

Dimensions of Interest in Using E-Wallets in Online Transportation Service

I Gusti Ayu Purnamawati^{1*}, Gede Adi Yuniarta¹, Elly Herliyani²

¹Faculty of Economics, Universitas Pendidikan Ganesha

²Faculty of Language and Art, Universitas Pendidikan Ganesha

Jl. Udayana No 11, Singaraja, Bali, Indonesia

*Corresponding author; Email: ayu.purnamawati@undiksha.ac.id

Abstract

There are still many MSME actors who have not used e-wallets, especially in using online transportation. This paper examines the Utilitarianism, trust, risk perception, reputation, and costs of e-wallet users' interest in online transportation. This research uses quantitative methods. A questionnaire was used to collect data from 110 small and medium-scale entrepreneurs in Bali Province. Multiple linear regression analysis tests are used to test the interests of e-wallet users. The results show that the utilitarian variables, trust and reputation, positively and significantly affect e-wallet user interest. At the same time, risk perceptions and cost do not affect e-wallet user interest. These costs are burdensome for consumers to purchase mobile devices to take advantage of digital payment services, so it takes time and effort to consider adopting new technology. Inclusive finance is an important entry point for inclusive growth; e-wallets also help Micro, Small, and Medium Enterprises currently being promoted by the government to support the economy. TAM is a model that theoretically helps predict and explain user acceptance of information technology. Digital payment solutions allow consumers and merchants to use social media to buy and sell goods and services to create new economic opportunities.

Keywords: E-Wallet, Online Transportation, Reputation, Utilitarian.

1. Introduction

Technological developments can change a person's lifestyle, especially during the Covid-19 pandemic. The sophistication of technology can aid and provide convenience to the community in carrying out various activities. One is related to technological developments in information and communication, in the future known as smartphones. E-commerce is experiencing rapid development in Indonesia and is even included in the five countries with the most mobile phones (Sudono et al., 2020; Soetanto et al., 2020). Implementing technology in an organization includes process automation and its key role in technology empowerment (Soegoto & Huda, 2019). The application of information technology presents a role that can assist us in obtaining information for use in everyday life, such as the ease of speed of making payment transactions without carrying cash (Soegoto & Purwandani, 2018). Consumers easily transfer money to various regions and are not limited to time via smartphones (Makwana et al., 2019).

The demand in today's digital era is that people must be smart in utilizing their resources. Through various innovations in the digital field for various aspects, it has been proven that humans can play a role in implementing rapidly advancing technological developments (Uddin & Akhi, 2014). One example of the application of digital technology is carried out by advanced companies in North America whose customers use cell phones as digital wallets. Digital wallets

are synonymous with high technology in the form of a mobile payment system in a cell phone. The digital wallet can then be used for various types of payments and for storing personal information (Silalahi et al., 2017). Like what has been implemented in Poland, the payment community is made digitally, especially for transportation services. The public wants to expand the reach of functions and services so that through the application of electronic payments, the public can make payments for public sector services such as taxes and purchasing transportation tickets. This increases ticket printing costs and profits (Antwi et al., 2015). Indonesia has issued digital wallet products through banks and private companies, including PT. Dompot Anak Bangsa is a transportation service provider called Gojek with its digital wallet product, Go-Pay (Septiani et al., 2017). OVO is a digital wallet product from Bank Indonesia and a private company PT issued. Visionet International. OVO products then ally with Grab as an in-app payment system. Mobile users claim that payments via electronic wallets are more suitable for cash payments (Oliveira et al., 2016).

The users of the e-wallet cannot be judged by their usability value. Utilitarian value is related to the effectiveness and efficiency generated using services. If understood from a utilitarian value perspective, implementation is a way to achieve obligations-related goals. An understanding of information systems provides support for a utilitarian value which is an important determinant of individual behavior in implementing information systems due to the ability of customers to

make costs and account for various functional benefits and sacrifices in using information systems. Utilitarian or user perceptions represent a consumer's perception of the convenience of using electronic wallets (Mun et al., 2017). Most of the users provide support for the use of new technology when it is easier to access services (Boden et al., 2020). The payment system approach in the form of debit cards, credit cards, and cash has been replaced by electronic wallets that can provide convenience for users (Johnson et al., 2018).

The development of e-wallets that are very fast and used by various elements can increase user trust and are needed for information technology users to improve individual performance in driving the activities of an organization. Trust is a means of increasing business continuity, especially for applying e-commerce. Therefore, companies must take precautions and control risks in electronic transactions (Budyastuti, 2020). Trust is also highly needed in online purchasing decisions by consumers (Mahliza, 2020; Sari & Wijaya, 2019). Running a business is not easy; the need to prioritize trust to maintain business continuity as we advance. It also applies to developing services to foster customer confidence in the use of products and services.

The risks arising from using e-wallets are unavoidable; the risk assessment comes from individual behavior. According to Budyastuti (2020), developing increasingly advanced technology poses threats and risks. Information and transaction security is the main point that must be the focus of the company's attention in implementing e-commerce (Soetanto et al., 2020). The characteristics of mobile payments indicate that consumers may experience similar risks, such as vulnerabilities to security that come from wireless communications (Slade & Dwivedi, 2013). The use of various cellular payments offers convenience from a technological aspect resulting in an increased risk for consumers (Gaur & Ondrus, 2012). Therefore, perceived risk indirectly impacts consumer intentions when using online applications under security protection.

E-wallet reputation relates to a person's opinion regarding the quality of a blog, a product, or a service. Likewise, customer appreciation can develop rapidly. Good word-of-mouth promotion can enhance the service provider's reputation and customer trust in the service provider. Building and maintaining a reputation is very difficult and requires care. Consumers with no prior experience using the company's services will rely on the company's reputation as a measure of trust. Research by Truong et al. (2020) has shown that customers choose a highly reputable card provider in hopes of being a safe place for money.

Charging in a more affordable e-wallet is used for manual transportation; this fee then becomes an essential factor that significantly affects payments via the mobile system (Hongxia et al., 2011). This includes

access, transaction, and mobile device fees (Lu et al., 2011). Cost perception is defined as the reach of consumer confidence regarding the use of cellular payments. Received fees are incurred when registering and using the mobile service. It also includes the consumer's ability to purchase a mobile device compatible with the services offered (Shafinah et al., 2013).

This research examines Utilitarianism, trust, risk perception, reputation, and cost of e-wallet users' interest in online transportation. The originality of this research lies in the phenomenon of the still common use of e-wallets in small and medium enterprises in the Province of Bali.

2. Literature Review

2.1. The Effect of Utilitarians on Interest in Using E-wallets in Online Transportation

E-Wallet is a digital payment tool that uses media electronically (in the form of server-based applications), and using it requires a connection with the publisher first (Mulyana & Wijaya, 2018). Its use is based on the Technology Acceptance Model (TAM) theory, which assumes that a person's acceptance of information technology is influenced by two main variables: perceived ease of use and perceived benefits (Nasution & Azmin, 2018).

Value is a consideration for consumers in buying a product. In certain conditions, consumers with different spending values will show different behaviors. One of the values perceived by consumption is called the utilitarian value (Ryu et al., 2010). The values of functionality and cognition are defined as conceptual means of achieving goals. Utility value is a substantial cost for product use and after-service. Lowe & Alpert (2015) show that perceptions of consumer products, such as concepts, technological novelty, and comparative advantage, influence their hedonic and utilitarian values. Similar to the research of Terpstra & Verbeeten (2014), which states that Utilitarianism has a positive effect on cellular user intentions, while Hanzae & Rezaeyeh (2013) states that utilitarian values do not affect intention to behave, the hypothesis can be as follows:

H₁: Utilitarianism has a positive effect on interest in using e-wallets in online transportation

2.2. The Effect of Trust on Interest in Using E-wallets in Online Transportation

Belief is an essential factor for humans. Trust is shared by humans and brought into consideration in carrying out an activity. Kumar et al. (2018) stated that trust refers to the perceptions of others and describes the feelings of consumers in shopping transactions via cellular. Trust is a form of hope for a person to fulfill

long-term relationships with others (Sari & Wijaya, 2019). The use of digital wallets involves an element of consumer trust. There are several indicators contained in the element of trust. According to Wong (2017), three factors can shape a person's belief: loyalty (virtue) and integrity. Ability refers to the seller's competence to satisfy consumers regarding transaction services. Kindness (benevolence) refers to the seller's willingness to help customers, not only to get maximum profit. Integrity refers to the seller's behavior in conducting business. Trust in someone who can provide satisfaction. The more a person's satisfaction increases, the more confidence in a product will increase. Based on research by Kumar et al. (2018) and Shree et al. (2015), satisfaction significantly increases self-confidence. An opportunity to get cashback and discounts is a factor that makes a person satisfied with the use of digital wallets, with this the hypothesis is as follows:

H₂: Trust has a positive effect on interest in using e-wallets in online transportation

2.3. The Effect of Risk Perception on the Interest in Using E-wallets in Online Transportation

Perceived risk assesses uncertainty and uncontrollable potential outcomes when a customer uses the system (Hamid & Cheng, 2013; Khaimah & Halim, 2014). Miliani et al. (2013) found that risk perception did not significantly affect customer intentions. In the case of using e-payment services, consumers can disclose personal information, which creates risk, and they have no control over this. According to Alaeddin et al. (2018), and Haris et al. (2018), the study results show that risk perception has a significant effect on the role of moderators in the relationship between attitude and behavioral intention to switch mobile wallets. A separate study by Lu et al. (2011) also found a significant relationship between perceived risk and citizens' intention to use mobile payments. The same is the case with the statements of Shin (2010) and Yang et al. (2012) declaring a significant effect. Respondents assume that risk is a factor that significantly influences their intention to use E-wallets because some of the respondents tend to want to try new technologies without fear of risk. By taking into account the perceived risk to be the main barrier to using mobile payments, the hypothesis is as follows:

H₃: Risk perception has a negative effect on interest in using e-wallets in online transportation

2.4. The Effect of Reputation on Interest in Using E-wallets in Online Transportation

The reputation of a mobile payment service provider shows the extent to which consumers rely on

capability, honesty, and fairness. Reputation has proven to be a significant determinant in building consumer confidence in the hotel sector, particularly e-wallets. E-wallet services are valued by consumers based on the importance of the e-wallet company. E-wallets are a service that consumers cannot access quality without actively trying. A high reputation tends to generate intentions for use where the user has a high enough risk. If the company has a strong and positive reputation in the market, consumers are likely to intend to try e-wallet applications. Research Srivastava et al. (2010) and Xin et al. (2015) published the results of their research that the reputation of service providers is an essential trust-building factor in the context of mobile payments, so the hypothesis can be made as follows:

H₄: Reputation has a positive effect on interest in using e-wallets in online transportation

2.5. The Effect of Costs on Interest in Using E-Wallets in Online Transportation

Abrahão et al. (2016) examined the costs associated with time and the effort required to collect, analyze options, make decisions, and develop relationships with new suppliers or services. Lesa (2016) found that costs have a negative impact on mobile payments in Zambia; this is because consumers' subjective standards go beyond cost sensitivity. This study's results align with Abrahão et al. (2016) and Yang et al. (2012), who found no statistical significance for the perceived cost coefficient in their research. However, contrary to the findings of Tan et al. (2014) and Oye et al. (2014), where perceived cost is the extent to which customers believe they have to pay to use mobile payment services, the hypothesis can be made as follows:

H₅: Costs have a negative effect on interest in using e-wallets in online transportation.

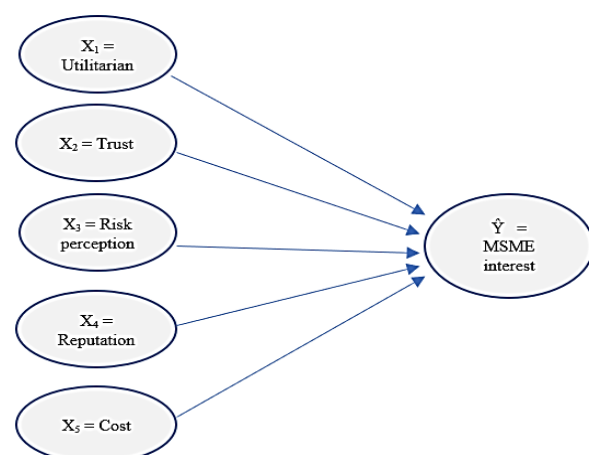


Figure 1. Conceptual framework of research model

3. Methods

This research was conducted on e-wallet application users among Bali Province micro, small, and medium enterprises. The primary data obtained is the result of filling out questionnaires by respondents. The questionnaire consists of five parts: utilitarian, trust, risk perception, reputation, costs, and interests of MSMEs using e-wallet applications. The scale used to prepare the research questionnaire is a Likert scale of 1-5 points. Each question is given five alternative answers, and each questionnaire item has a different value: 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = strongly agree. The population in this study were all users of e-wallet applications in micro and small companies in 2020, with a total of 150 spread across Bali Province. The method used in sample collection in this study is convenience sampling, a general term that includes various procedures for selecting respondents. The sample used in this study was 110 users of the e-wallet application based on the Slovin formula: 110 respondents. The research instrument used in this research is a questionnaire based on a list of questions that will be distributed to all respondents using e-wallet applications in micro, small, and medium enterprises.

Utilitarianism is defined as functional and instrumental, and the cognitive nature primarily includes fulfilling a customer's instrumental expectations for a product or service, meaning to the end, is often equated with time, location, and ownership requiring rational intent. Trust is defined as a positive expectation, assumption, or belief from a person's cognitive processes that are held and aimed at others that the person will behave as expected and needed. Risk perception is the uncertainty consumers face when they cannot predict the consequences of purchasing. Reputation is defined as a belief in which customers state that the business in a company has a good impression of ability, virtue, and integrity. A cost is a form of expenditure incurred by a party, whether an individual or a company, to benefit more from the action. Finally, interest is a condition that occurs when a person sees characteristics or situations associated with their wants or needs.

Hypothesis testing in this study uses multiple regression analysis. In general, the formulation of multiple linear regression can be written as follows.

$$\hat{Y} = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \varepsilon$$

Information:

\hat{Y} = MSME interest in using e-wallet applications

X_1 = Utilitarian; X_2 = Trust; X_3 = Risk perception; X_4 = Reputation; X_5 = Cost

α = constant / intercept

$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5$ = Regression coefficient

ε = Error disturbance (confounding variable)

4. Results

This test uses the Pearson Correlation in the SPSS program, which calculates the correlation between the values obtained from the questions, as shown in Table 1. Table 1 shows that all questions are valid because of a significance value below 0.05. Guidelines for measuring instruments are said to be reliable if Cronbach's Alpha value is above 0.70. The results show that all variables have a Cronbach's Alpha value above 0.70.

Table 1. Validity and reliability test results

Statement	Pearson Correlation	Cronbach's Alpha
Utilitarian		0.840*
1	0.821**	
2	0.857**	
3	0.816**	
4	0.797**	
Trust		0.823*
1	0.818**	
2	0.806**	
3	0.817**	
4	0.795**	
Risk Perception		0.843*
1	0.801**	
2	0.814**	
3	0.834**	
4	0.852**	
Reputation		0.827*
1	0.760**	
2	0.828**	
3	0.841**	
4	0.819**	
Cost		0.853*
1	0.827**	
2	0.806**	
3	0.849**	
4	0.850**	
Interest		0.838*
1	0.845**	
2	0.857**	
3	0.826**	
4	0.752**	

Table 2. The result of the determination coefficient test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.909 ^a	0.826	0.819	1.062

a. Predictors: (Constant), Trust, Risk Perception, Utilitarian, Reputation, Cost

Source: Primary Data Processed

Table 2 shows that the value of Adjusted R Square is 0.819; this means 81.9% of the dependent variable. Independent variables can explain the interest in using e-wallets for online transportation. In contrast, the

Table 3. Partial significance test results

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	0.716	0.784		0.913	0.363
Utilitarian	0.343	0.075	0.328	4.559	0.000
Trust	0.465	0.073	0.494	6.369	0.000
Risk Perception	0.026	0.091	0.024	0.290	0.772
Reputation	0.164	0.078	0.155	2.110	0.038
Cost	0.135	0.075	0.138	1.801	0.075

a. Dependent Variable: Interest
Source: Primary Data Processed

remaining 18.1% is influenced by other variables. Hypothesis testing is partially used to determine the effect of each independent variable. This study uses 110 samples to obtain $df = n - k - 1 = 110 - 5 - 1$, so the t table with $df = 104$ is obtained, which is 1.983. Following are the results of the calculations presented in Table 3.

By the hypothesis proposed in this study, based on Table 3, the results of testing the first hypothesis regarding the influence of the Utilitarian variable on the Interests variable obtained a t-count value of $4.559 > a$ t-table value of 1.983 and a significance value of the Utilitarian variable of $0.000 < 0.050$ so that H_1 is accepted. It shows that Utilitarianism has a positive and significant effect on interest in the micro, small, and medium enterprises sector. The results of testing the second hypothesis regarding the influence of the Trust variable on the Interests variable obtained a t-count value of $6.369 > a$ t-table value of 1.983 and a significance value of $0.000 < 0.050$, so H_2 is accepted. It shows that trust significantly affects micro, small and medium enterprises' interest. The results of testing the third hypothesis regarding the effect of the Risk Perception variable on the Interests variable obtained a t-count value of $0.290 < t$ -table value of 1.983 and a significance value of Risk Perception of $0.772 > 0.050$, so H_3 is accepted. This finding indicates that Risk Perception does not significantly affect interest in the micro, small, and medium enterprises sector. Finally, the results of testing the fourth hypothesis regarding the influence of the Reputation variable on the interest variable obtained a t-count value of $2.110 > a$ t-table value of 1.983 and a Reputation significance value of $0.038 < 0.050$, so H_4 is accepted. This finding shows that reputation positively and significantly affects an interest in the micro, small, and medium enterprises sector. The results of testing the fifth hypothesis regarding the effect of the Cost variable on the Interest variable obtained a t-count value of $1.801 < a$ t-table value of 1.983 and a significance value of $0.075 > 0.050$ so that H_5 is accepted. This result shows that costs do not significantly affect interest in the micro, small, and medium enterprises sector. Based on Table 5, the multiple regression equation in this study is as follows.

$$Y = 0.716 + 0.343X_1 + 0.465X_2 + 0.026X_3 + 0.164X_4 + 0.135X_5 + \varepsilon$$

E-wallets have grown rapidly since the Covid-19 pandemic in Indonesia in March 2020, when the government made social distancing policies, worked and studied from home, asked people to stay home, and reduced economic activities outside the home. This policy was carried out to prevent the spread of Covid-19 in Indonesia so that many people who make transactions switch to digital payments to avoid physical contact and reduce the means of transmission of the Covid-19 pandemic, namely cash. E-wallet users can use various transactions from shopping to as a means of transportation. The e-wallet application can be easily downloaded on each user's smartphone, and how to use it is also easy to make payments via smartphone by scanning the barcode from the destination merchant as payment using an e-wallet. Amoroso & Hunsinger (2009) extend TAM to include privacy, trust, risk perception, electronic satisfaction, and loyalty constructs. In this study, the TAM model is not fully used but only takes trust and risk as factors influencing the interest in using e-wallet services in online transportation. This variable is a primary factor used as a reference for users when they decide to use technology for the first time. The benefits of using e-wallet services are a benchmark customers use for e-wallet services. Also, this study includes other factors that may influence interest in using e-wallet services, such as utilities, reputation, and fees.

The theory used is the Technology Acceptance Model (TAM) or the Technology Acceptance Model that was first proposed by Davis et al. (1989), which is a model for understanding and analyzing the factors that influence the acceptance or not the use of technology. TAM is a model that theoretically helps to predict and explain user acceptance of information technology (Legris et al., 2003). Based on this definition, TAM describes the rejection or acceptance of technology. For this reason, TAM shows several factors influencing the user's decision to use new technology. Five constructs in TAM can affect users in applying technology: perceived usefulness, ease of use, attitudes, behavioral

intentions, and actual system usage (Muntianah et al., 2012).

5. Discussion

A mobile trending payment tool known as an e-wallet is an application that can help users make payments via smartphones. E-wallets help users to make payments easily and practically. Electronic wallets can be interpreted as a convenient shopping tool that minimizes risk because it does not need to carry cash and can be done while doing other activities (Rantung et al., 2020).

Based on the test results, it is known that the first research hypothesis is in line with the statement of Chen et al. (2019), Terpstra & Verbeeten (2014), and Ryu et al. (2010) who state that utilitarian value has a positive effect on the intention to use cellular payments—currently, only two dominant e-wallets in Indonesia, namely GO-PAY and OVO. Although similar digital payments are starting to appear, they still dominate the market. With a cashless system, the e-wallet concept has grown in popularity. One of the e-wallets that have succeeded in promoting a cashless society, financial inclusion, and empowerment of micro, small, and medium enterprises (MSMEs) is GOPAY. According to Kesumastuti (2020), almost 80% of e-wallet users use GO-PAY, which is in line with the results of a study by an independent institution under the auspices of the Financial Times, FT Confidential Research Mobile Payment, a study stating that GO-PAY is electronic money most widely used in Indonesia. Trust and innovation are the keys that make payments managed by GO-JEK easier and turn them into electronic money commonly used in Indonesia. GO-PAY continues to develop and expand to various financial institutions to reach more types of payments that make it easier for its users. To date, GO-PAY has partnered with approximately 28 financial institutions and has been accepted by over 240,000 business partners in various cities in Indonesia, 40% of whom are MSMEs. Furthermore, GO-PAY will also reach more people and MSMEs who use services so that economic acceleration from below can be achieved more quickly. The more MSMEs are established, the country's economy will develop rapidly.

Based on the test results, it is known that in the second research hypothesis, trust has a positive and significant effect on interest in using e-wallets in online transportation. Perceived trust is an essential factor in developing online transaction services. Trust is difficult to determine because it requires a deeper understanding of trust as an important enough part to influence consumers or users (Khaimah & Halim, 2014). Trust positively influences e-wallet adoption. As Putri &

Deica (2020) stated, trust positively affects the individual intention to use the GO-PAY e-wallet. Respondents believe that e-wallet providers will act in their best interest, meaning there is a strong trust in e-wallets. It increases e-wallets because there is strong government support. Trust is the extent to which consumers believe that e-wallet services are feasible and valuable (Verkijika, 2018). Experience affects consumer confidence in electronic wallet services (Hillman & Neustaedter, 2017).

Based on the test results, it is known that in the third research hypothesis, risk perception does not have a significant effect on the interest in using e-wallets in online transportation. These results are similar to those of Slade & Dwivedi (2013), Tan et al. (2014), Wang & Yi (2012), Kerviler et al. (2016), and Slade et al. (2015) who reveal that there is no significant relationship between risk and behavioral intention using the mobile payment system. The public is encouraged to pay attention to the risks associated with new technology, especially regarding using E-wallets to enjoy the benefits even though it is more convenient and efficient for buying goods (Tenk et al., 2020).

Based on the test results, it is known that in the fourth research hypothesis, reputation has a positive and significant effect on the interest in using e-wallets in online transportation. It is in line with the research of Agmeka et al. (2019), Lai (2019), and Riquelme et al. (2019) brand reputation can influence the intention of users to adopt electronic technology, especially digital payment methods. Companies must first improve their reputation to increase their customers' trust. In general, the e-wallet company that has the best reputation is a company that is well-known and liked by many people because it can meet people's needs. The five e-wallet application sequences with a good reputation in Indonesia are Go-pay, Ovo, Dana, LinkAja, and Jenius. The e-wallet application with the best importance will increase the number of its users. Management continuously undertakes efforts to promote and socialize products effectively and massively. One of the efforts taken is through the e-wallet application advertising program to provide discounts. In the end, these programs can improve the reputation of e-wallets so that the wider community better knows them.

Based on the test results, it is known that in the fifth research hypothesis, costs have no significant effect on the interest in using e-wallets in online transportation. Shafinah et al. (2013) state that there are costs that consumers could potentially bear in the future while adopting new technology, namely in the form of costs: initial, subscription, and communication. This fee is also included in consumers' financial burden, who buy mobile devices to take advantage of payment services. The costs can be monetary or non-monetary as they take

time and effort to be considered when adopting new technology. Costs can influence consumers' intentions in adopting mobile payments as people try to think wisely about every decision in their life. Hsu & Lin (2018) researched that the cost-benefit is an individual preference to achieve maximum benefits with minimum costs in making decisions. When making decisions, consumers always consider the costs that cannot be avoided, then consider and compare the value or benefits that someone will receive before applying new technology. If people feel that adopting mobile payments saves time, money, and convenience, they will volunteer to continue adopting it. On the other hand, they will not adopt it if they think it requires much effort and money. So in Hsu & Lin's (2018) research, perceived costs negatively affect consumers' perceived value in their intention to continue using mobile payments.

6. Conclusions

As previously declared, this research examines utilitarianism, trust, risk perception, reputation, and cost of e-wallet users' interest in online transportation. The results show that the utilitarian variables, trust and reputation, positively and significantly affect e-wallet user interest. At the same time, risk perceptions and cost do not affect e-wallet user interest. These costs are burdensome for consumers to purchase mobile devices to take advantage of digital payment services. The existence of e-wallets can shift people's habits to get closer to the digital world. Users and drivers have understood online application technology, which then increases the need for knowledge about the internet and raises the desire of the public to use transportation services to create new opportunities in the service business, further increasing the value of internet package sales transactions and the need for these services also increases sales of Android-based smartphones. The popularity of popular digital payment with consumers has changed the paradigm regarding integrative business. The development and acceleration of electronic commerce payments can broadly help countries advance access to finance and increase financial inclusion. However, several factors that hinder the adoption of digital payments must also be addressed so that there is no risk that it is quite dangerous in terms of technology. Inclusive finance is an important entry point for inclusive growth; e-wallets also help Micro, Small, and Medium Enterprises, which the government promotes to support the economy. Digital payment solutions allow consumers and merchants to use social media to buy and sell goods and services to create new economic opportunities.

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