



The Influence of Shariah Promotion, Ease of Use, and Service Quality on Decisions to use Gopay

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The development of the internet and cell phones today has had a big impact on the economy and has become an inseparable part of it. Gopay is a part of economic development in Indonesia which has competed for public attention and generates interest in using it. The purpose of this study was to determine the effect of sharia promotions, ease of use, and digital wallet service quality on the decision to use Gopay. Using purposive sampling and the slovin formula, the sample of this study consisted of 100 respondents. The methodology used in this research is multiple regression analysis. The results of this study simultaneously promote sharia, ease of use and quality of service have a significant influence on the decision to use Gopay. Partially sharia promotion and service quality have a significant influence on the decision to use Gopay, while ease of use does not have a significant effect on the decision to use Gopay. For future researchers, it is expected to add variables in order to find out other factors that can influence the decision to use Gopay. Because in this study there were 19.7% other factors that influenced the decision to use this platform.

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INTRODUCTION

At this time, technology is an inseparable part of human daily life, technology develops and brings changes to human survival. One of them is the development of cell phones and the internet from year to year. Internet use in Indonesia has been growing rapidly over the past few years.

As of recent reports, Indonesia has an internet penetration rate of over 70%. This means that a significant majority of the population has access to the internet. The majority of Indonesians access the internet via mobile devices. Actually, the widespread availability of affordable smartphones and mobile data plans has contributed to this trend in Indonesia (Setiawan & Suhartomo, 2019).

Besides that, social media platforms are extremely popular in Indonesia. Facebook, Instagram, and Twitter are among the most widely used, with a significant portion of the population engaging with these platforms regularly. WhatsApp is also a dominant communication tool.

In Indonesia, online shopping has seen substantial growth. Online platforms like Tokopedia, Shopee, Lazada, and Bukalapak are leading the e-commerce

space, providing a wide range of products and services to consumers.

The digital economy is becoming a vital part of Indonesia's overall economy. The government has been pushing for digital transformation through initiatives like "Making Indonesia 4.0," aiming to integrate digital technologies into various sectors. Despite the growth, there are still challenges such as digital literacy, infrastructure development in rural areas, equal distribution of network access, and cybersecurity threats that need to be addressed to ensure equitable access and safe internet usage.

The Indonesian government has been actively promoting internet usage through various initiatives, including the expansion of internet infrastructure in remote areas and the development of digital skills among the population.

According to a Central Bureau of Statistics (BPS) in 2021, the percentage of the population in Indonesia who have owned/controlled a cellular telephone is recorded at around 65.87 percent compared to 2017, which was 59.59 percent. Meanwhile, the population accessing the internet in 2021 was recorded at around 62.1 percent compared to 32.34 percent in 2017.

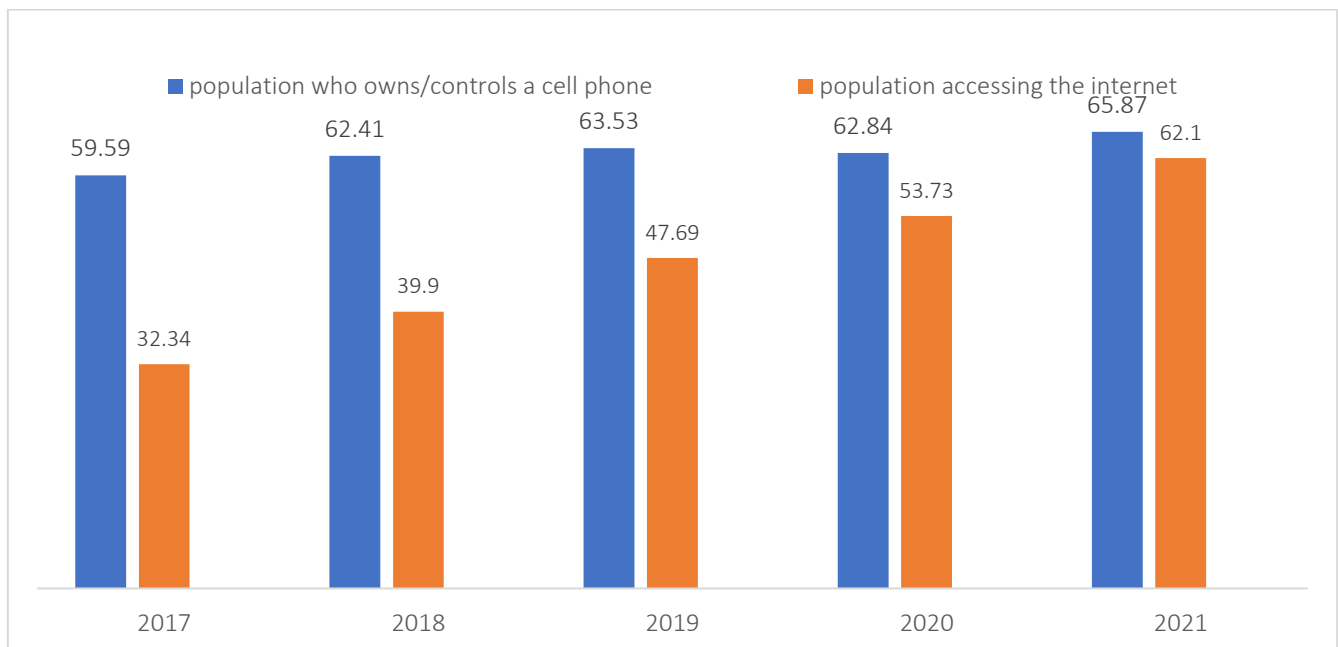


Figure 1. Population who owns / controls a cell phone and graph of population accessing the internet

Source: Central Bureau of Statistics (2021)

Electronic money transactions are increasingly used from year to year. According to Bank Indonesia (BI) data, the value of electronic money transactions jumped

in 2021 to 786,454 billion compared to 106,780 billion in 2018.

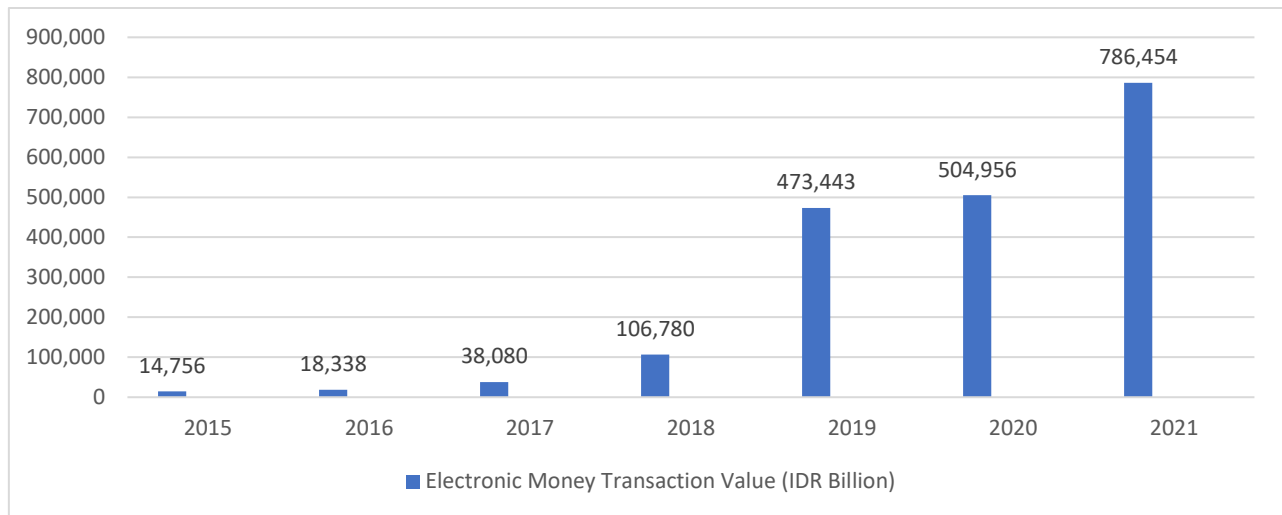


Figure 2. Electronic Money Transaction Value

Source: Bank Indonesia (2022)

The development of electronic money/digital wallets in Indonesia has been rapid since the Covid-19 pandemic made people have to do everything at home by utilizing the sophistication of existing technology.

This development gave rise to electronic money / digital wallet payment technology that shifted the role of cash as a means of payment, and switched to a more efficient and economical form of non-cash payment. This digital wallet has a variety of applications that are used by the public as a means of non-cash payment, including Gopay, Ovo, Dana, ShopeePay, Linkaja. (Tarantang et al., 2019).

In a survey conducted by Populix in July 2022 with the theme "Consumer Preference Towards Banking and e-Wallet Apps" conducted online to 1000 respondents aged 18-55 years in a number of major cities in Indonesia. With the results, there are currently the most widely used electronic money by Indonesians, namely Gopay (88%), Dana (83%), Ovo (79%), Shopee Pay (76%), and Link Aja (30%). Gopay is the most widely used electronic money in Indonesia (Populix, 2022).

Digital wallets offer products or services with attractive promos. When using a digital wallet, there are many promos, discounts, and cashbacks offered by merchants who work with digital wallets, this is very beneficial for digital wallet users. From this, it appears about halal and haram in its utilization, because there is a significant difference between the use of cash and the use of digital wallets, in this case whether people pay attention to halal and haram in digital wallet promotions or just looking for profit.

The easy use of digital wallets and the many services or features available, make factors that encourage electronic money / digital wallets to be more widely used. This perception of ease is where a person believes

that using a technology there are various means of convenience designed to encourage increased use.

Based on the rating on the GOJEK application, there are several consumers who provide reviews about the quality of GOPAY, such as in topping up the Gopay balance but the balance does not enter Gopay even though the transaction has been successful and must make a report to be followed up for 2x24 hours. This can affect customer satisfaction, the quality of electronic services must be a top priority for companies.

The decision to use is a decision process where consumers actually decide to use one of the products or services among a variety of alternative choices. Brand trust in reliability from the consumer's point of view is based on experience or more on a sequence of transactions or experiential interactions with the brand will be a source for consumers to create trust in the brand from this experience will affect consumer evaluations.

This research was conducted at Gopay because one of the leading electronic money services in Indonesia, which was established in 2016, is PT Dompot Anak Bangsa (GOPAY) owned by PT Aplikasi Karya Anak Bangsa (GOJEK). Gopay is part of the gojek ecosystem, the largest app-based on-demand company in Southeast Asia. Gopay is an all-in-one digital wallet. From quick transactions for all gojek services and hundreds of business partners, to sending or receiving money easily, everything is free to do with Gopay. The more competitors in a particular field, especially in digital wallets, the more considerations consumers have to choose from because of the increasing number of products offered. (About GOPAY, n.d.).

Due to the increasing number of digital wallet users, it shows that promotional factors, ease of use and service

quality are the ones that can influence the decision to use the Gopay digital wallet among the community. People will pay attention to these factors before using digital wallet technology. Based on this description, this study aims to identify factors that are thought to have an influence on the decision to use Gopay in the people of Bogor City including sharia promotion, ease of use, and service quality.

LITERATURE REVIEW

Sharia Promotion

Promotion is an effort to persuade consumers to learn more about a product so that they will remember it and buy it. (Cardia et al., 2019). Basically, promotions in Islamic marketing must be ethical and open. Truth in any information about marketed products is the core of Islamic marketing promotion. This behavior is based on the teachings of the Qur'an and Hadith where everything a Muslim does must be vertical, that is, there is accountability for human behavior to Allah SWT (Huda et al., 2017). According to Wati et al. (2021) After the promotion is carried out, it does not mean that everything has been completed, that is, not only the intended goal is successful, or has made a profit. All need accountability for what the company is doing. The indicators of promotion according to Kotler & Armstrong (2010) namely:

1. *Advertising*, which is all forms of nonpersonal presentation and promotion paid for by sponsors to present ideas, goods or services. The Islamic view of ethics provides a different color on how to live life, halal and haram standards regulate how to obtain, utilize goods and how to promote, advertise and sell a product. (Santoso, 2022).
2. *Sales promotion*, which are short-term incentives to encourage the purchase or sale of products or services. Islam defines promotion as advertising that is done honestly and in accordance with the goods being offered. When discussing promotions, it is important to distinguish true and honest promotions from exaggerated promotions (lies). (Farma & Umuri, 2020).
3. *Personal selling*, namely personal presentations by salespeople with the aim of making sales and building relationships with consumers. Personal selling in Islam as carried out by the Prophet Muhammad SAW, namely the prophet prioritized friendship and da'wah

gently. Meanwhile, profit is not the main goal but the implication of friendship with many humans. (Setiawati, 2020).

4. *Public relations*, namely building good relations with various company publics in order to obtain favorable publicity, build a good company image, and handle or straighten out rumors, stories, and unfavorable events. Public relations in Islam not only provide information to the public, but are also able to call, invite, and foster the community by always being guided by the foundation of the Qur'an and as-Sunnah, in a wise manner, and knowing the limits of the information conveyed. (Susanto, 2019).
5. *Direct marketing* (direct selling), which is a direct relationship with target consumers with the aim of obtaining immediate responses and fostering lasting relationships with consumers. Islam prohibits promotions that involve deception, either by action or by word. (Zahro, 2019).

There are several other promotion indicators according to (Kempa et al., 2020) :

1. A discount is a price reduction given to buyers when purchasing goods or services. As long as it does not lead to actions that are prohibited in Islam, such as misleading consumers or harming others, then discounts are permissible. (Afida & Zamzami, 2020).
2. Cashback is the return of a sum of money made after making a product payment. The use of cashback in Islam must avoid obscurity, in cashback there must be an agreement between the seller and the customer before making a transaction. The use of cashback has no element of coercion in it because cashback will not be used if the customer does not enter the cashback voucher before the transaction is complete. Cashback is a gift or bonus for customers, Rasulullah when trading will definitely give extras to buyers after buying goods, so cashback is also an additional bonus or gift for customers. (Sari et al., 2021)
3. Product bundling is the sale of packaged product packages containing several products at a special price. Product sales using bundling is a sales strategy that provides benefits for both parties, namely producers and consumers. For producers as a competitive strategy to increase demand for products, while for

consumers as a price savings strategy compared to separate prices. (Sukron & Windyarti, 2021).

4. Shopping coupons are coupons given to consumers that are used to provide benefits when shopping.

Ease of Use

Ease of use is defined when someone says a technology is easy to use, which means the user thinks it will be easy to use. A user or someone who believes that an information system is easy to use is likely to use it, whereas if the user believes that the information system is complicated to use then it is likely not to use it. (Taan, 2021). The easier a system is to use, the less effort a person has to do so that it can improve a person's performance when using this technology. (Ernawati & Noersanti, 2020). Indicators used to measure ease of use include (Iliyin & Widiartanto, 2019):

1. Individual interactions with the system are clear and *understandable*. The use of Gopay e-wallet features is easy to understand
2. *It does not require a lot of mental effort* to interact with the system. Because it is easy to use, activities become more efficient by using the Gopay e-wallet.
3. The system is *easy to use*. Gopay e-wallet features are easy to operate
4. *Easy to operate* the system according to what the individual *wants to do* (*easy to get the system to do what he/she wants to do*). Feel easy to use Gopay to make the desired purchase transaction.

Service Quality

Companies must consider customer satisfaction, one component of which is service quality, to maintain the presence of change and survive in increasingly fierce competition. (Afifah et al., 2020). If a service can meet the needs and expectations of the community, then the service is considered quality and satisfying. If a service is of low quality or inefficient then people don't like it (Kartika & Firdaus, 2020). Service quality is very important, therefore customer pleasure is always a top priority in a business. (Hardiyansyah, 2018). Service quality measurement consists of 5 dimensions, namely (Erinawati & Syafarudin, 2021) :

1. *Tangibles* (physical evidence), namely the ability of a company to show its existence to customers. The appearance and ability of the company's physical facilities and infrastructure and the condition of the surrounding

environment are tangible evidence of the services provided by the service provider to its customers.

2. *Reliability*, which is the ability of a company to provide services as promised accurately and reliably.
3. *Responsiveness*, which is the company's ability to help and provide fast and precise service to customers, with clear information delivery.
4. *Assurance* (guarantee and certainty), namely the knowledge, ability of company employees to foster customers' trust in the company.
5. *Empathy*, which is to provide sincere and individualized attention to customers by trying to understand the wishes of customers.

Usage Decision

Making a decision is generally choosing a set of potential actions in the hope that it will lead to a good choice. (Sri Wdyanti Hastuti & Anasrulloh, 2020). In user decisions, consumers often consider various factors that suit their needs when deciding whether to use the product or service. (Rawis et al., 2022). Usage decisions are influenced by consumer behavior. Consumer behavior is a process of consumer habits in purchasing a product. This process means that there is a series of activities from habit, which means an activity that is always repeated by consumers. Indicators used to measure purchasing decisions include (Tarigan, 2023): (1) Needs and wants for a product; (2) Price suitability; (3) Desire to try different products; (4) Steadiness in product quality; (5) Repurchase decision.

There are several other indicators that explain the use / purchase decision according to (Kotler & Keller, 2008):

1. *Problem Recognition*, namely the use / purchase process begins when the user / buyer recognizes a problem or need. This need recognition is intended to determine the existence of needs and desires that have not been met and satisfied.
2. *Information search*, namely a consumer who is already interested may seek more information but may not. Consumers can get information from several sources, including:
 - a. Personal sources: family, friends, neighbors
 - b. Commercial sources: advertising, salespeople, agents, packaging, displays
 - c. Public sources: mass media, consumer rating organizations

- d. Sources of experience: handling, inspection and use of products.
3. *Evaluation of alternatives*, namely the stage of the buyer's decision, namely when consumers use information to evaluate alternative brands in the choice set. This evaluation cannot be separated from the influence of the resources owned (time, money, information) and the risk of making the wrong choice.
4. *Purchase decisions*, namely in the evaluation stage consumers form preferences for brands in the choice set. Consumers can also form an intention to buy because of loyalty to the chosen brand.
5. *Post purchase behavior* is the stage of the purchasing decision process, namely when consumers take further action after buying based on a sense of satisfaction.

RESEARCH METHODOLOGY

Research Approach and Methods

In this study, the method used by researchers is quantitative research with an associative type. The quantitative method is called the traditional method, because this method has been used long enough so that it is easy to transition as a method for research. This method is referred to as the positivistic method because it is based on the philosophy of positivism. This method is a scientific/scientific method because it fulfills scientific principles, namely concrete/empirical, objective, measurable, rational, and systematic. This method is also called the discovery method, because with this method new science and technology can be discovered and developed. This method is called a quantitative method because research data is in the form of numbers and analysis using statistics. (Sugiono, 2019).

Associative research is research that asks about the relationship between two or more variables. In this study there are three forms of relationship, namely: symmetrical relationship, causal relationship and interactive / reciprocal / reciprocal. In this study there are also those named independent variables (those that affect) and dependent variables (those that are affected) (Sugiono, 2019).

Validity and Reliability Test

Validity test, conducted to determine the ability of research instruments to measure what should be measured. (Bahri & Zamzam, 2014). Reliability test,

carried out to determine how far the measurement results remain consistent if two or more measurements are made of the same symptoms using the same measuring instrument. (Cardia et al., 2019). The reliability test that can be applied is Cronbach's Alpha. Cronbach's Alpha, measures the lower limit of the reliability value of a construct, the alpha value must be greater than 0.60. (Bahri & Zamzam, 2014)

Classical Assumption Test

According to Mardiatmoko (2020) To get a good regression equation, a classic assumption test is carried out which includes:

(1) Residual Normality Test.

This test is to determine whether the residual value is normally distributed or not. A good regression model is one that has a normally distributed residual value. The way to detect it is to test the normality of the One Sample Kolmogorov Smirnov test method.

(2) Multicollinearity Test.

Multicollinearity is a condition where there is a perfect or close linear relationship between the independent variables in the regression model. A regression model is said to experience multicollinearity if there is a perfect linear function in some or all of the independent variables in the linear function. Symptoms of multicollinearity include looking at the Variance Inflation Factor (VIF) and Tolerance values. If the VIF value < 10 and Tolerance > 0.1 , it is stated that there is no multicollinearity.

(3) Heteroscedasticity Test

Heteroscedasticity is a condition where there is an inequality in the variance of the residuals for all observations in the regression model. How to test with the Glejser Test. The test is done by regressing the independent variables on the absolute residual value. Residual is the difference between the value of variable Y and the predicted value of variable Y, and absolute is the absolute value (all positive values). If the significance value between the independent variable and the absolute residual > 0.05 then there is no heteroscedasticity.

Statistical Hypothesis

(1) F Test (Simultaneous)

The simultaneous significance test value is seen from the ANOVA test table or with significance < 0.05 . The criteria are the smaller the significance, the better the model predicts the regression model (Putri, 2020).

(2) T Test (Partial) Individual parameter significance test can be seen from the unstandardized value of the difference coefficients with a significance of < 0.05 .

(2)Multiple Regression Analysis

The analysis technique used is multiple regression analysis, where this regression analysis aims to explain the pattern of relationships between variables. It is called multiple because there are more than two variables to be analyzed. The multiple regression equation is as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e.....$$

Where:

Y : GOPAY Usage Decision Variable

a : Constant

b1, b2, b3: Coefficient of each variable

X1 : GOPAY Sharia Promotion Variable

X2 : Variable Ease of Use of GOPAY

X3 : GOPAY Service Quality Variable

(3)Coefficient of Determination (R)²

The coefficient of determination is done by looking at the percentageized Adjusted R2 value. The greater the Adjusted R2 value, the more precisely the model predicts the dependent variable (Putri, 2020).

RESULTS AND DISCUSSION

The data obtained in this research comes from the people of Bogor City, which is the location of this research. Bogor City is a city located in West Java Province which consists of 6 sub-districts. The total population of the Bogor City community in 2021 is 1,052,359 people. The data in this study comes from primary data obtained through distributing questionnaires to 100 respondents who fit the criteria, namely the people of Bogor City and Gopay service users for at least the last year.

Validity and Reliability Test

This study using a sample of 100 respondents. Then the r table value is 0.159. So that if the value of r count > r table, then the statement variable is valid. If the value of r count < r table, then the statement variable is invalid. The following are the results of the validity test.

Table 1. Validity Test Results

Variables	Statement	r Table	r Count	Validity
				r Count > r Table
Sharia Promotion (X1)	X1.1	0.159	0.757	valid
	X1.2	0.159	0.770	valid
	X1.3	0.159	0.787	valid
	X1.4	0.159	0.786	valid
	X1.5	0.159	0.820	valid
	X1.6	0.159	0.770	valid
	X1.7	0.159	0.808	valid
	X1.8	0.159	0.815	valid
Ease of Use (X2)	X2.1	0.159	0.839	valid
	X2.2	0.159	0.917	valid
	X2.3	0.159	0.938	valid
	X2.4	0.159	0.911	valid
Service Quality	X3.1	0.159	0.717	valid
	X3.2	0.159	0.835	valid
	X3.3	0.159	0.755	valid
	X3.4	0.159	0.855	valid
	X3.5	0.159	0.800	valid
	X3.6	0.159	0.859	valid
	X3.7	0.159	0.835	valid
	X3.8	0.159	0.796	valid
	X3.9	0.159	0.788	valid
	X3.10	0.159	0.778	valid
Usage Decision (Y)	Y1	0.159	0.874	valid
	Y2	0.159	0.890	valid
	Y3	0.159	0.881	valid
	Y4	0.159	0.897	valid
	Y5	0.159	0.863	valid

In this study using a sample of 100 respondents. Then the r table value is 0.159. So that if the value of r count > r table, then the statement variable is valid. If the value of r count < r table, then the statement variable is invalid. Table 4.1 shows that variables X1, X2, X3, and

Y have valid statements which can be calculated by looking at r count greater than r table.

Reliability Test

Table 2. Reliability Test Results

VARIABLES	Reliability Statistics	
	Cronbach's Alpha	N of Items
Shariah promotion	0,911	8
Ease of Use	0,934	4
Service Quality	0,939	10
Usage Decision	0,928	5

Source: Primary Data processed with SPSS 22 (2023)

In table 2 above, it can be seen that the Cronbach's Alpha value on the sharia promotion variable is 0.911, which means that this value is greater than 0.60. The ease of use variable is 0.934, which means that this value is greater than 0.60. In the service quality variable of 0.939, which means that this value is greater than 0.60. And the usage decision variable is 0.928, which means that this value is greater than 0.60. All of these values can be concluded that all items in the statement of the sharia promotion variable, ease of use, service quality, and usage decisions are reliable and able to obtain consistent

data with the intention, if the statement is submitted again, an answer that is relatively the same as the previous answer will be obtained.

**Classical Assumption Test
Normality Test**

In this study, the normality test used is the Kolmogorov Smirnov test, if the Kolmogorov Smirnov test results significance value > 0.05 then the data is normally distributed. The results of the normality test are as follows:

Table 3. Normality Test Results

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			100
Normal Parameters ^{a,b}	Mean		-.0690100
	Std. Deviation		1.31097205
Most Extreme Differences	Absolute		.128
	Positive		.111
	Negative		-.128
Test Statistic			.128
Asymp. Sig. (2-tailed)			.000 ^c
Monte Carlo Sig. (2-tailed)	Sig.		.069 ^d
	99% Confidence Interval	Lower Bound	.063
		Upper Bound	.076
a. Test distribution is Normal.			
b. Calculated from data.			
c. Lilliefors Significance Correction.			
d. Based on 10000 sampled tables with starting seed 299883525.			

Source: Primary Data processed with SPSS 22 (2023)

In table 3 above, the Monte Carlo Sig. (2-tailed) using the Kolmogorov Smirnov test is 0.069. It can be

concluded that the data is normally distributed because the significant value is greater than 0.05.

Multicollinearity Test

Table 4. Multicollinearity Test Results

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.100	.821		.122	.903		
	Sharia Promotion	.205	.056	.309	3.639	.000	.285	3.507
	Ease of Use	.027	.098	.023	.276	.783	.297	3.364
	Service Quality	.318	.049	.604	6.509	.000	.238	4.201

a. Dependent Variable: Y

Source: Primary Data processed with SPSS 22 (2023)

Based on the data above, it can be seen that the sharia promotion variable has a tolerance value of 0.285 and VIF 3.507. The ease of use variable has a tolerance value of 0.297 and a VIF of 3.364. The service quality variable has a tolerance value of 0.238 and VIF 4.201. Based on this value, it can be concluded that there is no

multicollinearity between the independent variables in this study because all variables have a tolerance value > 0.10 and a VIF value < 10.

Heteroscedasticity Test

Table 5. Heterokedastisistas Test Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.002	.001		1.566	.121
	Shariah promotion	-2.150E-6	.000	-.261	-1.769	.080
	Ease of use	.111	.073	.469	1.519	.132
	Service quality	-.032	.027	-.357	-1.181	.240

a. Dependent Variable: abs2

Source: Primary Data processed with SPSS 22 (2023)

Based on the table above, the significant value in all variables is greater than 0.05. This shows that there is no heteroscedasticity in this regression model equation, so this regression model is suitable for predicting the

decision to use Gopay in the variables that influence it are sharia promotion, ease of use, and service quality.

Statistical Hypothesis

Table 6. F Test Results (Simultaneous)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	654.486	3	218.162	130.486	.000 ^b
	Residuals	160.504	96	1.672		
	Total	814.990	99			

a. Dependent Variable: Usage Decision
 b. Predictors: (Constant), Service Quality, Ease of Use, Sharia Promotion

Source: Primary Data processed with SPSS 22 (2023)

Based on the table above, it is known that f count is 130.486 and the significance is 0.000. F table with a significance of 0.05, degree of freedom (df1) is 4-1 = 3 and (df2) is 100-4 = 96, then f table is 2.70. The results show that f count (130.486) > f table (2.70) and a significant value of 0.000 < 0.05. So from these results it can be concluded that H1 is accepted or the variables of sharia promotion, user convenience, and service

quality simultaneously have a significant effect on decisions to use Gopay.

T Test (Partial)

If the sig value <0.05, or t count > t table then there is an influence of variable x on variable y

Table 7. T Test Results (Partial)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.100	.821		.122	.903
	Sharia Promotion	.205	.056	.309	3.639	.000
	Ease of Use	.027	.098	.023	.276	.783
	Service Quality	.318	.049	.604	6.509	.000

a. Dependent Variable: Usage Decision

Source: Primary Data processed with SPSS 22 (2023)

In this study, the t table value with a significance level of 0.05, degree of freedom (df) n-k.

n : number of respondents

k : number of variables

df = 100-4 = 96, then t table is 1.66. So it can be concluded that based on the table above, sharia promotion has t count > t table, which is 3.639 and a significance value <0.05, namely 0.000. This shows that H1 is accepted, which means that there is an influence of sharia promotion on the decision to use Gopay. In addition, ease of use has t count < t table, which is 0.276 and a significance value > 0.05, namely 0.783. This shows that H1 is rejected, which means that there is no effect of ease of use on the decision to use Gopay. The service quality variable has t count > t table, which is 6.509 and a significance value <0.05, namely 0.000. This shows that H1 is accepted, which means that there is an effect of service quality on the decision to use Gopay.

Multiple Linear Regression Analysis

The analysis technique used is multiple regression analysis, where this regression analysis aims to explain the pattern of relationships between variables. It is called multiple because there are more than two variables to be analyzed. The multiple regression equation is as follows:

$$Y = a + b1X1 + b2X2 + b3X3 + e.....$$

$$Y = 0,100 + 0,205 + 0,27 + 0,318$$

Where:

Y : GOPAY Usage Decision Variable

a : Constant

b1, b2, b3: Coefficient of each variable

X1 : GOPAY Sharia Promotion Variable

X2 : Variable Ease of Use of GOPAY

X3 : GOPAY Service Quality Variable

Based on the data in table 7, it can be seen that the variable that most influences the decision to use Gopay is the service quality variable because it has an *unstandardized coefficients* value greater than the other variables, namely 0.318. The regression coefficient value of the sharia promotion variable has a positive value of 0.205. This can be interpreted that if the sharia promotional innovation carried out by Gopay increases, it will affect the usage decision in using Gopay.

The regression coefficient value on the ease of use variable has a positive value of 0.27. This can be interpreted that if the features that support ease of use in using Gopay are improved, it will increase usage decisions in using Gopay.

The regression coefficient value on the service quality variable has a positive value, namely 0.318. This shows that if the quality of service is improved, it will increase usage decisions in using Gopay.

Coefficient of Determination (R)²Table 8. Results of the Coefficient of Determination (R)²

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.896 ^a	.803	.797	1.29303
a. Predictors: (Constant), Service Quality, Ease of Use, Sharia Promotion				

Source: Primary Data processed with SPSS 22 (2023)

Based on the table, it is known that the R Square value is 0.803, this means that 80.3% of variations in usage decisions can be explained by sharia promotion variables, ease of use, and service quality. The remaining 19.7% (100% - 80.3 = 19.7) can be explained by other variables.

Discussion

Promotion is an effort to persuade consumers to learn more about a product so that they will remember it and buy it. (Cardia et al., 2019). Basically, promotions in Islamic marketing must be ethical and open. The truth in any information about marketed products is the essence of sharia marketing promotion. (Huda et al., 2017). The result of this study is that there is a significant influence between sharia promotion on usage decisions. This means that consumers in determining the decision to use Gopay, one of which sees sharia promotion as one of the factors. These results are in accordance with previous research conducted by Putri Tunggadewi & Pudjoprastyono (2022) and Amrullah & Indrarini (2022) which shows that promotional variables affect usage decisions.

The decision to use is the action or behavior of consumers who choose whether or not to make a purchase or transaction, whether or not the number of consumers in making decisions is one of the factors in achieving or not the company's goals. (Priyono & Waluyo, 2019). The results of this study indicate that there is no significant influence between the ease of use variable and usage decisions. This means that consumers do not necessarily see ease of use in determining the decision to use Gopay. These results contradict previous research conducted by Abrilia & Tri (2020) which shows that the ease of use variable has an effect on usage decisions. But this result is in accordance with previous research conducted by Ernawati & Noersanti (2020) which shows that the ease of use variable has no significant effect on usage

decisions.

Service quality can be known by comparing customer perceptions of the services they actually receive with the actual services they expect. (Ritonga et al., 2020). If a service can meet the needs and expectations of the community, then the service is considered quality and satisfying. If a service is of low quality or inefficient, people do not like it. Service quality is very important, therefore customer pleasure is always a top priority in a business. (Hardiyansyah, 2018).

The results of this study indicate that there is a significant influence between service quality variables and usage decisions. This means that consumers in determining the decision to use Gopay, one of which sees service quality as one of the factors. These results are in accordance with previous research conducted by Putri Tunggadewi & Pudjoprastyono (2022) and Adjie et al. (2021) which shows that the promotion variable has an effect on usage decisions. The results of this study indicate that sharia promotion, ease of use, and service quality simultaneously have a significant effect on decisions to use Gopay.

CONCLUSIONS

Based on the results of research that has been conducted on "The Effect of Sharia Promotion, Ease of Use, and Service Quality on Decisions to Use Gopay (Case Study of Bogor City Community)" using multiple linear regression analysis, the following conclusions can be drawn:

- Sharia promotion has a significant influence on the decision to use Gopay
- Ease of use does not have a significant influence on the decision to use Gopay
- Service quality has a significant influence on the decision to use Gopay
- Sharia promotion, ease of use, and service quality simultaneously have a significant

influence on decisions to use Gopay.

Based on the research results and conclusions that have been described, the researcher provides several suggestions. For Gopay, it is expected to maintain and improve sharia promotion, ease of use, and service quality in order to maintain user trust, because user trust greatly affects interest in using Gopay. For future researchers, it is expected to add variables in order to find out other factors that can influence the decision to use Gopay. Because in the study there were 19.7% other factors that influenced the decision to use Gopay.

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