



**THE EFFECT OF PERCEPTION OF CONVENIENCE, E-SERVICE QUALITY,
PROMOTION, AND PERCEPTION OF RISK ON INTEREST IN USING E-
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Abstract

This study aims to analyze the influence of perceived ease of use, e-service quality, promotion, and risk perception on the interest in using e-wallets among students in Yogyakarta. The background of this study is based on the rapid development of financial technology that is driving changes in people's transaction behavior towards a cashless system. Although e-wallet use is increasing, the intensity of use is still relatively low, so further study is needed to determine the factors that influence interest in using it. This study uses a quantitative approach with a survey method by distributing questionnaires to 110 respondents who are active students in Yogyakarta and e-wallet users. The data analysis technique used is Structural Equation Modeling based on Partial Least Squares (SEM-PLS) with the help of SmartPLS software. The results show that partially, perceived ease of use and e-service quality do not significantly influence interest in using e-wallets. Meanwhile, promotion is proven to have a positive and significant effect on interest in using e-wallets. Perceived risk also shows a positive and significant effect on interest in using e-wallets, indicating that users still consider the risk aspect in making decisions about using financial technology. Simultaneously, the four variables contributed 31.4% to e-wallet usage interest. This finding implies that effective promotional strategies, along with increased trust and understanding of risks, are crucial factors in increasing e-wallet usage interest among students.

Keywords: Perceived Ease of Use, E-Service Quality, Promotion, Perceived Risk, Interest in Use



INTRODUCTION

The rapid development of information and communication technology has had a significant impact on various sectors of life, including financial transaction systems. Currently, the financial world has undergone a transformation through digital-based innovation. This innovation makes financial services more efficient and practical. Financial technology is a breakthrough in the financial services industry that utilizes technology to improve service quality. This explanation aligns with the financial services authority (Banutama & Hatta, 2025).

One of the most striking changes is the emergence of non-cash transactions, or a cashless society. A cashless society is a financial transaction system using electronic payments, replacing cash in economic activities (Kirana, et al 2023). This practice simplifies transactions using debit cards, credit cards, or other electronic methods accessed through digital devices. The popularity of chip-based electronic money is growing, with many startups developing financial technology or e-wallet businesses. According to Abrilia & Sudarwanto (2020), an e-wallet is a digital wallet service that facilitates various transactions between users in a practical and efficient manner, such as sending funds to others or making payments for goods and services based on available balances. Rapid technological developments have made e-wallets increasingly accessible and support ease of transactions, both online and offline.

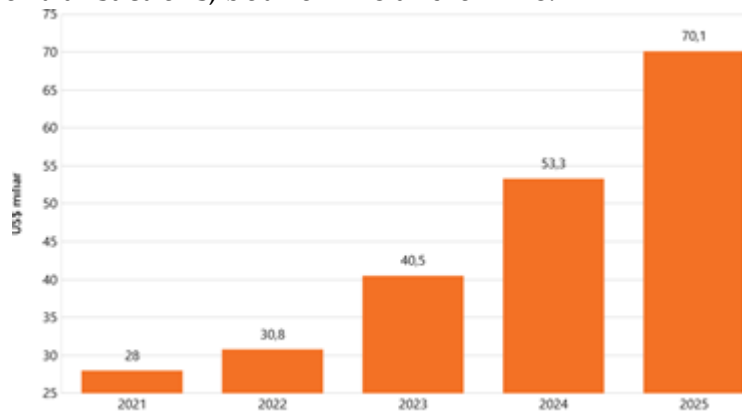


Figure 1
Projection of Indonesian E-Wallet Market Value

Source: (RedSeer, 2022)

The graph above shows the projected growth in the e-wallet market value in Indonesia from 2021 to 2025, which has increased significantly from US\$28 billion in 2021 to US\$70.1 billion in 2025. This trend reflects the rapid adoption of e-wallet technology in society, including among students, a generation closely connected to digital technology. This increase is driven by various advantages of



e-wallets, such as ease of transactions, fast processing, and user convenience (Swastika, Hamid, & Rabbani, 2024). Yogyakarta is known as a student city with more than 350,000 students from various regions in Indonesia (Harian Jogja, 2023). This population reflects diverse social, economic, and cultural backgrounds, making Yogyakarta students a relevant representative for researching the behavior of the younger generation in adopting financial technology, especially e-wallets.

To see a general overview of digital wallet usage behavior in society, the following data is presented regarding the frequency of e-wallet use by the Indonesian people:

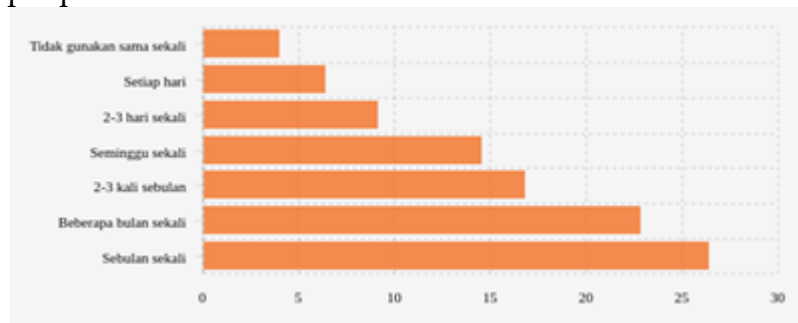


Figure 2.
Frequency of e-Wallet Use
Source: (Databooks, 2022)

Based on the data above, the majority of Indonesians use e-wallets only once a month. The proportion of users who use e-wallets daily or every 2–3 days remains low, indicating that despite widespread e-wallet access, usage intensity remains low. This reinforces the indication that interest in e-wallet use is not yet optimal, so it is important to explore the factors influencing this interest.

A person's interest in using a technology is greatly influenced by their perception of its ease of use (Khoir & Soebiantoro, 2022). This perception serves as a benchmark for consumers in assessing the extent to which the system can be operated without requiring excessive effort. When individuals believe a system is easy to use, their tendency to use it increases. Perceived ease of use is a key element influencing technology acceptance (Agustino, Kindai, & Yousida, 2020). This term refers to an individual's belief that a technology can be used easily and does not require significant effort to understand.

Ease of use of e-wallets is a crucial aspect that companies need to consider. The easier an e-wallet is to use, the more likely users are to continue using it. This is because convenience is the most sought-after factor among users when choosing an e-wallet service. Research by Wulandari & Septiani (2024) shows that



perceived ease of use significantly influences e-wallet usage intention, while research by Laloan & Loidong (2023) concludes that ease of use has no effect on e-wallet usage intention.

Besides ease of use, e-service quality is a crucial factor in digital transaction activities. According to Aprilia & Al Sukri (2025), ideal digital services should possess characteristics such as ease of access to information and the ability to fulfill promises to consumers. Research by Agustin & Kusnanto (2023) shows that e-service quality has a partial and significant effect on intention to use. This finding differs from research by Amelia & Tiarawati (2023), which found that e-service quality had no partial effect on intention to use e-wallets.

Promotions also play a role as a factor influencing user interest, where offers such as discounts and cashback can attract consumer attention and interest. As an element of the marketing mix, promotions play a crucial role in formulating effective marketing strategies to attract and retain customers (Agustino, Kindai, & Yousida, 2020). Research by Ferdryawan, Mustofan, & Kurniawati (2024) shows that promotions significantly influence e-wallet usage interest, suggesting that better promotions lead to higher e-wallet usage interest. This finding differs from research by Zed, Sellina, & Karyono (2024) that found promotions had no significant effect and had a partial negative effect on online purchasing interest.

Risk perception is often associated with uncertainty. This risk perception is closely related to an individual's interest in using e-wallets, as every digital transaction has the potential to create a number of obstacles, such as the risk of financial loss or inconvenience in using the system (Ferdryawan et al., 2024). Research by Desita & Rencana (2022) showed that risk perception had a negative and significant effect on interest in using non-cash transactions on e-wallet applications, while research by Ferdryawan, Mustofan, & Kurniawati (2024) found that risk perception had no effect on interest in using e-wallets. The novelty of this study is the use of four variables: perceived ease of use, e-service quality, promotion, and perceived risk, to influence interest in using e-wallets. Although each variable has been studied previously, no previous research has integrated these four variables simultaneously in a single model for students in Yogyakarta.

LITERATURE REVIEW

The development of financial technology has driven the transformation of the payment system from a cash-based to a cashless society, including through the use of e-wallets as a practical and efficient digital transaction tool (Banutama & Hatta, 2025; Kirana et al., 2023). In the context of technology acceptance, interest in using e-wallets is influenced by various psychological factors and user



perceptions, which are widely explained within the Technology Acceptance Model (TAM) framework (Ma'ruf & Wisnuyudo, 2022).

One of the main factors is perceived ease of use, which is an individual's belief that a system can be used easily without requiring significant effort (Agustino et al., 2020). This perception plays a crucial role in increasing interest in technology use because the easier a system is to use, the more likely an individual is to adopt it (Khoir & Soebiantoro, 2022). However, previous research has shown inconsistencies, with some studies finding a significant effect (Wulandari & Septiani, 2024), while others show no effect on intention to use (Laloan & Loidong, 2023).

Furthermore, e-service quality is also a crucial factor in digital-based services. E-service quality reflects a system's ability to provide reliable, responsive, secure, and user-friendly services (Muniarty & Saputri, 2022). Good service quality will increase user satisfaction and trust, potentially increasing user interest (Agustin & Kusnanto, 2023). However, research findings differ, indicating that e-service quality does not always significantly influence e-wallet usage interest (Amelia & Tiarawati, 2023).

Another influential factor is **promotion**, which is part of a marketing strategy to attract and retain consumers. Promotions in the form of discounts, cashback, and special offers have been shown to increase interest in e-wallet use because they provide added value to users (Agustino et al., 2020; Ferdryawan et al., 2024). Effective promotions can significantly influence consumer decisions, although some studies show varying results depending on the context and respondent characteristics (Zed et al., 2024).

Furthermore, risk perception is also a crucial factor in the use of financial technology. Risk perception relates to the uncertainty and potential losses users may experience when conducting digital transactions (Salsabila & Hutami, 2021). Perceived risks can include financial risks, data security, and ease of use. Several studies have shown that risk perception negatively impacts user intention (Desita & Rencana, 2022), but others have found that risk has no significant impact or is even considered rationally by users in decision-making (Ferdryawan et al., 2024).

Based on this study, it can be concluded that interest in using e-wallets is influenced by various factors, namely perceived ease of use, e-service quality, promotion, and perceived risk. Although each variable has been extensively researched, previous research has shown inconsistencies. Therefore, this study integrates these four variables into a single model to gain a more comprehensive



understanding of the factors influencing interest in using e-wallets, particularly among students as the dominant user group in digital technology adoption.

RESEARCH METHOD

Population

According to Sekaran (2020), a population is the entire group of people, events, or things that a researcher focuses on in a study. Meanwhile, a sample is a subset of the population studied to obtain findings that can be generalized to the population as a whole. The population in this study was active students in Yogyakarta who are e-wallet users.

Variables

This study consists of five variables, namely independent variables consisting of perceived ease of use, e-service quality, promotion and risk perception and the dependent variable is the interest in using e-wallet. The sampling technique used is purposive sampling, a method of selecting samples based on certain predetermined criteria so that the selected respondents are truly relevant to the objectives and needs of the study. Respondents were selected based on several specific characteristics determined by the researcher, namely students domiciled in Yogyakarta, active users of e-wallet applications and have used the application for at least the last three months, have experience in conducting digital transactions. These criteria were established to ensure that respondents have sufficient experience in using e-wallet applications so that the data obtained is more relevant. According to Hair (2019) the number of representative samples depends on the number of indicators multiplied by 5 to 10. So the number of samples in this study is 5x the number of indicators because there are 22 indicator items x 5, resulting in a sample of 110 respondents.

Table 1.

Operational Definitions

No	Variables	Indicator
1.	Perception of Ease	1. Technology will make activities easier 2. The use of technology for activities 3. Technology makes activities faster 4. Activities become more efficient using technology (Alfando, Suramaya, & Ony, 2024)



- 2. e-Service Quality
 - 1. Reliability
 - 2. Responsiveness
 - 3. Security
 - 4. Benefit
 - 5. Ease of Use

Muniarty & Saputri (2022)

- 3. Promotion
 - 1. Advertising
 - 2. Sales Promotion
 - 3. Individual sales
 - 4. Public relations
 - 5. Direct sales

(Listyawati & Subardini, 2021)

- 4. Risk Perception
 - 1. Certain risks
 - 2. Loss
 - 3. The thought that it is risky

(Salsabila & Hutami, 2021)

- 5. Interest
 - 1. Retention from the e-wallet application used
 - 2. Offering by e-wallet
 - 3. Reuse in the future
 - 4. Feeling comfortable, happy and satisfied with e-wallet

(Ma'ruf & Wisnuyudo, 2022)

Source: Processed by Researchers (2025)

Data Analysis Techniques

This study applies data analysis through Descriptive Statistics and Structural Equation Modeling based on Partial Least Squares, which aims to develop or predict existing theories. A descriptive approach is used to obtain a comprehensive and accurate picture related to the research objectives. The measurement scale used is a 5-point Likert scale. SEM-PLS analysis is used to test the structural model with the support of SmartPLS 3.0 software. This method is effective in developing existing theories. The stages in the structural model analysis include the formulation of the theory in the structural model, analysis of the measurement model, analysis of the structural model, and hypothesis testing.

Test Equipment Used

The analytical tool used in this study will be assisted by Smart-PLS 4.0 software. This study uses a descriptive quantitative approach. A quantitative



approach is research that utilizes data in the form of numbers or numerical scales in the collection process. The descriptive approach is used to provide an overview of perceived ease of use, e-service quality, promotion, and risk perceptions, as well as usage intentions. The data collection process in this study was carried out using a cross-sectional method, meaning data were collected only once at a certain time to answer the research questions (Sekaran, 2020). Data were collected through an online questionnaire distributed using Google Forms.

RESULTS AND DISCUSSION

a. Respondent Profile

**Table 2.
Respondent Profile**

Gender	Frequency	Percent
Man	42	38.2
Woman	68	61.8
Total	110	100.0
Age	Frequency	Percent
17.00	1	0.9
18.00	11	10.0
19.00	8	7.3
20.00	11	10.0
21.00	19	17.3
22.00	31	28.2
23.00	10	9.1
24.00	8	7.3
25.00	9	8.2
27.00	2	1.8
Total	110	100.0
Asal_univ	Frequency	Percent
Atmajaya Yogyakarta	12	10.9
Polytechnic LPP	9	8.2
Surya Global Health College	18	16.4
SWCU	1	0.9
Ahmad Dahlan University	3	2.7
Amikom University Yogyakarta	45	40.9
Gadjah Mada University	7	6.4



Islamic University of Indonesia	of 10	9.1
Yogyakarta State University	4	3.6
Utdi	1	0.9
Total	110	100.0

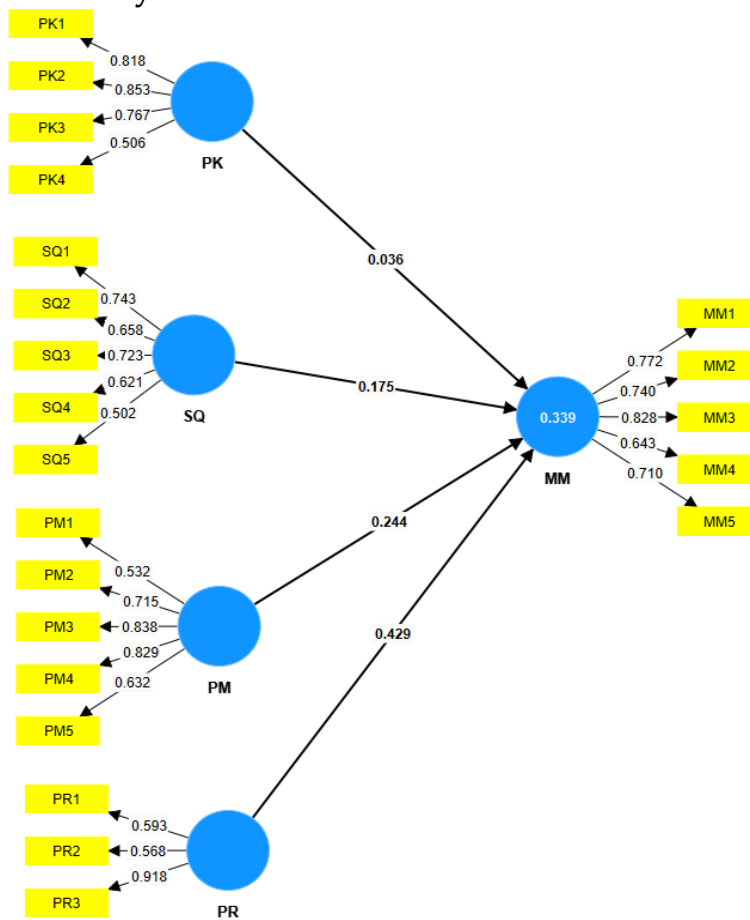
Source: Processed by Researchers (2025)

The majority of respondents in this study were female, at 68 (61.8%), while 42 (38.2%) were male. The predominance of female respondents indicates a higher level of female involvement in the study, which is relevant considering that beauty products are generally more widely used by female consumers.

Based on age group, respondents were dominated by those aged 22 years, namely 31 people (28.2%), followed by those aged 21 years with 19 people (17.3%), and those aged 18 and 20 years with 11 people each (10.0%). Respondents aged 23 years numbered 10 people (9.1%), while those aged 25 years numbered 9 people (8.2%). Other age groups had relatively smaller proportions. This distribution indicates that the majority of respondents were in the active student age range, which represents the younger generation as the main target of the study.

Based on university of origin, the largest number of respondents came from Amikom University Yogyakarta, with 45 respondents (40.9%). Next, there were 18 respondents from Surya Global Health College (16.4%), 12 from Atma Jaya University Yogyakarta (10.9%), and 10 from the Islamic University of Indonesia (9.1%). Respondents from other universities had smaller percentages.

b. Convergent Validity Test



**Figure 3.
Outer Model**

**Table 3.
Convergent Validity**

	MM	PK	PM	PR	SQ
MM1	0.772				
MM2	0.740				
MM3	0.828				
MM4	0.643				
MM5	0.710				
PK1		0.818			
PK2		0.853			
PK3		0.767			
PK4		0.506			



PM1	0.532
PM2	0.715
PM3	0.838
PM4	0.829
PM5	0.632
PR1	0.593
PR2	0.568
PR3	0.918
SQ1	0.743
SQ2	0.658
SQ3	0.723
SQ4	0.621
SQ5	0.502

An indicator is considered reliable if its correlation value is above 0.70. However, it is still convergently valid if its loading factor value is greater than 0.5 (Ghozali, 2008). Table 4.10 shows that the loading factor values for all indicators are greater than 0.50, indicating that all indicators have met convergent validity and have sufficient validity to be continued in further testing.

c. Discriminant Validity Test

Table 4.

	MM	PK	PM	PR	SQ
MM					
PK	0.335				
PM	0.442	0.268			
PR	0.407	0.622	0.148		
SQ	0.417	0.436	0.785	0.276	

The results of discriminant validity measurements with the heterotrait-monotrait ratio (HTMT) can be seen in the table, showing that all HTMT values show valid numbers.

d. Reliability Test

Table 5.

	Cronbach's alpha	Composite reliability (rho_c)
MM	0.796	0.858
PK	0.726	0.831
PM	0.767	0.839



PR	0.656	0.745
SQ	0.658	0.787

Based on the table above, the variables in this study have a Cronbach's alpha >0.6 and a Composite reliability result >0.7. The results of the measurement evaluation can be concluded that all indicators show consistent and reliable results in measuring the construct.

e. R-Square Test

**Table 6.
R-Square Test**

	R-square	R-square adjusted
MM	0.339	0.314

The adjusted r-square value was 0.314. This indicates that perceived ease of use, e-service quality, promotions, and perceived risk had a 31.4% impact on e-wallet use interest.

f. Hypothesis Testing

**Table 7.
Hypothesis Testing**

	Original sample	Sample mean	Standard deviation	T statistics	P values
PK -> MM	0.036	0.065	0.094	0.388	0.698
PM -> MM	0.244	0.249	0.092	2,642	0.008
PR -> MM	0.429	0.441	0.120	3,580	0,000
SQ -> MM	0.175	0.193	0.097	1,802	0.072

Perceived ease of use has a positive influence on interest in using e-wallets.

Based on the table above, the p-value for perceived ease of use is 0.698 > 0.05. This indicates that perceived ease of use has no effect on intention to use e-wallets. Higher or lower perceived ease of use does not significantly affect intention to use e-wallets. These results support previous research by Anjasari & Pamitkasih (2023) that found perceived ease of use does not significantly influence intention to use ShopeePay.

E - Service Quality has a positive influence on interest in using e-Wallet

Based on the table above, the p-value for perceived ease of use is 0.072 > 0.05. This indicates that e-service quality has no effect on intention to use e-wallets. Higher or lower e-service quality does not affect intention to use e-wallets. This study, in line with previous findings by Steven & Ramli (2023), actually indicates that e-service quality influences intention.

**Promotion has a positive effect on interest in using e-Wallet**

Based on the table above, the p-value for perceived ease of use is $0.072 > 0.05$. This indicates that e-service quality has no effect on intention to use e-wallets. Higher or lower e-service quality does not affect intention to use e-wallets. This study, in line with previous findings by Steven & Ramli (2023), actually indicates that e-service quality influences intention.

Risk perception has a negative effect on interest in using e-Wallet

Based on the table above, the p-value for perceived ease of use is $0.008 < 0.05$, with a p-value of 0.429 for the original sample. This indicates that promotions have a positive effect on e-wallet usage interest. The higher the promotion, the higher the e-wallet usage interest. This study supports the findings of Endriyanto and Indrarini (2022), who revealed that promotional activities significantly increase public interest in using the LinkAja e-wallet.

CONCLUSION

The results of this study conclude that perceived ease of use and e-service quality do not significantly influence the interest of students in Yogyakarta in using e-wallets. This indicates that ease of use and quality of digital services are not yet the primary factors driving interest in use. On the other hand, promotions have been shown to have a positive influence on interest in e-wallet use, indicating that marketing strategies such as discounts, cashback, and various attractive offers can increase students' interest in using these services. Furthermore, perceived risk also influences interest in use, indicating that security and potential risks remain important considerations for users.

The implications of this study suggest that e-wallet service providers need to further optimize attractive and sustainable promotional strategies to increase user interest, particularly among students. Although perceived ease of use and service quality do not significantly influence service quality, both aspects still need to be maintained and improved to maintain competitiveness and provide a better user experience. Furthermore, increasing education and transparency regarding security systems is also crucial to reduce user concerns about risks, thereby increasing trust and interest in using e-wallets.

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