

The Influence of Promotion and Ease of Perception on Internet in Using Digital Wallets With Pocket Money as Moderation Variable in Jabodetabek

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Abstract

This research discusses the relationship between promotion, ease of perception, and pocket money on interest in using digital wallets because we want to know the effect of the independent variable on the dependent variable and also the effect of the moderating variable on the relationship between the independent variable and the dependent variable. This study took 193 samples that were randomly distributed using an online questionnaire focused on 4 variables. The analysis method uses simple regression and Moderated regression analysis with SPSS V.25 software. The results of the study found that promotion, ease of perception had a positive and significant effect on interest, pocket money had no significant effect on the relationship between promotion and interest, and the relationship between ease of perception and interest

Keywords

Promotion, perceived ease of use, pocket money, interest, Moderated regression analysis, SPSS V.25.

1. Introduction

The payment system with money has been recognized for a long time by humans. The payment system with money was originally carried out because the barter system was considered inefficient, its weaknesses such as difficulty determining the value of an item in exchange, because the value of the item is subjective, depending on how valuable the usefulness of the goods between the two parties.

Until now, with the rapid development of technology, the payment system has also not escaped digital innovation. Various payment systems from credit, debit, blockchain, digital wallet systems are increasingly emerging in Indonesia. For example, many Digital Wallet companies such as E-Money, Ovo, Dana, Go-pay, Link aja are becoming increasingly popular in Indonesia, especially among millennials. Based on data from Bank Indonesia, the nominal number of transactions in Indonesia has increased from year to year, in 2020 it is known that the nominal amount of electronic money transactions in Indonesia in 2020 amounted to 204,909,170, up 41% from 2019, which amounted to 145,165,467.6. while if you look at the growth from 2016 to 2020 the increase has reached 2800%.

Digital wallet transactions have also experienced a high increase in transactions after the covid 19 pandemic, where the government's PPKM limits the physical movement of the community so that the use of digital wallets is safer to use than cash which can be a medium for transmitting the spread of the virus. Based on data quoted from Kontan (2021), one of the digital wallet players such as Go-pay experienced an increase in transaction value for Go-Pay Paylater reaching 3.3 times. Meanwhile, the value of investment Gopay transactions increased by almost 7 times. In addition, based on data reported by Beritasatu (2021), Dana's digital wallet users experienced a surge in their digital wallet users of 20 million from December 2020 to the first semester of 2021. With the average transaction increasing from 3 million transactions per day to 5 million transactions per day.

The use of Digital Wallets also has several benefits that cash does not have, such as providing convenience and speed in payment transactions without the need to carry cash, no longer needing to receive change such as candy and change and making it easier to transact in mass transactions of small value such as for transportation, tolls, parking, fast food restaurants. The biggest motivation to use a digital wallet is because it is more practical, convenient, and easy compared to cash, in addition to functional, emotional sense also provides a pleasant feeling and experience for digital wallet users.

The convenience provided by digital wallet providers can have an impact on increasing interest in using digital wallets in the digital era and greater technology, and especially have an impact in the Jabodetabek area where the area is one of the areas with the fastest level of science and technology in Indonesia, so the impact on the use of technology is even greater.

Because the use of technology is increasing rapidly, many technology-based companies compete by producing technology products such as websites, electronic money, e-commerce, etc. So, promotions arise to attract the power of the people. So promotions arise to attract power from their potential users. And many technology companies improve and enhance the features of their products so that the perceived ease experienced by users increase.

However, from all the information presented by the author, there is an information gap, namely that the problem is that there is no research that connects pocket money with variables such as ease of perception, promotion, and interest in using digital wallets despite the increase in the use of digital wallets in the Jabodetabek area. This study aimed to see; Is there a significant influence between Promotion on interest in using Digital Wallets? Does promotion affect interest in using Digital Wallets with pocket money as a moderating variable in Jabodetabek? Does ease of perception affect interest in using Digital Wallets? Does ease of perception affect interest in using digital wallets with pocket money as a moderating variable?.

1.1 Objectives

Based on the introduction above, the objective of this study is to find out.

1. The influence between promotions on interest in using Digital Wallets in Jabodetabek
2. The effect of promotion on interest in using Digital Wallets with pocket money as a moderating variable in Jabodetabek.
3. The influence between ease of perception on interest in using Digital Wallets in Jabodetabek.
4. The effect of ease of perception on interest in using Digital Wallets with pocket money as a moderating variable in Jabodetabek.

2. Literature Review

2.1. Management

James A.F Stoner (2006) suggests that management is a process of planning, organizing, leading, and controlling the efforts of members in the organization as well as the use of all resources in the organization to achieve predetermined organizational goals.

According to T.Hani Handoko (2000: 10) states that management is working with people to determine, interpret, and achieve organizational goals by implementing, planning, organizing, preparing, personnel, directing, leading and supervising functions.

Meanwhile, according to Richard L. Dhat (2002: 8) explains that management is the achievement of organizing, leading, and controlling organizational resources.

2.1.2 Marketing Management

Marketing Management according to Kotler & Kotler (2012: 5) is an art or science in the target market to attract, maintain and also increase the number of consumers by creating, communicating and delivering superior consumer quality.

Meanwhile, according to Sofjan Assauri (2015: 12) marketing management is an activity of analyzing planning, implementing, and controlling programs made to form, build, and maintain, the benefits of exchanges through target markets in order to achieve long-term organizational goals.

Thamrin Abdulah & Francis Tantri (2014: 22) explain that marketing management is the process of planning and implementing the realization, pricing, promotion, and distribution of goods, services, and ideas to create exchanges with target groups that meet the goals of customers and organizations.

2.2 Promotion

According to Tjiptono (2001: 219) Promotion is essentially a marketing communication, meaning marketing activities that try to disseminate information, influence / persuade, and or remind the target market of the company and its products to be willing to accept, buy and be loyal to the products offered by the company concerned.

According to Gitosudarmo (2000: 237), promotion is an activity aimed at influencing consumers so that they can become familiar with the products offered by the company to them and then they become happy and then buy the product.

According to Zimmerer (2002). Promotion is any form of persuasive communication designed to inform customers about products or services and to influence them to buy these goods or services which include publicity, personal selling and advertising.

2.3 Digital Wallet

A digital wallet is an electronic service for storing payment instrument data, namely in the form of payments using cards and / or electronic money that is used to accommodate funds to make payments (Auliya, 2018).

2.4 Pocket Money

According to (Department of National Education, 2008: 1512). Pocket money or pocket money is money given (provided) to be spent at any time (usually for children who do not yet have income and the amount is not too large. Pocket money is a form of developing responsibility, so it needs to be accompanied by naming the value of money in children, so that the money given by parents with the planning of the money is used such as for transportation or child savings. Pocket money can be used for food and other expenses.

2.5 Ease of Perception

Perceived Ease Of Use is a person's belief that when using a technology it can be easily used and understood so that users do not feel heavy when there is new technology (Mulyana 2005). When a product is easy to use, users will feel more comfortable and interested in using the product, otherwise if the product is difficult to use, it will reduce the desire to use the product.

According to Widjana (2010: 33), perceived ease of use means individual beliefs that using information technology systems will not be troublesome or require great effort when used (free of effort).

2.6 Interest in Using Digital Wallets

2.6.1 Definition of Interest

According to Sutikno (2009: 17) interest is a sense of preference and a sense of attachment to a thing or activity without prompting. Interest is always followed by a feeling of pleasure which ultimately gets satisfaction.

Meanwhile, according to Slameto (2010: 180), states that interest is a sense of preference and a sense of interest in a thing or activity, without anyone telling you to.

According to Walgito (2004) interest has several indicators, where the three indicators are as follows:

1. Interest in the object of interest, is a prospective consumer or consumer who has attention that is always focused and also centered on a particular product / system.
2. Feelings of pleasure, when a consumer or potential consumer who is interested in using a product / system is seen to have a happy feeling in using a digital wallet in using the system in transactions.
3. Propensity to use, namely how often a prospective consumer or consumer wishes to use a system in daily transaction activities. For consumers who have a high interest in using, it can be seen from the frequency of these consumers to use a high product / system.

Based on the explanation above, it can be concluded that interest in using a digital wallet is a person's desire to use digital wallet services to be used as a means of daily payment.

3. Methods

This study used a quantitative method using questionnaires and literature studies as the instrument. Respondents were asked to respond to questions related to variables. Additional questions related to personal information such as gender, age, and domicile were also asked. Questions related to the variables were measured using a Likert scale of 1 to 5. The questionnaires were distributed online via google forms. The Google form was set to ensure that one respondent can only respond one time and that all questions required an answer before moving to the next question. At the beginning of the questionnaire, there was brief information about the study and data confidentiality assurance. Respondents were also asked to state their willingness to enroll in the study voluntarily.

4. Data Collection

The data collection method of this research is an online questionnaire method using social media with respondents who have used Digital Wallets in Jabodetabek.

The data used in this study are primary and secondary data. Primary data collection was carried out by distributing structured questionnaires to respondents directly with social media. Questionnaire filling is done directly by the respondents. While the secondary data collection method is carried out by conducting literature studies from several other studies, journals, websites, articles. The distribution was carried out in the Jabodetabek area. The variable measurement scale carried out in this study uses a 5-point Likert scale, as listed in table 3.2.

5. Results and Discussion

5.1 Numerical Results

5.1.1 Statistical Descriptive Test Results

Table 1 Descriptive Promotion Statistics

Promotion		
N	Valid	191
	Missing	0
Mean		3.83
Std. Deviation		.617
Minimum		2
Maximum		5

Based on the results in Table 1, it is known that the average or mean of respondents' answers is 3.83, standard deviation 0.617, minimum answer 2, and maximum answer 5.

Table 2 Descriptive Ease Statistics

Ease		
N	Valid	191
	Missing	0
Mean		4.21

Std. Deviation	.580
Minimum	2
Maximum	5

Based on the results in Table 2, it is known that the average or mean of respondents' answers is 4.21, standard deviation 0.580, minimum answer 2, and maximum answer 5.

Table 3 Descriptive Pocket Money Statistics

Pocket Money		
N	Valid	191
	Missing	0
Mean		3.42
Std. Deviation		.860
Minimum		1
Maximum		5

Based on the results in Table 3, it is known that the average or mean of respondents' answers is 3.42, standard deviation 0.860, minimum answer 1, and maximum answer 5.

Table 4 Descriptive Interest Statistics

Interest		
N	Valid	191
	Missing	0
Mean		3.88
Std. Deviation		.664
Minimum		2
Maximum		5

Based on the results in Table 4, it is known that the average or mean of respondents' answers is 3.88, standard deviation 0.664, minimum answer 2, and maximum answer 5.

5.1.2 Research Instrument Test Data Validity Test of 50 Respondents

The data validity test is measured by comparing r_{count} with r_{table} . With the test criteria if $r_{count} > r_{table}$ with an error rate = 0.05, the measuring instrument is declared valid, and vice versa if $r_{count} < r_{table}$, the measuring instrument is declared invalid. For the validity test with 50 respondents, the r_{table} value is 0.24 and the following are the results of the validity test calculation using the help of SPSS Statistic v.25.

Table 5 Validity Test Results 50 Respondents

Variable	Item	Corrected Correlation	Total	Description
Promotion	X1_1	.683		Valid
	X1_2	.661		Valid
	X1_3	.734		Valid
	X1_4	.506		Valid
	X1_5	.633		Valid
	X1_6	.707		Valid
	X1_7	.695		Valid
Ease	X2_1	.711		Valid
	X2_2	.772		Valid
	X2_3	.677		Valid
	X2_4	.851		Valid

	X2_5	.790	Valid
	X2_6	.725	Valid
Pocket Money	Z_1	.792	Valid
	Z_2	.708	Valid
	Z_3	.784	Valid
Interest	Y_1	.706	Valid
	Y_2	.479	Valid
	Y_3	.739	Valid
	Y_4	.869	Valid

Based on the results of the validity test Table 5 above, it can be concluded that the validity of the variables from 50 respondents is valid.

Reliability Test of 50 Respondents

Table 6 Reliability Test 50 Respondents

No.	Variable	Value r Alpha	Description
1	Promotion	.780	Realibel
2	Ease of Perception	.848	Realibel
3	Pocket Money	.623	Realibel
4	Interest in Using Digital Money	.662	Realibel

Based on the reliability test results Table 6 above, it can be concluded that the validity of the variables from 50 respondents is reliable.

Based on the results of the validity and reliability of 50 respondents, it can be continued by testing the validity and reliability of all respondent data.

Data Validity Test

The data validity test is measured by comparing rcount with rtable. With the test criteria if rcount > rtable with an error rate = 0.05, the measuring instrument is declared valid, and vice versa if rcount < rtable, the measuring instrument is declared invalid. For the validity test with 191 respondents, the rtable value is 0.14 and the following are the results of the validity test calculation using the help of SPSS Statistic v.25. (Table 7)

Table 7 Validity Test Results

Variable	Item	Corrected Correlation	Total	Description
Promotion	X1_1	.536		Valid
	X1_2	.752		Valid
	X1_3	.650		Valid
	X1_4	.699		Valid
	X1_5	.750		Valid
	X1_6	.775		Valid
	X1_7	.773		Valid
Ease	X2_1	.697		Valid

	X2 2	.772	Valid
	X2 3	.570	Valid
	X2 4	.804	Valid
	X2 5	.768	Valid
	X2 6	.752	Valid
Pocket Money	Z 1	.824	Valid
	Z 2	.778	Valid
	Z 3	.816	Valid
Interest	Y 1	.733	Valid
	Y 2	.587	Valid
	Y 3	.767	Valid
	Y 4	.835	Valid

Reliability Test

The reliability test is used to reveal research data that can be trusted and in accordance with the actual situation, with this reliability test, an instrument used as a data collection tool is considered reliable because it is trusted in accordance with the actual situation in the field. This reliability test uses the Cronbach Alpha formula with the help of SPSS Statistic 25. If the resulting value is <0.6 , the consistency of the data instrument is considered unreliable or not accepted. The following table shows the results of the reliability test (Table 8)

Table 8 Reliability Test Results

No.	Variabel	Value r Alpha	Description
1	Promotion	.834	Realibel
2	Ease of Perception	.824	Realibel
3	Interest in Using Digital Money	.706	Realibel
4	Pocket Money	.705	Realibel

5.1.3 Classical Assumption Test

Heteroscedasticity Test

Heteroscedasticity test is used to determine the situation where there is inequality of the regression model data, so a heteroscedasticity test is needed (Ghozali, 2013). One way to detect the presence or absence of heteroscedasticity is to look at the results of the spearman test. Where if the sig value > 0.05 , it is concluded that heteroscedasticity does not occur, and vice versa.

Table 9 Heteroscedasticity Test

Model	Sig	Description
Promotion	.721	There is no heteroscedasticity
Ease	.288	There is no heteroscedasticity
Pocket Money	.887	There is no heteroscedasticity

Based on the Table 9 above, it is known that the significance value of promotion is 0.721, the significance value of the ease of perception variable is 0.288 and the significance value of the pocket money variable is 0.887. So, it can be concluded that the independent variables do not occur heteroscedasticity.

Multicollinearity Test

The multicollinearity test is used to test whether there is a strong or perfect correlation between the independent variables in the regression model (Ghozali, 2013). The relationship between the independent and dependent variables will be disrupted if a strong correlation is found between the independent variables. In this study using the variant inflation factor (VIF) method and tolerance value. Data is said not to experience multicollinearity if the VIF value < 10 and the tolerance value > 0.10, and vice versa.

Table 10 Multicollinearity Test

Model	Collinearity statistic		Description
	Tolerance	VIF	
Constant			There is no multicollinearity
Promotiom	0.704	1.421	
Ease	0.715	1.398	
Pocket Money	0.965	1.306	

Based on the multicollinearity test results Table 10 above, it is known that the tolerance values of promotion, ease, and pocket money are 0.704, 0.715, 0.965 respectively, which are above 0.10 and the VIF values of promotion, ease, and pocket money are 1.421, 1.398, and 1.306 respectively, which are below 10. So, it can be concluded that the independent variables in the regression model do not find multicollinearity.

Autocorrelation Test

The Autocorrelation test is used to determine whether in a linear regression model there is a correlation between the residual value in period t and the previous t-1 residual. If a correlation is found, it means that an autocorrelation problem occurs. To detect autocorrelation problems, you can use the run test. The run test is used to test whether there is a high correlation between residual values. If the significance value is > from 0.05, it is stated that there is no autocorrelation problem.

Table 11 Autocorrelation Test

Model	Sig Value	Description
1	.128	There is no Autocorrelation

Based on the Table 11 above, it is known that the significance value of the regression model is 0.128 > 0.05 so it can be concluded that there is no autocorrelation.

5.1.4 Hypothesis Test

R2 Determinant Coefficient Test

The determination test is a test conducted to see the extent of the contribution of the independent variable to the dependent variable.

Table 12 Determinant Coefficient R2 Promotion

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.594 ^a	.353	.350	.535

a. Predictors: (Constant), Promotion

The Table 12 above shows the R Square value in the regression model of the promotion variable on interest of 0.353 or 35.3% of the Y variation can be explained by the independent variable X1 (promotion). The rest (100%-35.3%=64.7%) is explained by other reasons outside the model.

Table 13 Determinant Coefficient R2 Moderate 1

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.622 ^a	.387	.377	.524

a. Predictors: (Constant), Promotion X Pocket Money, Promotion, Pocket Money

The Table 13 above shows the R square value of 0.387, meaning that 38.7% of the variation in Y can be explained by the independent variables X1 (promotion), Z (pocket money), and Moderate_1 (Promotion X Pocket Money). The rest (100%-38.7%=61.3%) is explained by other causes outside the model.

Table 14 R2 Determinant Coefficient of Ease

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.456 ^a	.208	.204	.592

a. Predictors: (Constant), Ease

The Table 14 above shows the R Square value in the X2 (ease) variable regression model on individual interest of 0.208. meaning that 20.8% of the Y variation can be explained by the independent variable X2 (ease). The rest (100%-20.8%=79.2%) is explained by other reasons outside the model.

Table 15 Determinant Coefficient R2 Moderate 2

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.505 ^a	.255	.243	.578

a. Predictors: (Constant), Ease X Pocket Monet, Ease, Pocket Money

The Table 15 above shows the Adjusted R square value of 0.255, meaning that 25.5% of the variation in Y can be explained by the independent variables X2 (ease), Z (pocket money), and Moderate_2 (ease X pocket money). The rest (100%-25.5%=74.5%) is explained by other causes outside the model.

F-test

The F-test is used to measure how significant the independent variables together affect the dependent variable.

Table 16 F-test Moderate 1

		ANOVA ^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	32.390	3	10.797	39.328	.000 ^b
	Residual	51.338	187	.275		
	Total	83.728	190			

a. Dependent Variable: Interest

b. Predictors: (Constant), Promotion X Pocket Money, Promotion, Pocket Money

The anova test above Table 16 shows that the F test produces a calculated F value of 39,328 with a significant level of 0.000. because the probability is below 0.05, the regression model can be used to predict Y (interest) or it can be said that X1 (Promotion), Z (pocket money) and moderat_1 (Promotion X Pocket money) together has a significant effect on Y (interest).

Table 17 F-test of Moderate 2

		ANOVA ^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.354	3	7.118	21.340	.000 ^b
	Residual	62.374	187	.334		
	Total	83.728	190			

a. Dependent Variable: Interest

b. Predictors: (Constant), Ease X Pocket Money, Ease, Pocket Money

The anova test above Table 17 shows that the F test produces a calculated F value of 21,340 with a significance level of 0.000. because the probability is below 0.05, the regression model can be used to predict Y (interest) or it can be said that X2 (ease), Z (pocket money) and moderat_2 together have a significant effect on Y (interest).

T-test

The T test is used to see the partial effect of each independent variable individually on the dependent variable. This test is done by comparing the t value with the T table. (Tables 18 -21)

Table 18 T-test of Promotion on Interest

		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.430	.244		5.856	.000
	Promotion	.640	.063	.594	10.161	.000

a. Dependent Variable: Interest

Table 19 T-test of Ease on Interest

		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.684	.315		5.353	.000
	Ease	.522	.074	.456	7.050	.000

a. Dependent Variable: Interest

Table 20 T-test of Moderate 1 on interest

		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	.122	.729		.168	.867
	Promotion	.878	.195	.815	4.501	.000

Pocket Money	.453	.226	.586	1.999	.047
Promotion X Pocket Money	-.087	.060	-.535	-1.464	.145

a. Dependent Variable: Interest

Table 21 T-test of Moderate 2 on interest

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.400	1.147		.349	.727
	Ease	.692	.269	.605	2.571	.011
	Pocket Money	.430	.344	.557	1.249	.213
	Ease X Pocket Money	-.063	.080	-.410	-.780	.436

a. Dependent Variable: Interest

If T-count > from t table means that individually the independent variable has a significant effect on the dependent variable or if the sig value < 0.05 then individually the independent variable has a significant effect on the dependent variable.

To find the T table can be seen by using the Two Tail table so that the T table is = 1.98

Table 22 Comparison of t value with t table

Variable	T Count Value	T Table Value	P Value	Description
Promotion	10.161	1.98	0.000	Significant
Ease	7.050	1.98	0.000	Significant
Promotion x Pocket Money (moderat 1/X1Z)	-1.464	1.98	.145	Not Significant
Ease x Pocket Money (Moderat 2/X2Z)	-.780	1.98	.436	Not Significant

Based on the results above Tables 18 -22, it is concluded that promotion has a significant effect on interest in using digital wallets, ease has a significant effect on interest in using digital wallets, moderate variable_1 (X1Z) has no significant effect on the relationship between promotion and interest in using digital wallets, and moderate variable_2 (X2Z) has no significant effect on the relationship between ease and interest in using digital wallets.

5.2 Graphical Results

5.2.1 Classical Assumption Test

Normality Test

The normality test is a test used to determine whether the residual regression model has a normal or free distribution. A good regression model has a normal or near normal distribution.

To see the distribution can be seen from using a graph by looking at the histogram of the comparison of observed data with data that is close to normal. If the line describing the original data is close to the normal distribution line, it can

be said that the data is normally distributed, while if the original data moves away from the normal distribution line, it can be said that the data is freely distributed. Figures 1 & 2)

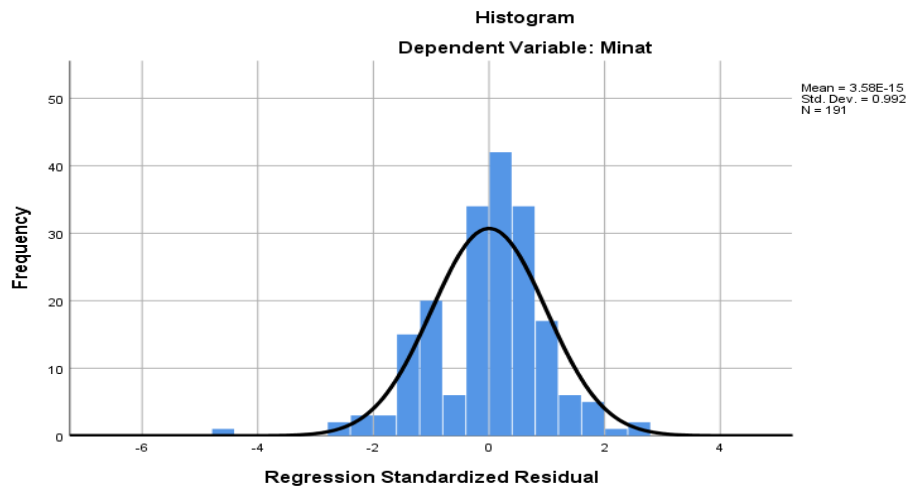


Figure 1 Histogram of Normality Test

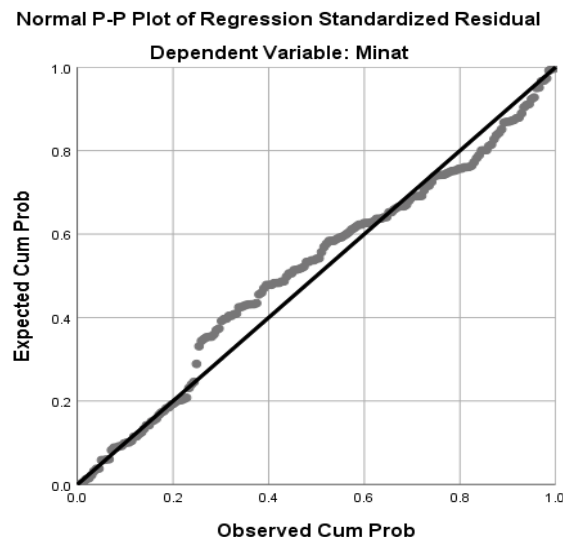


Figure 2 Normal Plot Graph

5.3 Proposed Improvements

1. For Digital Wallet providers to pay attention to their promotion methods because the better the promotion of Digital Wallets, the higher the interest in using Digital Wallets. Promotions that can be done include discount vouchers, subscription promos, referral promotions, promotions with third-party partnerships, etc. They also need to pay attention to the demographics of users, especially in terms of income (pocket money), because with higher pocket money, the effect of promotion on interest is also higher, so that Digital Wallet providers can focus on segments with higher incomes.
2. For Digital Wallet providers to pay attention to the aspect of convenience in designing the interaction of Digital Wallet users with their platform because the easier the Digital Wallet is to use, the higher the interest in using Digital Wallets. The features on the Digital Wallet provider platform must be easy to use, easy to

understand, easy to learn. In addition, it can provide easy access in determining payment methods, payment networks, etc.

3. For other researchers who discuss similar themes to be able to further develop the research that the authors have done by using a wider sample and distributing questionnaires more evenly and a longer sampling time.

5.4 Validation

1. Promotion has a significant positive effect on interest in using Digital Wallets
Based on table 4.18 T-test of Promotion on Interest, T-count 10.161 > 1.98 from t table means that individually the independent variable has a significant effect on the dependent variable. Meaning Promotion has a significant positive effect on interest in using Digital Wallets.
2. Promotion has an effect on interest in using digital wallets with pocket money as a moderating variable
Based on Table 4.16 F-test Moderate 1, The anova test above shows that the F test produces a calculated F value of 39,328 with a significant level of 0.000. because the probability is below 0.05, the regression model can be used to predict Y (interest) or it can be said that X1 (Promotion), Z (pocket money) and moderat_1 (Promotion X Pocket money) together has a significant effect on Y (interest).
3. Ease of Perception has a significant positive effect on interest in using Digital Wallets
Based on Table 4.19 T-test of Ease on Interest, T-count 7.050 > 1.98 from t table means that individually the independent variable has a significant effect on the dependent variable. Meaning Ease of Perception has a significant positive effect on interest in using Digital Wallets
4. Ease of Perception has an effect on interest in using Digital Wallets with pocket money as a moderating variable.
Based on Based on Table 4.17 F-test of Moderate 2, the anova test above shows that the F test produces a calculated F value of 21,340 with a significance level of 0.000. because the probability is below 0.05, the regression model can be used to predict Y (interest) or it can be said that X2 (ease), Z (pocket money) and moderat_2 together have a significant effect on Y (interest).

6. Conclusion

Based on the results of the discussion and interpretation of the research, the author will conclude that.

1. Promotion has a significant positive effect on interest in using digital wallets. This finding means that promotion affects customer interest in using digital wallet applications. The greater the promotion, or price discount, the greater the user's interest in using a digital wallet.
2. Promotion variables have no effect on interest in using digital wallets with pocket money as a moderating variable. This finding means that the amount of pocket money does not affect the relationship between promotion and interest in using digital wallets.
3. Ease of Perception has a significant positive effect on interest in using digital wallets. This finding means that the perceived ease or appearance of the user interface of a digital wallet application affects user interest in using digital wallets. The easier and more attractive the ease of perception, the greater the interest in using a digital wallet.
4. Ease of Perception variable has no effect on interest in using digital wallets with pocket money as a moderating variable. This finding means that the amount of pocket money does not affect the relationship between Ease of Perception and interest in using digital wallets.

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