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1 Analysis of The Influence of Hedonic Motivation, Digital Devices Ease of Use Perception, Benefits of Digital Technology and Digital Promotion on Intention to Use of Digital Wallets Consumers

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1 Abstract

The purpose of this study is to ascertain whether consumer intention to use and behavior with regard to digital wallets is influenced by factors such as sales promotions, habits, hedonic motivation, perceived benefits, and convenience. The demographic included in this study consists of actual people who use digital wallets in Indonesia. Purposive sampling combined with non-probability sampling was the sample strategy employed. The sample for this study included 200 users of digital wallets. In this study, a field survey with a questionnaire instrument was used as the data gathering method. Path analysis using SPSS AMOS is the data analysis technique employed in this study. The findings of the study led to the following deductions: The benefits that users of digital wallets believe to be obtained are influenced by their perceived convenience. Perceived ease of use has no bearing on users' intention to use digital wallets. Perceived utility has no bearing on a person's inclination to utilize a digital wallet. Perceived benefits have an impact on consumers' usage behavior while using digital wallets. The intention to utilize a digital wallet is influenced by hedonic incentive. The intention to utilize digital wallets is influenced by one's behaviors. The usage patterns of users of digital wallets are influenced by habit. Sales promotions have little effect on how users of digital wallets use their devices. Users' usage behavior of digital wallets is influenced by their intention to use

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Keywords: Perceived Benefits, Hedonic Motivation, Promotion, Digital Wallets.

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1. Introduction

In the 20th century, technology began to develop rapidly, bringing about changes in people's lives. This technological development has given rise to innovations in various sectors, one of which is the financial sector. Innovation in the financial sector that involves technology is called financial technology [1]. It's hard to know exactly when the beginnings of fintech began. But the 1950s can be used as a reference for how fintech has helped the financial sector. In the 1950s, credit cards were first launched. These cards are used by people to pay for what they buy. Then it continued in the 1960s that ATMs (automated teller machines) were first introduced, and at the same time, the use of computers began to record and store data by banks [2]. In the following decade, companies began selling shares electronically. After that, electronic commerce emerged, which is a new business model using internet technology, in 1990. During its development, services in the financial sector have increasingly developed thanks to financial technology [3]. It should be mentioned, nevertheless, that money is everything in the financial industry. The financial sector cannot function without money. In general, money has a long history. Initially, money was just tangible objects, like gold lumps, that represented value. Then it evolved into what we now refer to as currency, which is metal and paper money [4]. Even now, this money is used as a medium of exchange. Money serves as a unit of account, a method of exchange, a way to accumulate value, and a gauge for outstanding payments [5]. The emergence of fintech has brought another widely utilized type of money. Prior to now, the only ways to make payments were with cash or currency with electronic money [6]. You still need cash while using electronic money. Before using electronic money for transactions, consumers must first deposit their funds with the issuer and keep them in electronic media. Essentially, using electronic money is a way to make payments [7].

Since the invention of electronic money, it has dominated non-cash transactions [8]. Electronic money is the Indonesian people's choice for transactions other than debit cards and credit cards. All three experienced an increase in transaction volume. However, what is increasing quite rapidly is electronic money [9][10]. Initially,

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the volume of electronic money transactions was the smallest compared to the other two. However, in the following year, electronic money immediately experienced a significant increase in volume, beating both of them [11]. The increasing trend of electronic money transactions also shows that more and more Indonesian people are using electronic money as a means of payment [12]. Several factors that influence Indonesian people to use electronic money include perceived benefits, perceived convenience, and perceived benefits [13]. The higher the volume of electronic money transactions, the more electronic money will be in circulation [14]. Of the large amount of electronic money, there are two forms of media used to store money in electronic form, which are usually used by Indonesian people [15]. This medium is in the form of a card and is server-based, usually called a digital wallet. In Indonesia, recently, electronic money in the form of digital wallets has become popular [16].

From year to year, the development of digital wallets is increasingly rapid. This demonstrates that Indonesians embrace technical advancements for financial transactions including cards and electronic money in the form of smartphone apps [17]. The way a person uses technology can have an impact on whether or not their behavior is accepted. In addition to attitudes, user perceptions have a significant impact on how someone uses technology [18]. The technology acceptance model (TAM) is the name of the idea that describes how people use technology. Users typically select a technology to employ based on how well it can augment and improve their performance, as stated in TAM [19]. Even though there are many benefits from using technology, whether the difficulty in using technology is commensurate with the benefits obtained can also influence a person's use of technology [20]. The perception referred to in the use of technology is the perceived benefit and perceived convenience felt by consumers [21]. Thus, it can be said that the increasing popularity of digital wallets in Indonesia is due to the ease of using digital wallets and the many benefits provided by digital wallets [22]. But unfortunately, these conveniences and benefits cannot be obtained when the internet network and digital wallet server have problems [23]. If this happens, it becomes difficult for digital wallets to carry out their functions, both for payments and the top-up process [24]. Even if there is an internet network but the server is having problems, digital wallets cannot be used optimally or cannot even be used at all [25]. Another thing that can influence the benefits and ease of use of a digital wallet are the features and services provided. The more features, the more benefits users experience. Likewise, with services such as problem-complaint services and account upgrades, the faster they are, the easier they are [26].

Using a digital wallet itself cannot be separated from lifestyle. Lifestyle is a person's lifestyle pattern, which can be seen from their activities, interests, and opinions, and is one of the shapes of behavior. Some lifestyles are formed because of limited money and time. Consumers who have limited time tend to carry out many tasks at almost the same time. This can be attributed to the use of digital wallets, where users can carry out multiple transactions in a shorter time span. In another aspect related to diverse consumer shopping behavior, consumers will look for something that makes them comfortable from all operational aspects. There is no exception regarding payments. Perceived comfort is called hedonic motivation. To form a lifestyle, of course, this happens repeatedly and over a long period of time [24]. Things that are done repeatedly and for a long time are called habits. At the beginning of the introduction of payment methods using digital wallets, digital wallet companies used a promotional strategy in the form of market subsidies, or what is usually called a "burn money" strategy. Companies compete with each other by offering various discounts to attract people to use their digital wallets and increase market penetration [25]. Even though the company no longer uses the money-burning strategy, sales promotions are still offered by the company. One of the reasons someone uses a digital wallet is for cashback and rewards. Strategies using sales promotions are usually intended to influence consumer behavior directly without influencing affection and cognition first [24].

Continuous sales promotions carried out by digital wallets make users dependent on sales promotions. Some users just stick to promotions and switch to cash when there are no more promotions. This indicates that consumers have not yet made the use of digital wallets a habit for transactions, even though, based on previous data, Indonesians have used digital wallets as a means of daily payment [26]. Even though the existence of this digital wallet aims to reduce the use of cash for transactions. In other words, it is to build a cashless society. Therefore, people must be encouraged to use digital wallets, not only for sales promotions but also because people themselves must be happy when using digital wallets. On the other hand, when using digital wallets, various problems are often encountered. One of the obstacles that is often faced is security [27]. As many as 50% of consumers have more than three types of digital wallets. By owning more than one type of digital wallet, users pay less attention to and monitor each digital wallet [28]. Things that users need to pay attention to and monitor are money stored in digital wallets, transactions carried out via digital wallets, and the security of personal data. Some digital wallets use personal data for registration purposes. If the provider of the digital wallet service does not provide good security, this could be dangerous. Additionally, some users of digital wallets frequently engage in fraud on behalf of digital wallet providers, which can lead to a reduction or even loss of the money in the digital wallet. This, of course, has an impact on the use of digital wallets [29]. Some users may become anxious about using digital wallets, which may cause them to reduce their use of digital wallets or even prefer not to use them.

2. Research Methods

A population is an assortment of items or subjects chosen by researchers to be examined and conclusions made based on specific attributes and traits. The demographic included in this study consists of actual people who use digital wallets in Indonesia. A sampling technique is required to choose the sample that will be used in the study. Purposive sampling combined with non-probability sampling was the sample strategy employed in this study. The sample for this study included 200 users of digital wallets. In this study, a field survey with a questionnaire instrument was used as the data gathering method. Path analysis using SPSS AMOS is the data analysis technique employed in this study. A test is done on the quality of the data before moving on to the analysis phase. SPSS was used for testing the quality of the data. Before entering the data analysis stage, a test was first carried out on the data obtained from the data collection process through questionnaires. This is done to find out whether the data that has been collected meets the requirements to proceed to the next stage.

3. Results and Discussion

The calculation results show that perceived convenience has a significant effect on perceived usefulness. The magnitude of the influence of perceived convenience on perceived usefulness is 0.8, which indicates that perceived ease influences perceived usefulness by 80% and other variables by the remaining 20%. This indicates that the easier the digital wallet, the more useful it will be for its users. The perception of convenience influences the perception of usefulness among digital wallet users. When using technology, the first thing users think about is the benefits they will get. At the same time, if users feel that the technology is too difficult to use, it will reduce the benefits they will get. If it is connected to this research, it can be concluded that digital wallet users feel the convenience obtained so that the benefits can also be felt in using digital wallets, so that the benefits can be felt much more. The research also obtained results indicating that perceived convenience significantly influences perceived usefulness. The results of calculations for digital wallet users generally show that perceived convenience has no effect on intention to use. Theoretically, when a user feels convenience, the user has the intention to use a digital wallet. Referring to the definition of perceived ease, it can be seen that perceived ease is a belief. Even though beliefs basically influence intentions, there are times when the situational context also has an influence. A convenience no longer influences someone to have desires but rather actual behavior. The indirect impact of perceived convenience on usage behavior through perceived usefulness is evidence for this. So it can be said that, through its influence on perceived benefits, perceived convenience is a reason for digital wallet users to carry out transactions using digital wallets. The results of research on each digital wallet also show that the perception of convenience has no effect on the intention to use a digital wallet.

According to the computation results, intention to utilize is unaffected by perceived benefits. According to studies done on users of digital wallets, a person's conviction about the advantages of these wallets does not translate into a willingness to use them. According to the TAM model, age increases the impact of perceived usefulness on an industry's inclination to adopt new technologies. Other than that, users of each digital wallet or the inclination to use the digital wallets in general cannot be influenced by perceived benefits. The computation results demonstrate that usage behavior of digital wallets is significantly influenced by perceived benefits. Perceived usefulness was first thought to have no direct bearing on usage behavior according to TAM theory. For this reason, this link is not included in studies conducted after TAM. It's crucial to remember that in this study, perceived benefits had the greatest impact on usage behavior despite the fact that this was the hypothesized to have no effect. Perceived benefits had a 0.13 influence on the usage behavior of digital wallets in this study. According to the study, the vast majority of users make the most of digital wallets by utilizing them for daily transactions. Therefore, it can be concluded that consumers' perceptions of the advantages of digital wallets directly impact their use of them.

According to the computation results, intention to use is significantly impacted by hedonic incentive. Hedonic motivation is thought to affect intention to use in relation to the UTAUT hypothesis, and the findings indicate that it has the second-largest direct influence. Prior studies have indicated that hedonic incentive has a role in both the intention to use and the intention to stick with a digital wallet. Hedonic motivation not only directly affects intention to use, but it also exerts a mediating effect on usage behavior through intention to use. It is evident from the research that hedonic motivation influences intention to use by a factor of 0.2. The computation's findings indicate that usage intention is significantly influenced by habits. As a result, habit rises to the top when it comes to determining usage intention. The value of habit's influence on intention to use is 0.5, which is consistent with this research. Habits that influence intention to use occur among digital wallet users. Previous research examining the influence of habits on intention to use also found that habits have the greatest influence. The calculation results show that habits have a significant influence on usage behavior. Based on research conducted on 200 respondents using digital wallets, it was found that using digital wallets has become a habit and has an influence on digital wallet usage behavior. The magnitude of the effect is 0.4. In the UTAUT model, apart from being hypothesized to influence intention to use, habits are also hypothesized to have a direct influence on usage behavior.

The calculation results show that sales promotions have no effect on usage behavior. For digital wallet users, although it has been proven to have an effect, the effect is negative or in the opposite direction. This means that as sales promotions increase, usage behavior decreases. Sales promotions are aimed at directly influencing behavior, in this case the behavior of using digital wallets. However, the strategy of "burning money" through massive promotions carried out by digital wallet companies to attract potential users to carry out transactions with digital wallets can no longer influence users. Previous research also found that sales promotions no longer influence people to use digital wallets. Sales promotions that initially attracted consumers to use digital wallets are no longer a reason for users to persist in using digital wallets. The thing that makes users stay is enjoyment, where users look for comfort and warmth in using digital wallets. The calculation results show that intention to use has a significant effect on usage behavior. Based on research, it can be identified if respondents' statements regarding future behavior related to the use of digital wallets truly describe the actual behavior of using digital wallets. The first TAM theory that influences usage behavior is actually attitudes towards usage. Then, in TAM 2, the attitude towards use is removed and replaced with the intention to use, and this also applies to the UTAUT model. Therefore, researchers only tested the direct influence of intentions on behavior without first being influenced by attitudes. Some studies usually only address the intention to use digital wallets because intention itself is considered a reflection of behavior. The results of this research are also the same as previous research, which found that the intention to use a digital wallet influences the behavior of using a digital wallet.

Based on research, sales promotion variables do not influence digital wallet usage behavior. Initially, sales promotions were one of the reasons consumers used digital wallets, and users would use digital wallets if there were promotions. In this research, the main driver for someone to use a digital wallet is habit. If the use of digital wallets is a habit, then the GNNT program can continue to develop and become more successful. Therefore, to maintain the habit of using digital wallets, what digital wallet providers need to do is become a payment method in all places (physical stores, e-commerce, and all public services) and closer to consumers. One place usually only provides payment methods with certain digital wallets. There is also a place that provides consumers with options for choosing payment methods with various digital wallet brands. It all depends on the cooperation carried out by each digital wallet. It would be better if each digital wallet could be used in all places so that when users automatically use digital wallets as usual, they are not hampered because the place they are visiting does not provide their digital wallet service. Digital wallets need to expand distribution channels by increasing collaboration with merchants both online and offline. Digital wallets have a weakness in terms of their smaller number of merchants. With more merchants accepting digital wallet payments, more transactions can be carried out so that users' perceived benefits increase. Apart from that, if there are many merchants, there is a possibility that one of them is a shop that the user likes. If the shop you like provides payments with a digital bank, then users will feel happy using a digital wallet. Increasing feelings of pleasure when using can increase hedonic motivation.

Based on research results, sales promotions influence usage behavior. In this research, the indicators of sales promotions are price discounts, coupons, refunds, and additional products. Apart from these four, there are other types of sales promotions. Digital wallets can benefit from other types of sales promotions. The digital wallet itself has a mission feature where users can complete missions to get discounts, refunds, or coupons. The mission is related to transactions. Therefore, digital wallets can develop mission features by adding prize games like ShopeePay does. The game must be fun and follow existing trends. Later, users will get certain items or prizes if they complete the mission. Sales promotions using this game are expected to increase the use of digital wallets. Digital wallets have more benefits compared to others. Basically, a digital wallet is a digital-based banking service that can also function as a digital wallet. Users can carry out various transactions however they want because the application has complete functions. Digital wallets also collaborate with many merchants. Despite the fact that it has many advantages, users do not experience the convenience. The alleged difficulties begin with account activation, which is more complicated than simply registering an email address and phone number. The account must be activated using a KTP (resident identification card) in order to be used. It can separate digital wallet features into its own application for ease of use. Based on the results of research on digital wallet users, perceived benefits have no effect on usage behavior. The perceived benefits of using a digital bank are reduced because its use faces obstacles such as the process of upgrading an account to Premier. The upgrade process is more complicated and takes longer. Even though online upgrades are provided, some users experience problems when upgrading online, so they have to go to a kiosk or booth. The process is time-consuming if there is no kiosk nearby. Therefore, digital banks need to shorten the time in the upgrade process and can also provide live customer service online face-to-face to resolve user complaints so that users do not need to come to the kiosk. If the upgrade process is successful, users will get more benefits from unlocking features and services that previously could not be used before the upgrade.

4. Conclusion

Based on the research results, the following conclusions were obtained: There is an influence of perceived convenience on the perceived benefits of digital wallet users. Perceived ease of use has no bearing on users' intention to use digital wallets. Perceived utility has no bearing on a person's inclination to utilize a digital wallet. Perceived benefits have an impact on consumers' usage behavior while using digital wallets. The intention to utilize a digital wallet is influenced by hedonic incentive. The intention to utilize digital wallets is influenced by one's behaviors. The intention to use behavior of users of digital wallets is not influenced by habit. Sales promotions have little effect on how users of digital wallets use their devices. The intention to utilize a digital wallet affects how users of digital wallets use them generally. There is no influence of intention to use on usage behavior. By looking at the influence value of each variable, it can be seen if some variables have small values. This can be used as a basis for consideration to increase the use of digital wallets as well as to make the National Cashless Movement (GNNT) a success. The following are suggestions suggested by the author: The suggestion for the government is to allow more public services to collaborate with digital wallets in terms of payment methods.

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Abstract

The purpose of this study is to ascertain whether consumer intention to use and behavior with regard to digital wallets is influenced by factors such as sales promotions, habits, hedonic motivation, perceived benefits, and convenience. The demographic included in this study consists of actual people who use digital wallets in Indonesia. Purposive sampling combined with non-probability sampling was the sample strategy employed. The sample for this study included 200 users of digital wallets. In this study, a field survey with a questionnaire instrument was used as the data gathering method. Path analysis using SPSS AMOS is the data analysis technique employed in this study. The findings of the study led to the following deductions: The benefits that users of digital wallets believe to be obtained are influenced by their perceived convenience. Perceived ease of use has no bearing on users' intention to use digital wallets. Perceived utility has no bearing on a person's inclination to utilize a digital wallet. Perceived benefits have an impact on consumers' usage behavior while using digital wallets. The intention to utilize a digital wallet is influenced by hedonic incentive. The intention to utilize digital wallets is influenced by one's behaviors. The usage patterns of users of digital wallets are influenced by habit. Sales promotions have little effect on how users of digital wallets use their devices. Users' usage behavior of digital wallets is influenced by their intention to use one.

Keywords: Perceived Benefits, Hedonic Motivation, Promotion, Digital Wallets.

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1. Introduction

In the 20th century, technology began to develop rapidly, bringing about changes in people's lives. This technological development has given rise to innovations in various sectors, one of which is the financial sector. Innovation in the financial sector that involves technology is called financial technology [1]. It's hard to know exactly when the beginnings of fintech began. But the 1950s can be used as a reference for how fintech has helped the financial sector. In the 1950s, credit cards were first launched. These cards are used by people to pay for what they buy. Then it continued in the 1960s that ATMs (automated teller machines) were first introduced, and at the same time, the use of computers began to record and store data by banks [2]. In the following decade, companies began selling shares electronically. After that, electronic commerce emerged, which is a new business model using internet technology, in 1990. During its development, services in the financial sector have increasingly developed thanks to financial technology [3]. It should be mentioned, nevertheless, that money is everything in the financial industry. The financial sector cannot function without money. In general, money has a long history. Initially, money was just tangible objects, like gold lumps, that represented value. Then it evolved into what we now refer to as currency, which is metal and paper money [4]. Even now, this money is used as a medium of exchange. Money serves as a unit of account, a method of exchange, a way to accumulate value, and a gauge for outstanding payments [5]. The emergence of fintech has brought another widely utilized type of money. Prior to now, the only ways to make payments were with cash or currency with electronic money [6]. You still need cash while using electronic money. Before using electronic money for transactions, consumers must first deposit their funds with the issuer and keep them in electronic media. Essentially, using electronic money is a way to make payments [7].

Since the invention of electronic money, it has dominated non-cash transactions [8]. Electronic money is the Indonesian people's choice for transactions other than debit cards and credit cards. All three experienced an increase in transaction volume. However, what is increasing quite rapidly is electronic money [9][10]. Initially,

the volume of electronic money transactions was the smallest compared to the other two. However, in the following year, electronic money immediately experienced a significant increase in volume, beating both of them [11]. The increasing trend of electronic money transactions also shows that more and more Indonesian people are using electronic money as a means of payment [12]. Several factors that influence Indonesian people to use electronic money include perceived benefits, perceived convenience, and perceived benefits [13]. The higher the volume of electronic money transactions, the more electronic money will be in circulation [14]. Of the large amount of electronic money, there are two forms of media used to store money in electronic form, which are usually used by Indonesian people [15]. This medium is in the form of a card and is server-based, usually called a digital wallet. In Indonesia, recently, electronic money in the form of digital wallets has become popular [16].

From year to year, the development of digital wallets is increasingly rapid. This demonstrates that Indonesians embrace technical advancements for financial transactions including cards and electronic money in the form of smartphone apps [17]. The way a person uses technology can have an impact on whether or not their behavior is accepted. In addition to attitudes, user perceptions have a significant impact on how someone uses technology [18]. The technology acceptance model (TAM) is the name of the idea that describes how people use technology. Users typically select a technology to employ based on how well it can augment and improve their performance, as stated in TAM [19]. Even though there are many benefits from using technology, whether the difficulty in using technology is commensurate with the benefits obtained can also influence a person's use of technology [20]. The perception referred to in the use of technology is the perceived benefit and perceived convenience felt by consumers [21]. Thus, it can be said that the increasing popularity of digital wallets in Indonesia is due to the ease of using digital wallets and the many benefits provided by digital wallets [22]. But unfortunately, these conveniences and benefits cannot be obtained when the internet network and digital wallet server have problems [23]. If this happens, it becomes difficult for digital wallets to carry out their functions, both for payments and the top-up process [24]. Even if there is an internet network but the server is having problems, digital wallets cannot be used optimally or cannot even be used at all [25]. Another thing that can influence the benefits and ease of use of a digital wallet are the features and services provided. The more features, the more benefits users experience. Likewise, with services such as problem-complaint services and account upgrades, the faster they are, the easier they are [26].

Using a digital wallet itself cannot be separated from lifestyle. Lifestyle is a person's lifestyle pattern, which can be seen from their activities, interests, and opinions, and is one of the shapes of behavior. Some lifestyles are formed because of limited money and time. Consumers who have limited time tend to carry out many tasks at almost the same time. This can be attributed to the use of digital wallets, where users can carry out multiple transactions in a shorter time span. In another aspect related to diverse consumer shopping behavior, consumers will look for something that makes them comfortable from all operational aspects. There is no exception regarding payments. Perceived comfort is called hedonic motivation. To form a lifestyle, of course, this happens repeatedly and over a long period of time [24]. Things that are done repeatedly and for a long time are called habits. At the beginning of the introduction of payment methods using digital wallets, digital wallet companies used a promotional strategy in the form of market subsidies, or what is usually called a "burn money" strategy. Companies compete with each other by offering various discounts to attract people to use their digital wallets and increase market penetration [25]. Even though the company no longer uses the money-burning strategy, sales promotions are still offered by the company. One of the reasons someone uses a digital wallet is for cashback and rewards. Strategies using sales promotions are usually intended to influence consumer behavior directly without influencing affection and cognition first [24].

Continuous sales promotions carried out by digital wallets make users dependent on sales promotions. Some users just stick to promotions and switch to cash when there are no more promotions. This indicates that consumers have not yet made the use of digital wallets a habit for transactions, even though, based on previous data, Indonesians have used digital wallets as a means of daily payment [26]. Even though the existence of this digital wallet aims to reduce the use of cash for transactions, in other words, it is to build a cashless society. Therefore, people must be encouraged to use digital wallets, not only for sales promotions but also because people themselves must be happy when using digital wallets. On the other hand, when using digital wallets, various problems are often encountered. One of the obstacles that is often faced is security [27]. As many as 50% of consumers have more than three types of digital wallets. By owning more than one type of digital wallet, users pay less attention to and monitor each digital wallet [28]. Things that users need to pay attention to and monitor are money stored in digital wallets, transactions carried out via digital wallets, and the security of personal data. Some digital wallets use personal data for registration purposes. If the provider of the digital wallet service does not provide good security, this could be dangerous. Additionally, some users of digital wallets frequently engage in fraud on behalf of digital wallet providers, which can lead to a reduction or even loss of the money in the digital wallet. This, of course, has an impact on the use of digital wallets [29]. Some users may become anxious about using digital wallets, which may cause them to reduce their use of digital wallets or even prefer not to use them.

2. Research Methods

A population is an assortment of items or subjects chosen by researchers to be examined and conclusions made based on specific attributes and traits. The demographic included in this study consists of actual people who use digital wallets in Indonesia. A sampling technique is required to choose the sample that will be used in the study. Purposive sampling combined with non-probability sampling was the sample strategy employed in this study. The sample for this study included 200 users of digital wallets. In this study, a field survey with a questionnaire instrument was used as the data gathering method. Path analysis using SPSS AMOS is the data analysis technique employed in this study. A test is done on the quality of the data before moving on to the analysis phase. SPSS was used for testing the quality of the data. Before entering the data analysis stage, a test was first carried out on the data obtained from the data collection process through questionnaires. This is done to find out whether the data that has been collected meets the requirements to proceed to the next stage.

3. Results and Discussion

The calculation results show that perceived convenience has a significant effect on perceived usefulness. The magnitude of the influence of perceived convenience on perceived usefulness is 0.8, which indicates that perceived ease influences perceived usefulness by 80% and other variables by the remaining 20%. This indicates that the easier the digital wallet, the more useful it will be for its users. The perception of convenience influences the perception of usefulness among digital wallet users. When using technology, the first thing users think about is the benefits they will get. At the same time, if users feel that the technology is too difficult to use, it will reduce the benefits they will get. If it is connected to this research, it can be concluded that digital wallet users feel the convenience obtained so that the benefits can also be felt in using digital wallets, so that the benefits can be felt much more. The research also obtained results indicating that perceived convenience significantly influences perceived usefulness. The results of calculations for digital wallet users generally show that perceived convenience has no effect on intention to use. Theoretically, when a user feels convenience, the user has the intention to use a digital wallet. Referring to the definition of perceived ease, it can be seen that perceived ease is a belief. Even though beliefs basically influence intentions, there are times when the situational context also has an influence. A convenience no longer influences someone to have desires but rather actual behavior. The indirect impact of perceived convenience on usage behavior through perceived usefulness is evidence for this. So it can be said that, through its influence on perceived benefits, perceived convenience is a reason for digital wallet users to carry out transactions using digital wallets. The results of research on each digital wallet also show that the perception of convenience has no effect on the intention to use a digital wallet.

According to the computation results, intention to utilize is unaffected by perceived benefits. According to studies done on users of digital wallets, a person's conviction about the advantages of these wallets does not translate into a willingness to use them. According to the TAM model, age increases the impact of perceived usefulness on an industry's inclination to adopt new technologies. Other than that, users of each digital wallet or the inclination to use digital wallets in general cannot be influenced by perceived benefits. The computation results demonstrate that usage behavior of digital wallets is significantly influenced by perceived benefits. Perceived usefulness was first thought to have no direct bearing on usage behavior according to TAM theory. For this reason, this link is not included in studies conducted after TAM. It's crucial to remember that in this study, perceived benefits had the greatest impact on usage behavior despite the fact that this was the hypothesized to have no effect. Perceived benefits had a 0.13 influence on the usage behavior of digital wallets in this study. According the study, the vast majority of users make the most of digital wallets by utilizing them for daily transactions. Therefore, it can be concluded that consumers' perceptions of the advantages of digital wallets directly impact their use of them.

According to the computation results, intention to use is significantly impacted by hedonic incentive. Hedonic motivation is thought to affect intention to use in relation to the UTAUT hypothesis, and the findings indicate that it has the second-largest direct influence. Prior studies have indicated that hedonic incentive has a role in both the intention to use and the intention to stick with a digital wallet. Hedonic motivation not only directly affects intention to use, but it also exerts a mediating effect on usage behavior through intention to use. It is evident from the research that hedonic motivation influences intention to use by a factor of 0.2. The computation's findings indicate that usage intention is significantly influenced by habits. As a result, habit rises to the top when it comes to determining usage intention. The value of habit's influence on intention to use is 0.5, which is consistent with this research. Habits that influence intention to use occur among digital wallet users. Previous research examining the influence of habits on intention to use also found that habits have the greatest influence. The calculation results show that habits have a significant influence on usage behavior. Based on research conducted on 200 respondents using digital wallets, it was found that using digital wallets has become a habit and has an influence on digital wallet usage behavior. The magnitude of the effect is 0.4. In the UTAUT model, apart from being hypothesized to influence intention to use, habits are also hypothesized to have a direct influence on usage behavior.

The calculation results show that sales promotions have no effect on usage behavior. For digital wallet users, although it has been proven to have an effect, the effect is negative or in the opposite direction. This means that as sales promotions increase, usage behavior decreases. Sales promotions are aimed at directly influencing behavior, in this case the behavior of using digital wallets. However, the strategy of "burning money" through massive promotions carried out by digital wallet companies to attract potential users to carry out transactions with digital wallets can no longer influence users. Previous research also found that sales promotions no longer influence people to use digital wallets. Sales promotions that initially attracted consumers to use digital wallets are no longer a reason for users to persist in using digital wallets. The thing that makes users stay is enjoyment, where users look for comfort and warmth in using digital wallets. The calculation results show that intention to use has a significant effect on usage behavior. Based on research, it can be identified if respondents' statements regarding future behavior related to the use of digital wallets truly describe the actual behavior of using digital wallets. The first TAM theory that influences usage behavior is actually attitudes towards usage. Then, in TAM 2, the attitude towards use is removed and replaced with the intention to use, and this also applies to the UTAUT model. Therefore, researchers only tested the direct influence of intentions on behavior without first being influenced by attitudes. Some studies usually only address the intention to use digital wallets because intention itself is considered a reflection of behavior. The results of this research are also the same as previous research, which found that the intention to use a digital wallet influences the behavior of using a digital wallet.

Based on research, sales promotion variables do not influence digital wallet usage behavior. Initially, sales promotions were one of the reasons consumers used digital wallets, and users would use digital wallets if there were promotions. In this research, the main driver for someone to use a digital wallet is habit. If the use of digital wallets is a habit, then the GNNT program can continue to develop and become more successful. Therefore, to maintain the habit of using digital wallets, what digital wallet providers need to do is become a payment method in all places (physical stores, e-commerce, and all public services) and closer to consumers. One place usually only provides payment methods with certain digital wallets. There is also a place that provides consumers with options for choosing payment methods with various digital wallet brands. It all depends on the cooperation carried out by each digital wallet. It would be better if each digital wallet could be used in all places so that when users automatically use digital wallets as usual, they are not hampered because the place they are visiting does not provide their digital wallet service. Digital wallets need to expand distribution channels by increasing collaboration with merchants both online and offline. Digital wallets have a weakness in terms of their smaller number of merchants. With more merchants accepting digital wallet payments, more transactions can be carried out so that users' perceived benefits increase. Apart from that, if there are many merchants, there is a possibility that one of them is a shop that the user likes. If the shop you like provides payments with a digital bank, then users will feel happy using a digital wallet. Increasing feelings of pleasure when using can increase hedonic motivation.

Based on research results, sales promotions influence usage behavior. In this research, the indicators of sales promotions are price discounts, coupons, refunds, and additional products. Apart from these four, there are other types of sales promotions. Digital wallets can benefit from other types of sales promotions. The digital wallet itself has a mission feature where users can complete missions to get discounts, refunds, or coupons. The mission is related to transactions. Therefore, digital wallets can develop mission features by adding prize games like ShopeePay does. The game must be fun and follow existing trends. Later, users will get certain items or prizes if they complete the mission. Sales promotions using this game are expected to increase the use of digital wallets. Digital wallets have more benefits compared to others. Basically, a digital wallet is a digital-based banking service that can also function as a digital wallet. Users can carry out various transactions however they want because the application has complete functions. Digital wallets also collaborate with many merchants. Despite the fact that it has many advantages, users do not experience the convenience. The alleged difficulties begin with account activation, which is more complicated than simply registering an email address and phone number. The account must be activated using a KTP (resident identification card) in order to be used. It can separate digital wallet features into its own application for ease of use. Based on the results of research on digital wallet users, perceived benefits have no effect on usage behavior. The perceived benefits of using a digital bank are reduced because its use faces obstacles such as the process of upgrading an account to Premier. The upgrade process is more complicated and takes longer. Even though online upgrades are provided, some users experience problems when upgrading online, so they have to go to a kiosk or booth. The process is time-consuming if there is no kiosk nearby. Therefore, digital banks need to shorten the time in the upgrade process and can also provide live customer service online face-to-face to resolve user complaints so that users do not need to come to the kiosk. If the upgrade process is successful, users will get more benefits from unlocking features and services that previously could not be used before the upgrade.

4. Conclusion

Based on the research results, the following conclusions were obtained: There is an influence of perceived convenience on the perceived benefits of digital wallet users. Perceived ease of use has no bearing on users' intention to use digital wallets. Perceived utility has no bearing on a person's inclination to utilize a digital wallet. Perceived benefits have an impact on consumers' usage behavior while using digital wallets. The intention to utilize a digital wallet is influenced by hedonic incentive. The intention to utilize digital wallets is influenced by one's behaviors. The intention to use behavior of users of digital wallets is not influenced by habit. Sales promotions have little effect on how users of digital wallets use their devices. The intention to utilize a digital wallet affects how users of digital wallets use them generally. There is no influence of intention to use on usage behavior. By looking at the influence value of each variable, it can be seen if some variables have small values. This can be used as a basis for consideration to increase the use of digital wallets as well as to make the National Cashless Movement (GNTT) a success. The following are suggestions suggested by the author: The suggestion for the government is to allow more public services to collaborate with digital wallets in terms of payment methods.

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