. Whereas, transaction value as big as Rp. 786.35 trillion. Mark the soaring 55.73% from year
previously only IDR 504.96 trillion.

Socialization carried out by Bank Indonesia (BI) to implement non-cash transactions to the public (Kurniawti et al., 2021). BI started the National Cashless Movement (GNNT) in 2014 And moment This to public (Azizi, 2019). Wrong One reason Bank Indonesia supports this government program to save cash production operational costs. Bank Indonesia estimates that at least IDR 3.5 trillion in cash is printed every year. The Indonesian Non-Cash Program (GNNT) has had a positive impact on the Indonesian economy (Nustini & Adhinagari, 2020). Transactions via cellphone are called E-Wallets or also commonly called digital wallets (Chandra et al., 2021). E-wallet or digital wallet is part of financial technology (fintech), method payment alternative from cell phone through internet (Aulia, 2020); (Mustofa et al., 2023). The payment mechanism via E Wallet can meet the needs of all people in terms of fast, integrated, safe and effective fund transfers (Janah & Setyawan, 2022); (Nasution, 2020b). Use of e-wallets Which has registered can do payment on line through application e- wallet, so you can send and receive money by providing the destination telephone number or providing a QR code or barcode that is scanned on an e-wallet application (Apriyani, 2019). Public Indonesia Already start use Money electronics for online motorcycle taxis, parking, minimarket shopping, buying credit, and so on. Banks consider the use of e-wallets to be more efficient and easier so that this type of payment is e time wallet This can push Bank Indonesia For Work The same between bank with agencies related to non-cash payments that aim to reduce non-cash payment transactions in public For reduce Genre Money cash on Indonesia & form a less cash society.

Based on data from Bank Indonesia, there are 38 e-wallets that have received official licenses. In 2018, e-wallet transactions in Indonesia reached USD 1.5 billion and it is predicted that this will increase to USD 25 billion in 2023. The results of research conducted by Populix show that currently there are 10 of the most popular digital wallets. Lots used by or known by public Indonesia ie Gopay, OVO, Dana, Shopee Pay, LinkAja, i.Saku, OCTO Moble, Doku, Sakuku, and JakOne Mobile. Many innovations in payment technology are emerging at an ever-increasing pace to offer consumers various conveniences and endless possibilities (Yuliati, 2019).
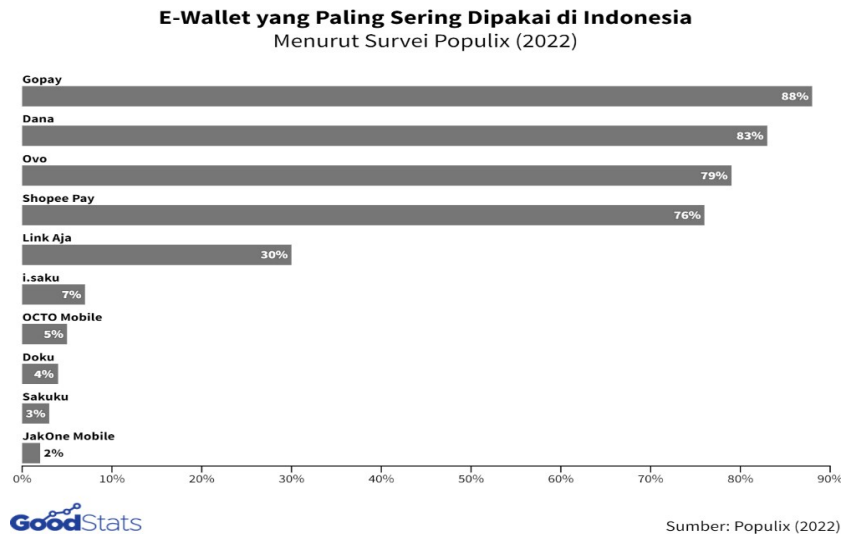
Source: (Raihan, 2022)

Figure 1. Amount E-Wallet Which often used In Indonesia

A survey conducted by Populix on 1,000 people in Indonesia explains the results of their research Which focused on user banking And application wallet digital. Based on the research results above, the most widely used e-wallet is Gopay, then Dana and second by Ovo. Ovo Which succeed occupy ranking third with amount use of e-wallets.
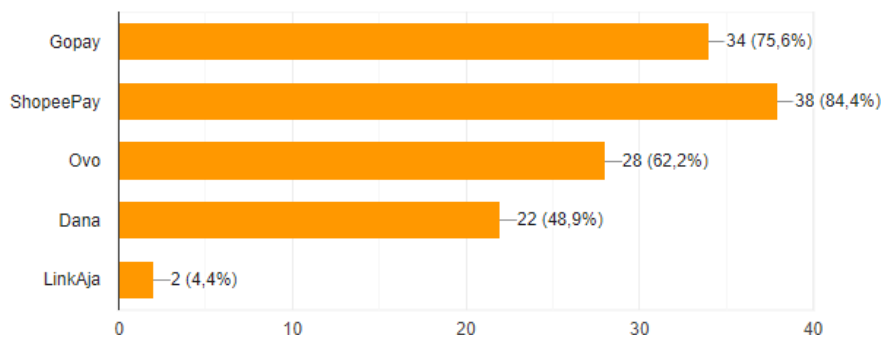
Figure 2. Pre-Survey Results

Pre-Survey conducted by researchers on 45 National University FEB students regarding the use of digital wallets or E-Wallets. Based on the results of the E-Wallet Presurvey, Shopeepay is the most widely used, then Gopay, followed by Ovo.

Online service quality or e-service quality shows the extent to which a website is effective and efficient in facilitating the purchase of business products (Prasetyo &

Purbawati, 2017). Service Which Good make customer more likely to be satisfied and loyal to your product. Service _ e-wallet must create flavor comfortable for user, easy used, and becomes a secure payment system when making transactions (Fatoni et al., 2020); (Agustina et al., 2022). The higher the quality of online services, the more influential it is to decision use Study previous (Amel, 2020), Online service quality is a significant or influential factor in the decision to use e-wallet (Kusuma & Hermawan, 2020); (Aini, 2022).

Sales promotion is an effort to influence consumers and other parties through short-term activities, for example exhibitions and providing product samples (Pondaag & Soegoto, 2016). Promotion play role inner key mix marketing Which can used company For increase profitable sales of its products. There are several types of sales promotions, including reduction price temporary through coupon, discount, contest, lottery, And etc. The higher the sales promotion, the more influence it will have on usage decisions. Previous research (Amel, 2020) (Argitama & Suryoko, 2020)shows that sales promotions are a significant factor in the decision to use e-wallet.

Perceived ease is a person's level of understanding of the use of technology (Dewa, 2018). To briefly present what businesses need to consider when using e-wallets, as users become interested in meeting their needs. Ovo is an electronic money application that provides easy transactions and also greater opportunities to collect points in many places (Dewa, 2018). Therefore, the increase in the use of electronic money is very significant this year. The higher the perceived convenience, the more influence it has on the decision to use. Previous research (Iliyin & Widiartanto, 2020); (Rahmawati & Yuliana, 2020) shows that perception convenience is factor Which significant to decision to use e-wallet.

Usage decisions are an integrated process used to combine knowledge, evaluate two or more alternatives, and choose one of them (Peter and Olson, 2013). The measure of interest in use is the desire to use, always use and intend to continue in the future (Priambodo & Prabawani, 2016). Research conducted by (Wiwik, 2020)shows that usage decisions have a positive effect on consumers and will increase usage. Not only is Ovo used as an alternative to digital payments happen on public, but Lots Also race young specifically among National University students. One of the digital transactions used by students is Ovo, but there are also those who use other brands or use cash.

Marketing is a crucial activity for companies, whether they are engaged in goods or services, in order to maintain profitability. It involves interactions between sellers and buyers to trade goods and services. The concept of a market does not only refer to a place, but to activities that bring together sellers and buyers. Marketing also involves the process of creating, distributing, marketing, and pricing products to build satisfying relationships with customers and stakeholders. The marketing definition emphasizes meeting market

needs by generating profits, as well as focusing on interactions to build exchange relationships, not just as a simple method for sales.

The research carried out, namely by Amalia Fajrin and Danang Kukuh Arigitama together with Sri Suryoko, had a different focus. Amalia Fajrin in the journal "The Influence of Sales Promotion and E-Service Quality on Decisions to Use the Ovo Application" defines variable X1 as Sales Promotion and X2 as E-Service Quality. The results of the research show that Sales Promotion and E-Service Quality have a positive and significant influence on the decision to use the Ovo application. On the other hand, research by Danang Kukuh Arigitama and Sri Suryoko in the journal "The Influence of E-Service Quality and Promotion on Decisions to Use Gopay products in Semarang City" identified variable X1 as E-Service Quality and X2 as Promotion. The research results also show that E-Service Quality and Promotion have a positive influence on the Decision to Use Gopay products in Semarang City.

This research has three main objectives related to the use of E Wallet Ovo by National University FEB students. First, the research aims to analyze the influence of online service quality on the decision to use the Ovo E Wallet. Then, the second aim of this research is to analyze the influence of sales promotions on the decision to use the Ovo E Wallet. Apart from that, this research also aims to analyze the perceived ease of decision to use the Ovo E Wallet.

RESEARCH METHODS

In this study, the object of research is the decision to use E Wallet Ovo, National University FEB Students, which is influenced by Online Service Quality (X1), Sales Promotion (X2), Perception of Convenience (X3).

The data source in this research uses a quantitative data source where this data is obtained directly from the research object, namely the use of E Wallet Ovo, National University FEB Students as respondents through distributing questionnaires and the data can be input into a statistical measurement scale.

The data used in this research is primary data. Primary data is information obtained directly from the original source (without using intermediaries). distribution of questionnaires to a predetermined population, from which random samples were drawn, resulted in the author's primary data source for this study. The research used a Google form, the population of which was not fully regulated and was taken from National University FEB students.

The population in this study was the use of E Wallet Ovo, National University FEB students. In this research, a sampling technique was used, namely non-probability sampling.

Non-probability sampling is a sampling technique that does not provide equal opportunities for each element or member of the sample population. The non-probability sampling technique used in sampling in this research is purposive sampling technique.

The sample collection method used is purposive sampling, which is a sampling technique used when researchers have individual subjects with characteristics suitable for research (Dana P. Turner 2020). The sampling criteria used were that respondents were Ovo users, FEB students at National University, with at least 1 transaction. The number of active FEB National University students in 2022 is 578 students.

The data collection method used was through a questionnaire distributed to respondents, namely Ovo users, FEB National University students.

The writing in this research uses two data analysis methods, namely descriptive analysis and inferential analysis. Descriptive analysis can be seen in the form of frequency distribution tables, histogram tables, average values, standard deviation values, and others. This data comes from respondents' answers to the items contained in the questionnaire, processed by grouping and tabulating then providing an explanation. In this research, the author will analyze data related to online service quality, sales promotions, and perceived ease of decision to use the Ovo E Wallet. In the inferential analysis method in this research, the author tested and estimated the variables that were the focus of the research, namely online service quality, sales promotion, and perceived convenience (as independent variables), on usage decisions (as dependent variables). Inferential statistics is an analytical method used to draw conclusions about a general population based on sample results.

RESULTS AND DISCUSSION

A. Research result

1) Test Classical Assumptions

In this study, the classical assumption test was carried out using four tests, namely, normality test, multicollinearity test, heteroscedasticity test, and autocorrelation test with a sample size of 84 respondents.

a. Normality test

Normality Test According to Ghozali (2018:161), the aim is to test whether in the regression model, the confounding or residual variables have a normal distribution. If sig > 0.05, the information is usually disseminated but if sig < 0.05, the information is not disseminated regularly.

Normality test show results testing with model Kolmogrov-Smirnov (KS) Which can known by looking at the Monte Carlo Sig. (2-tailed) of 0.094. So it can

be said that the Monte Carlo Sif (2-tailed) value is 0.094 > 0.05, because the resulting P-Value is greater than 0.05 (95% confidence level or 0.05).

b. **Multicollinearity Test**

According to Ghozali (2018:107) test multicollinearity aims to test whether the model regression found exists correlation between variable free (independent). That is whether there is a deviation from the classic assumption of multicollinearity, namely the existence of a linear relationship or mark variance inflation factors (VIF), If mark Tolerance >0.1 or VIF <10, then it can be stated that there is no multicollinearity in the model studied.

The variance inflation factor (VIF) for each independent variable has the following values:

a. The VIF value for the Online Service Quality variable (X1) is 1.464 < 10 and a tolerance value of 0.683 > 0.1.

b. Mark VIF on variable Promotion Sale (X2) as big as 1,513 < 10 And mark tolerance is 0.661 > 0.1

c. The VIF value for the Perception of Ease variable (X3) is 1.724 < 10 and and value tolerance is 0.580 > 0.1.

Thus it can be said that the regression equation model is not mucticolinearity occurs.

c. **Heteroscedasticity Test**

The heteroscedasticity test is used to test whether the regression model shows variance Which No equally on residuals from researcher to researcher other. If The change comes from one observation and subsequent observations are consistent, so it is said to be heteroscedastic.

The heteroscedasticity test in this review uses the Glejser statistical test, which states that heteroscedasticity does not occur assuming that each autonomous variable has mark Sig. > 0.05.

The significance value of the data results for each independent variable is more than 0.05, which means the data in this study is not subject to symptoms of heteroscedasticity.

d. **Autocorrelation Test**

The purpose of the autocorrelation test is to test whether in a linear regression model There is connection between error user period t with error

period users t-1 (previously). Test autocorrelation on study This use test Results Autocorrelation test.

Mark _ Durbin Watson is 1,932. Which means the K-3 value or the number of independent variables and the number of respondents is 86. Meanwhile, the DU value is 1.7221. If it is entered into the criteria, the result is DU < DW < 4. DU (1.7221 < 1.932 < 2.2779) means that the regression model obtained is not affected by autocorrelation symptoms.

2) Analysis Regression Multiple Linear

Multiple linear regression analysis is a form of analysis to determine variables influence independent that is quality service on line (X_1), promotion sale (X_2), perceived convenience (X_3), and decision to use (Y).

Equality regression linear multiple known in the Standardized Coefficients column as follows:

$$Y = 0.198\, X_1 + 0.408\, X_2 + 0.279\, X_3$$

Information :

Y = Decision Use

X1 = Quality Service Online X2 = Sales Promotion

X3 = Perception Convenience

Equality on own meaning that:

1) Online Service Quality has a coefficient value of 0.198 on usage decisions. This shows that the better the company's service quality, the decision to use Ovo's E-Wallet service will increase.

2) Sales Promotion has a coefficient value of 0.408 on usage decisions. This shows that the better the sales promotion, the better Decisions to use OVO E-Wallet services are increasing.

3) Perception of Convenience has a coefficient value of 0.279 on usage decisions. This shows that the better the perception of convenience, then the higher the decision to use the OVO E-Wallet service will increase.

4) In this research, it can be seen that the Standardized Coefficient Beta which has the greatest value is found in the sales promotion variable (X2), which is significant need noticed, improved, And in keep it up by promotion the sale, by considering indicators in promotion sales so that it can increase the decision to use the OVO E-Wallet. Meanwhile, the online service quality variable (X1) has the lowest Standardized Coefficient Beta value, so it needs to be paid attention to and improved again by paying attention to service quality indicators. on line so that can increase decision use E-Wallet OVO.

3) Test Appropriateness Model

a. Test F

The F test is carried out to ensure that together all the independent variables, namely online service quality, sales promotion, and price perception have influence on variable bound (dependent) that is decision use The OVO E-Wallet for National University FEB students is used for the F test results.

The calculated F value is 32.166 with mark Sig. As big as 0,000 more small from level its significance 0.05. This means that the quality of online services, sales promotions and perceived convenience simultaneously influence students' decisions to use the OVO E-Wallet FEB University National. Based on results the, so Ha accepted and H0 rejected. Then it can be concluded that all independent variables can explain any changes in the value of the dependent variable because they have a significant effect.

b. Test Coefficient Determination (R^2)

The Coefficient of Determination ($R2^{)}$ aims to find out how much the variable is capable of independent Which developed on study capable explain dependent variable

Online service quality variables, promotion sale And perception convenience own contribution The influence on the decision variable to use the OVO E-Wallet for FEB National University students is 0.541 or 54.1%, while the remaining 45.9% is explained by other variables not examined in this research.

4) Test t (Test Hypothesis Study)

The t test aims to see whether there is a significant influence of the independent variables, namely online service quality (X_1), sales promotion (X_2), and perceived convenience (X_3) on the dependent variable, namely the decision to use (Y) E- WalletOVO. Acceptance and rejection of hypotheses are carried out with the following standards :

a) If t count and sig <α 0.05 then H0 is rejected and Ha is accepted, meaning that online service quality, sales promotions and perceived convenience have a significant influence on the decision to use the OVO E-Wallet.

b) If t count and sig <α 0.05 then H0 is accepted and Ha is rejected, meaning that online service quality, sales promotions and perceived convenience do not have a significant effect on the decision to use the OVO E-Wallet.

Based on results test t can noted that:

1) Influence Quality Service On line (X_1) To decision Use shows that the Sig

value of the online service quality variable affects decisions use Which seen on mark t count that is variable quality online services amounted to 2.186 and a significant value of 0.032 (0.032 < 0.05) then based on results the H0 rejected And Ha accepted It means quality service on line

has a significant influence on the decision to use the OVO E-Wallet of National University FEB students.

2) The influence of sales promotion (X $_2$) on usage decisions shows that the Sig value of the sales promotion variable on usage decisions as seen in the calculated t value, namely the sales promotion variable, is 4.427 And mark significant as big as 0,000 (0.000 < 0.05) so based on results that is H0 rejected And Ha accepted It means promotion sale have influence significant to decision use E-Wallet OVO student FEB University National.

3) The influence of perceived ease of use (X3) on usage decisions shows that the Sig value of the perceived ease of use variable has on usage decisions Which seen on mark t count that is variable perception convenience amounting to 2,841 And mark significant as big as 0.006 (0.006 < 0.05) so based on results H0 is rejected and Ha is accepted, meaning that perceived convenience has a significant influence to decision use E-Wallet OVO student FEB National University .

B. Discussion

1. Influence Quality Service On line To Usage Decisions

Based on the results of the research conducted, it was found that the online service quality variable had a positive and significant effect on the decision to use the OVO E-Wallet for National University FEB students. This variable is supported by several indicators proposed by (Tatik Suryani 2013) *Website Design, Reliability, Responsiveness and Trust*

Quality online service influential positive to decision use. This means that the better and better the quality of the online services provided, the decision to use E-Wallets will increase. However if the quality of the service provided is poor or does not meet expectations, or consumers are not satisfied with what they feel, then the decision to use the OVO E-Wallet will decrease further.

Based on the total results, the highest average mean online service quality is 4.42 with the *Website Design indicator* , which customers already know how to do application Ovo, whereas average mean quality service on line the smallest is 4.15 with the *responsiveness indicator.* So companies must continue to maintain the

quality of online services and improve the quality of online services from the OVO application.

Results study This support study Which done by (Amel, 2020) that state that quality service on line have influence Which positive and significant to the decision to use the OVO E-Wallet. The results of this research also support those carried out by (Argitama, 2020) stating that the quality of online services has a positive influence on the decision to use the OVO E-Wallet.

2. **Influence Promotion Sale To Usage Decisions**

Based on the results of the research conducted, it was found that the sales promotion variable had a positive and significant effect on usage decisions E-Wallet OVO on Student FEB University National. Variable this is supported with a number of indicator Which stated by (Philip Kotler And Gary Armstrong 2016) Coupons, Rebates (Price Discounts), and Price Packs/ cents-off- deals.

Promotion sale influential positive to decision use. This means that the more sales promotions OVO offers, the more it will increase decision in use E-Wallet OVO. Whereas If the sales promotion offered by OVO is bad for customers, so the decision to use will decrease.

Based on the total results, the average mean for the largest sales promotion is 4.30 with indicator rebates (Piece price) Which Where OVO give discounts to customer through transaction Where customer feel satisfied with offers Which offered or given by E-Wallet OVO, whereas The average mean for the smallest sales promotion is 4.15 with the *Price packs/* cents *off deals indicator (package price)* . So that E-Wallet OVO must still maintain sales promotions and improve sales promotions even better.

Results study This support study Which done by (Argitama, 2020) states that sales promotions have a positive and significant effect on the decision to use the OVO E-Wallet. The research results also support those carried out by (Amel, 2020) stating that sales promotions have a positive and significant effect on the decision to use the OVO E-Wallet.

3. **Influence Perception Convenience To Usage Decisions**

Based on the results of the research carried out, the results obtained were variable perception convenience influential positive And significant to usage decisions E-Wallet OVO on Student FEB University National. Variable This is supported by several indicators put forward by (Davis et al 2019) *Easy to learn, flexible, easy to use, and clear and understandable.*

Perception of convenience has a positive influence on usage decisions. This means that if an application becomes easier to use, it will encourage the decision to

use National University FEB students to increase. However if something application difficult used so decision use OVO e-Wallet will experience a decline.

Based on the total results, the largest average mean perception of convenience is 4.55 with flexible (Flexibel), where the OVO E-wallet provides convenience to customers when making transactions and can be used anytime and anywhere, whereas average mean perception convenience that is 4.41 with indicator *Clear and understandable (clear and understandable)* . So the OVO E-Wallet must continue to maintain it perception convenience as well as increase perception convenience which is even better.

The results of this research support those carried out by (Iliyin & Widiartanto, 2020) state that perception convenience have influence Which positive and significant on the decision to use the OVO E-Wallet. The results of this research also support research conducted by (Rahmawati & Yuliana, 2020) stating that perceived convenience has a positive and significant influence on the decision to use the OVO E-Wallet.

CONCLUSION

Based on data analysis carried out from the previous chapter, it can be concluded from research about the influence of online service quality, sales promotions and perceptions convenience to decision use E-Wallet OVO on student FEB National University are as follows: (1) The quality of online services (X 1) has a positive and significant effect on decisions use (Y) E-Wallet OVO on student FEB University National. (2) Sales promotion (X 2) has a positive and significant effect on the decision to use (Y) OVO E-Wallet among National University FEB students. (3) Perception of convenience (X 3) has a positive and significant effect on usage decisions (Y) OVO E-Wallet for National University FEB students. (4) Perception of Convenience (X 3) is the highest variable in the decision to use (Y) OVO E-Wallet among National University FEB Students. This shows that perceived convenience is the variable that has the most influence on usage decisions.

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