The Influence of Digital Wallet

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Abstract. The purposes of this research are to analyze the influence of digital wallets on customer purchase behaviour in Indonesia. The main discussion will be about Gopay that was created by Gojek, one of the top startup companies in Indonesia, which famously known by its ride-hailing service. This research covers several factors, such as ease of use, security, credibility, and offers to have a more specific discussion. Collecting previous literature studies and company data was chosen and conducted in order to achieve the objective of this research. This research results in what factors make digital wallets as the preferred digital wallet by consumers, and whether or not Gopay has a significant impact on consumers' behaviour that covers all factors mentioned above.

1. Introduction
In the era of globalization, the development of Information Technology (IT) is proliferating. Information Technology IT helps businesses to develop and will experience rapid growth from year to year. The leader of the company chooses to use Information Technology (IT) to interact efficiently. It is simpler in the ongoing business process. Some of the advantages from Information Technology (IT) for Business; Information Technology (IT) make businessman closer to consumers, information technology helps reduce costs, and information technology makes businesses more flexible [1]. The persistence of cash is surprising, given its inconveniences and the risks of carrying it around [2]. Non-cash transactions in Indonesia are only around 26% of all transactions. Even though retail transactions in Indonesia are the highest in ASEAN, this is because there are still many people in Indonesia who prefer to make transactions using cash [3]. However, in Indonesia, technology completes a new whole level of the business method of payment. Digital Wallet, a cashless payment that helps customers to complete their transactions easily is now surely used by the majority of Indonesians. The Fintech Industry in Indonesia is dominated by mobile wallets and online payment [4]. Every month digital wallet such as OVO, Gopay, DANA often offer discounts and cashback that gives customers benefits, especially in the Food and Beverage industry. Almost every cafe, restaurant, coffee shop, and many other retail places collaborate with digital wallet company that actively has the biggest users because it is considered a way to reach out for more expected consumers.

Digital Wallet has become a part of consumers which are nothing but smartphones which can function as leather wallets [5]. Digital wallets offered many benefits while transferring money, such as convenience, security, and affordability [6]. Growth in technology has opened many modes of payments through which consumers can do transactions that are more convenient, accessible and acceptable; consumers incline mobile payment apps usage [7]. The factors such as perceived ease of use, expressiveness, and trust affect the adoption of the digital wallet as a payment method. These factors are termed as facilitators and plays a crucial role in the adoption of digital payment solution [8].
The purpose of this study is to describe and analyze how digital wallets influence consumer purchasing decisions. It focuses on several factors that make consumers use digital wallets, such as security, credibility, ease of use, and discount offers. This research includes several factors, such as ease of use, security, credibility, and offers to conduct more specific discussions. This study uses the method of collecting previous literature studies and company data selected and conducted to achieve the objectives of this study.

2. Method
The method was carried out by gathering sets of literature studies. A collection of literary studies can be obtained by looking for related to the problem discussed. The data collected can be informed as a reference to strengthen this research.

3. Results and Discussion
As a developing country, an effective payment method will bring positive impacts to economic sustainability [9-10]. The use of digital wallets in Indonesia has become common for daily use, especially in the city. This is very necessary for Indonesian as they offer many added values such as discounts, cashback, and points that will impact their purchase decision. Moreover, it does not need any extra fees to sign up for an account, and it is easy to use; therefore, all customers sector from low to upper class can use a digital wallet. In this research, we analyze Gopay as the selected digital wallet as the government of Indonesia is encouraging citizens to reduce cash dependencies through the national cashless movement. According to data from the Bank of Indonesia in less than 30% of people in Indonesia are using cashless payments as their daily transaction. In order to support the program and grow the benefits of a digital society, Gojek has created Gopay, a cashless payment platform that can change the behaviour of people from cash-dependent to cashless (Figure 1).

In the following figure, gopay is one of a digital wallet that commonly used in Indonesia, with gopay consumer, can pay their bills when they order gojek services, and it can also be used to pay at the retail store that uses gopay as their payment system, a lot of the retail store collaborate with gojek to help their customer pay easily with gopay. Gopay makes it easy for consumers to pay without having to go to the ATM and take cash or queue for a long time because the payment process with a digital wallet is more effective. Gopay can be used from gojek application on the mobile device (Figure 2).
Figure 2 is the home screen of gopay in gojek application, to access more options on gopay click more on gopay tab. Then the gopay menu screen will appear (Figure 3).
In figure 3, there is a menu view of the gopay complete menu. We can see there are many options available to choose from. The user can click promo to show what is on promotion with gopay (Figure 4).

![Promotion Screen](image)

Figure 4. Promotion Screen

Figure 4 is the promotion menu where the consumer can take a lookout for promotions where many promotions can drive consumer purchasing behavior based on the promotion above. The user can pay with gopay when seeing Gojek QR code or information whether the store is accepting gopay payment then can scan the QR code (Figure 5).
Figure 5 shows the screen to capture QR code to make a payment and send money to friend’s phone numbers, next when the user has past scanning the QR Code a menu of how much will pay will appear (Figure 6).

Figure 6 displays how much amount will help the customer pay to the store and customers can input the number as the same as the store receipt. A review display will appear (Figure 7).
Figure 7. Review Payment Display

It displays a new menu to review the customer payment amount; the customer can review again if its correct or incorrect amount the user will pay, then the customer will have to click the button pay now until new information of display appears that transaction is successful (Figure 8).

Figure 8. Successful Payment Information
The Figure 8, show a display that customer transaction is successful and the payment has been completed, the picture also shows that the customer gets cashback from the transaction, its shown that having digital wallet is beneficial for the customer. As a developing country, an effective payment method will bring positive impacts to economic sustainability [9, 10].

4. Conclusion

This research concludes that some of the consumers prefer digital wallet as their main source of payment channel ha\[has\] a lot to do with convenience and information stored under one roof: As digital wallet is one-click pay without having the trouble to cash out and helps to eliminate the need to carry the physical wallet, they are highly convenient. Also, better management is possible as there is the synchronization of data from multiple platforms like bank accounts, credit and debit cards, mobile accounts and billing Attractive portal discount: Cashback and discounts are being offered by most of the providers along with providing online transfer to banks' debit cards where consumers can be benefited to cash out their digital wallet and a trusted system of security.

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