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STRATEGIES FOR ENHANCING CONSUMER INTEREST IN SERVER- BASED CASHLESS PAYMENTS (E-WALLET)

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Abstract:

Background: : The digital payment landscape in Indonesia demonstrates considerable potential for expansion. However, the prevalence of transactional problems often leads to consumer dissatisfaction and complaints directed toward service providers. Therefore, developing strategies to address these challenges is essential for sustaining the growth of cashless payment adoption.
Purpose: This study aims to analyze the factors influencing consumer interest in using server-based cashless payment systems (e-wallet), and to formulate strategies for enhancing this consumer interest.
Design/methodology/approach: This study employed primary data collected from 358 respondents representing Generations X, Y and Z in the Jabodetabek region. The data were analyzed using Partial Least Squares-Structural Equation Modelling (PLS-SEM) and Attention, Interest, Desire, Action (AIDA) framework.
Findings/Results: The results indicate that optimism and innovativeness have positive and significant effects on both perceived usefulness and perceived ease of use of e-wallets. Furthermore, perceived usefulness and perceived ease of use were found to have positive and significant effects on users' intention to use e-wallets. Based on the AIDA model, strategies to enhance consumer interest include optimizing social media campaigns to increase engagement, implementing referral programs with incentives or rewards, and integrating gamification features to improve user retention.
Conclusion: This study confirms that optimism and innovativeness significantly influence the perceived usefulness and ease of use of e-wallets, which in turn strongly affect users' intention to adopt e-wallet services. Three key strategies to enhance consumer interest in e-wallet usage are optimizing social media campaigns, implementing referral programs, and integrating gamification mechanisms.
Originality/Value (State of the Art): This study contributes to the academic literature by identifying key factors influencing digital payment adoption across Generations X, Y, and Z. Additionally, it provides practical insights for companies in addressing the specific needs of different generations in promoting digital payment adoption, particularly e-wallet services.

Keywords: fishbone, house of risk, PGA surgical suture, e-wallet, risk mitigation

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INTRODUCTION

The digital payment landscape in Indonesia demonstrates considerable potential for expansion. Bank Indonesia has played a pivotal role in establishing the digital payment system to maintain security and prevent disruptions within the payment ecosystem. The National Non-Cash Movement (GNNT), an initiative by Bank Indonesia in 2014, aims to shift public mindset and awareness towards adopting cashless payment. This initiative is expected to gradually encourage the public to utilize cashless payment for daily transactions. In August 2023, Bank Indonesia's data showed that the national value of electronic money transactions reached IDR 38.5 trillion, marking increase of over 880% since August 2018 (Katadata, 2023). This significant growth indicates a positive trend of Indonesians using cashless payments.

Digital payments have gained widespread acceptance across Indonesia. According to Bank Indonesia data as of April 2022, the number of electronic money users reached 106.65 million, distributed across various regions. Jakarta, as the capital city, accounts for the largest share of registered electronic money users, with 39.69 million users (37.22%) (Katadata, 2022). This indicates that more than one-third of electronic money registrations are concentrated in Jakarta. Following Jakarta, West Java recorded 11.98 million users (11.23%), East Java 11.66 million users (10.93%), Central Java 11.22 million users (10.52%), and the Special Region of Yogyakarta 6.19 million users (3.91%). Overall, the number of electronic money units reached 620.78 million by April 2022, comprising 106.85 million registered and 514.12 million unregistered units (Katadata, 2022).

While these figures reflect increasing public awareness and adoption of cashless payment systems, further investigation is required to understand the factors influencing individuals' adoption of this payment method for daily transactions. This issue is particularly salient in high-adoption areas such as Jabodetabek, which represents the largest concentration of cashless payment users in Indonesia. The Technology Acceptance Model (TAM) provides a well-established theoretical framework for examining societal acceptance of technological innovations.

Empirical studies consistently demonstrate the utility of the Technology Acceptance Model (TAM) across diverse technological contexts. For instance, Rafdinal and Senalasari (2021) applied TAM to mobile payment applications during the COVID-19 pandemic, while Mei and Aun (2019) utilized it to examine M-Wallet technology, and Li et al. (2019) applied it to mobile payment platforms such as Alipay. Venkatesh and Morris (2000) emphasized TAM's robustness and its parsimonious ability to explain technology acceptance and user behavior. The original TAM model, developed by Davis et al. (1989), posits that an individual's acceptance of technology is primarily shaped by two fundamental beliefs, namely perceived usefulness and perceived ease of use. These beliefs directly influence users' attitudes toward using a technology, which subsequently shape their behavioral intention to use and, ultimately, their actual system usage.

Along with technological advancements, the TAM framework has been extended to address emerging dimensions of technology adoption. Numerous empirical studies have expanded the TAM model across different contexts. For example, Rafdinal and Senalasari (2021) incorporated antecedent factors such as optimism, innovativeness, insecurity, and discomfort to predict Indonesian consumers' adoption of mobile payment applications during the COVID-19 pandemic. Their findings revealed that optimism, innovativeness, and insecurity influenced both perceived usefulness and perceived ease of use, while discomfort affected only perceived ease of use. However, their study did not directly examine the effects of perceived usefulness and perceived ease of use on intention to use. Similarly, Zhao et al. (2019) reported that perceived usefulness significantly influenced intention to use, whereas perceived ease of use showed no significant effect. Other relevant studies include Chen (2018), who examined factors influencing behavioral intention toward third-party e-commerce payment systems and identified experience and computer playfulness as key drivers, while computer anxiety emerged as a major barrier. Mei and Aun (2019) investigated factors affecting consumers' perceived usefulness of M-Wallets in Malaysia's Klang Valley and found that comfort and social influence had a positive effect on perceived usefulness. Overall, perceived usefulness and perceived ease of use are widely acknowledged as critical determinants of behavioral intention (Alomary & Wollard, 2015; Mousa et al. 2021; Venkatesan & Samitha, 2021; Youn & Lee, 2019).

This study analyzes strategies for increasing consumer behavioral intentions in using a cashless payment server-based (e-wallet). The difference between this research and the previous one is that the research sample is centered on generations X, Y, and Z, specifically payment habits in users' cashless payment in JABODETABEK. In addition, this study uses a descriptive approach, an extended technology acceptance model to determine the variables to be used. The focus is to find the impact of optimism, innovativeness, discomfort, insecurity on perceived usefulness & perceived ease of use, and also to find the impact of perceived usefulness & perceived ease of use on intention to use cashless payment. The whole will be analyzed using SEM-PLS analysis. Finally, the strategy formulation in this research will use AIDA analysis, which is different from previous research. Therefore, based on the evolving digital payment and varied research findings, it is important to examine the acceptance and understanding of digital payments among the Jabodetabek community across Generations X, Y, and Z. This study aims to analyze the factors influencing consumer interest in server-based cashless payments (e-wallets) and to formulate strategies to enhance this interest.

METHODS

The research design uses a quantitative descriptive approach. The quantitative approach is carried out using an online survey method. The questionnaires were designed used interval scale to measure each of the variables. The questionnaires distributed in the period from December 2024 to January 2025 using Google Form to 358 samples thet required by sampling method used between generations X, Y, and Z, aged 24-58 years and conducted in Jakarta, Bogor, Depok, Tangerang, and Bekasi (Jabodetabek) as they currently have a significant influence on purchasing power in general and do a payment using e- wallet in the past month. The types of interval scale used is the Likert scale with five categories of answers, namely: 5 (strongly agree), 4 (agree), 3 (neutral), 2 (disagree), and 1 (strongly disagree).

Data collection is carried out by distributing questionnaires online through Google Forms widely to target respondents who are disseminated through social media using Whatsapp. The questionnaire is filled in by the respondents themselves. The data used in this study are primary data and secondary data. Primary data is obtained from the results of a questionnaire containing a list of statements that are arranged systematically and will be filled in by respondents according to the actual situation. Secondary data for this research was obtained from journals, theses, scientific papers, articles, and various related literature.

There are seven variables used in this research that are measured, namely Optimism (OP), innovativeness (INV), Discomfort (DS), Insecurity (INS), Perceived Usefulness (PU), Perceived Ease of Use (PEOU), and Intention to Use (IU). This research uses three methods to analyze data, namely, descriptive analysis, PLS-SEM model, and AIDA model. Descriptive analysis to analyze the characteristics of respondents. The PLS-SEM model aims to analyze the factors that influence consumer interest in using e-wallet. To analyze the quantitative data in this study was used a Structural Equation Model (SEM) using SmartPLS 3.29. Data processing in this research consists of analysis, namely the outer model which shows the relationship between indicators and constructs on validity and reliability. Next, the inner model is used to describe the relationship between the independent variable and the dependent variable. Lastly, hypothesis testing is to see the influence of the independent variable on the dependent variable.The AIDA model is used to formulate strategies to increase consumer interest in using e-wallet.

This study proposes ten hypotheses, formulated based on the relationships between the variabels, as follows.
H_1: Optimism has a positive and significant effect on perceived usefulness of e-wallet
H_2: Optimism has a positive and significant effect on perceived ease of use of e-wallet
H_3: Innovativeness has a positive and significant effect on perceived usefulness of e-wallet
H_4: Innovativeness has a positive and significant effect on perceived ease of use of e-wallet
H_5: Discomfort has a negative and significant effect on perceived usefulness of e-wallet
H_6: Discomfort has a negative and significant effect on perceived ease of use of e-wallet
H_7: Insecurity has a negative and significant effect on the perceived usefulness of e-wallet
H_8: Insecurity has a negative and significant effect on perceived ease of use of e-wallet
H_9: Perceived usefulness has a positive and significant effect on intention to use of e-wallet
H_{10}: Perceived ease of usehas a positive and significant effect on intention to use of e-wallet

According Figure 1, framework of this research model assumes that intention to use is influenced by perceived usefulness and perceived ease of use. It means that the higher perceived usefulness and perceived ease of use that e-wallet give to customer, it makes the higher customer intention to use of e-wallet. Another things, perceived usefulness and perceived ease of use are influenced by optimism, innovativeness, discomfort, and insecurity. It means the higher optimism and innovativeness give an influence to customer, makes the higher the perceived usefulness and perceived ease of use that customer feel about e-wallet. But, the higher discomfort and insecurity give an influence to customer, makes the lower customer feel about the perceived usefulness and perceived ease of use.

RESULTS

Respondent Characteristics

To gain a comprehensive understanding of consumer behavior within each demographic segment, a detailed descriptive analysis of the respondent profile is essential. Table 1 presents key characteristics of respondents, including gender, birth year, education level, occupation, domicile, and monthly income.

Demographic results based on gender in Table 1 show that respondents in this study were dominated by women, with a total percentage of 68.71%. Gender is an important component in marketing because this can make it easier for marketers to determine the target market they will target. In this research, it can be seen that female respondents are more proactive in using technology for cashless payment, and this shows that women are now starting to become aware of technology. Awareness of the existence of access to technology makes society more prosperous in solving daily life problems.

Understanding consumer age is important because consumers of different ages will consume different products and services. Based on the results, it can be seen that the majority of users were born in their year e-wallet, this is between the birth year range 1981-1996. The birth range belongs to the millennial generation, with the current estimated age being 28 to 44 years. The number was 158 people, with a percentage of 44.13%. The age range/year of birth shows that the range of years of birth/productive age is greater and more technologically literate. This generation has a high level of productivity, so they use applications cashless payment server-based (e-wallet) is expected to make their activities easier and increase productivity.

The level of education will also influence the process by which consumers make choices about the goods and services they consume or use. A person's level of education will also influence the values they adhere to, their way of thinking, perspective, and even their perception of a problem. The level of education in this study was divided into five categories, namely Elementary School (SD), Middle School (SMP), High School (SMA), Diploma (D3), Bachelor (S1), and Postgraduate (S2). The education level of respondents from this study was dominated by high school, which reached 46.37%, followed by a bachelor's level of education at 32.40%.

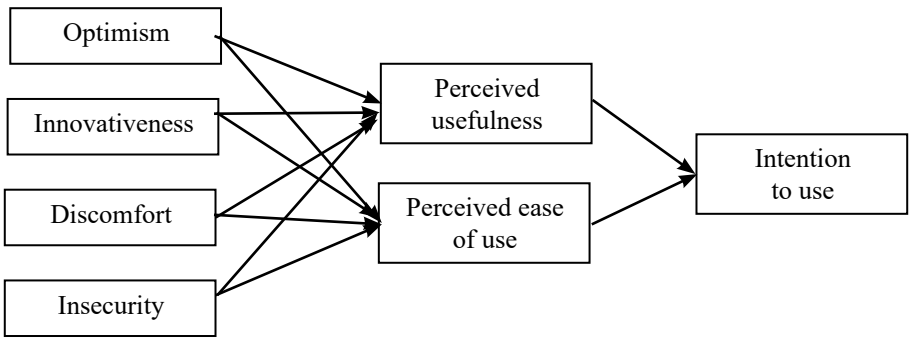

Figure 1. Conceptual framework

Table 1. Respondent characteristics

Characteristics	Category	Number (n = 358)	Percentage (%)
Gender	Man	112	31.29
	Woman	246	68.71
Year of Birth	1965–1980	97	27.1
	1981–1996	158	44.13
	1997–2012	103	28.77
Education	Elementary School	5	1.4
	Junior High School	11	3.07
	Senior High School	166	46.37
	Diploma	46	12.85
	Bachelor (S1)	116	32.4
	Postgraduate (S2)	14	3.91
	Doctoral (S3)	0	0
	Student	2	5.59
Occupation	College Student	14	3.91
	PNS/Polri/TNI	15	4.19
	Housewife	80	22.35
	Professional	13	3.63
	Private Employees	142	39.67
	Businessman	74	20.67
	Retired	10	2.79
	Other	8	2.24
Domicile	Jakarta	141	39.39
	Bogor	74	20.67
	Depok	25	6.98
	Tangerang	54	15.08
	Bekasi	64	17.88
Monthly Income	Have No Income	22	6.15
	< IDR2,000,000	41	11.45
	IDR2,000,001 - IDR5,000,000	124	34.64
	IDR5,000,001 - IDR10,000,000	125	34.92
	> IDR10,000,000	46	12.85

Based on the research results, the majority of respondents' professions in this study were private employees, amounting to 39.67%. Apart from profession, the amount of a person's income can influence the level of consumption that a person makes in a certain period. The research results showed that the majority of respondents' income was between IDR5,000,001 to IDR10,000,000 amounting to 34.92%.

Factors Influencing Consumer Interest in Using E-Wallet

The study used PLS-SEM analysis to answer the first research objective. The PLS-SEM model in this study used 358 respondents who tested their answers to the questionnaire that had been given. The variables examined in this research are optimism, innovativeness, discomfort, insecurity, perceived usefulness, perceived ease of use, and intention to use. Respondent data were analyzed using SmartPLS. There are three stages in PLS-SEM analysis: the first stage is analysis outer model, the second stage is analysis inner model, and the third stage of hypothesis testing.

First, results of outer model. Evaluation outer the model consists of convergent validity, discriminant validity, composite reliability, average variance extracted (AVE), and Cronbach's alpha. Convergent validity can be seen from the value loading factor of latent variables to indicators that show a measure of the validity of each indicator as a manifest latent variable. An indicator can be said to be valid if the value loading factor is above

0.7 and can still be considered valid up to 0.5 (Ghozali & Latan, 2015). Based on Figure 2, of all the indicators tested, several indicators are still declared invalid due to their value loading factor below 0.5, namely DS2, DS5, INS1, INS2, and INS3. So, the five indicators are removed from the test and retested until they get a value loading factor that meets the requirements.

Figure 3 shows that the overall value loading factor of the indicator meets the requirements, namely above 0.5, so it can be concluded that the test's convergent validity has been fulfilled. This means that the existence of a correlation between different instruments is valid.

Furthermore, Table 2 can be seen from the discriminant validity test which refers to the AVE value of all variables which have met the recommended requirements, namely >0.5 as well as the value composite reliability And cronbach's alpha which also meets the recommended requirements, namely >0.7, it can be concluded that all variables are valid and reliable to be tested to the next stage.

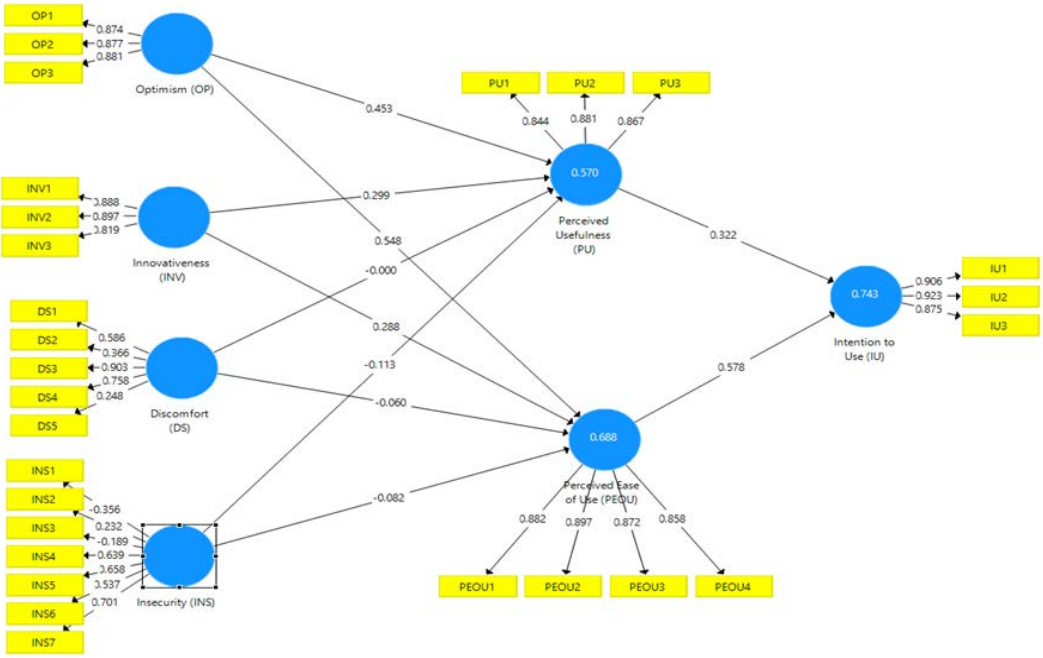

Figure 2. First convergent validity test before removal

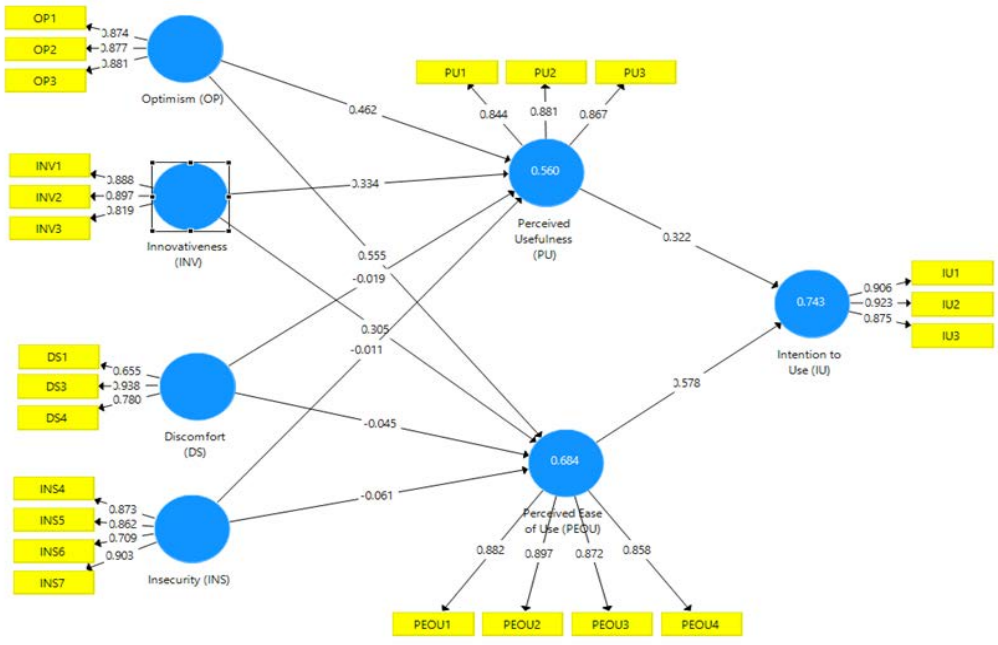

Figure 3. First convergent validity test after removal

Second, results of the outer moder. R^2 value can be seen in Table 3. The majority of the endogenous variables used in this study have an R^2 value that falls into the strong category. First R^2 value, that is optimism, innovativeness, discomfort, and insecurity able to explain diversity perceived usefulness, amounted to 56.0 percent, and the rest was explained by variables independent of others that are not in this research model. Then the second R^2 value, namely optimism, innovativeness, discomfort, and insecurity able to explain diversity perceived ease of use, amounting to 68.4 percent, and the rest is explained by variables independent of others that are not in this research model. Lastly, the third R^2 value, namely perceived usefulness and perceived ease of use able to explain diversity intention to use, amounting to 74.3 percent, and the rest is explained by variables independent of others that are not in this research model.

Third, the results of hypotheses testing. Hypothesis testing between constructs is carried out using the resampling bootstrap method. The results of hypothesis testing can be seen in Table 4. The results of this research show that optimism positive and significant effect on perceived usefulness and perceived ease of use. This shows that consumers' sense of optimism regarding services is increasing cashless payment server-based. This will encourage increased user confidence in the usefulness and ease of use of service products, a cashless payment server-based. Parasuraman & Colby (2015) said that consumers have shown that they are optimistic about new technologies that allow them to customize things to suit individual needs. In addition, higher levels of optimism are positively related to perceived usefulness or perceived ease of use (Lin & Chang, 2011; Martens et al. 2017; Walczuch et al. 2007). High personal optimism towards technology in general leads to higher perceptions of benefits towards electronic payment technology (Acheampong et al. 2017). The research results are in line with research conducted by Martens et al. (2017), Acheampong et al. (2017), and Rafdinal and Senalasari (2020), who found that optimism positive and significant effect on perceived usefulness and perceived ease of use. The results provide evidence of optimism regarding the benefits of using a cashless payment server-based, and the desire to continue trying more innovative mobile payment applications will result in the perceived benefits of the service. It is proven that what increases the sense of optimism among users is that they value the many benefits of using payments through e-wallets. After all, it can be used without limits, thereby increasing the resolution of users' financial problems more quickly and making the process easier to top up and or balance in the application that is easier to understand.

Table 2. AVE value & reliability test

Variable	AVE	Composite Reliability	Cronbach's Alpha
Optimism (OP)	0.770	0.910	0.851
Innovativeness (INV)	0.755	0.902	0.838
Discomfort (DS)	0.640	0.839	0.765
Insecurity (INS)	0.706	0.905	0.874
Perceived Usefulness (PU)	0.747	0.899	0.831
Perceived Ease of Use (PEOU)	0.769	0.900	0.930
Intention to Use (IU)	0.812	0.929	0.884

Table 3. R^2 Value

Variable	R-Square (R^2)	R-Square Adjusted (R^2)
Perceived Usefulness (PU)	0.560	0.555
Perceived Ease of Use (PEOU)	0.684	0.680
Intention to Use (IU)	0.743	0.741

Table 4. Hypothesis Testing Value

Hypothesis	Original Sample (O)	T-Statistic (|O/STDEV|)	p-value
H1: Optimism (OP) → Perceived Usefulness (PU)	0.462	8.478	0.000
H2: Optimism (OP) → Perceived Ease of Use (PEOU)	0.555	11.221	0.000
H3: Innovativeness (INV) → Perceived Usefulness (PU)	0.334	5.743	0.000
H4: Innovativeness (INV) → Perceived Ease of Use (PEOU)	0.305	6.116	0.000
H5: Discomfort (DS) → Perceived Usefulness (PU)	-0.019	0.344	0.731
H6: Discomfort (DS) → Perceived Ease of Use (PEOU)	-0.045	1.025	0.306
H7: Insecurity (INS) → Perceived Usefulness (PU)	-0.011	0.253	0.801
H8: Insecurity (INS) → Perceived Ease of Use (PEOU)	-0.061	1.804	0.072
H9: Perceived Usefulness (PU) → Intention to Use (IU)	0.322	6.388	0.000
H10: Perceived Ease of Use (PEOU) → Intention to Use (IU)	0.578	11.271	0.000

So as innovativeness positive and significant effect on perceived usefulness and perceived ease of use. This shows that when someone has a high level of innovativeness, they are more likely to see new technology as useful and able to provide benefits. Innovation usually makes things easier to work with or increases efficiency in an activity, so innovation can be considered to increase perceived usefulness. The influence of innovation on perceived usefulness is significant because innovative individuals often have a desire to try new things that they believe can improve results or effectiveness in the tasks performed. As Parasuraman & Colby (2015) said that people are more likely to adopt and use high-tech products or services, and they have positive beliefs about technology. Likewise, influence innovativeness on perceived ease of use is also significant because more innovative individuals more easily overcome challenges in understanding new technologies and adapting quickly. Innovativeness encourages technological readiness, which then influences perceptions of usefulness and perceptions of ease of use (Chung et al. 2015; Martens et al. 2017). Innovativeness makes someone adapt more quickly to new technology, so they will feel that the technology is easier to use compared to less innovative individuals. Innovative new technologies may be designed with simpler or more intuitive interfaces, which can make them easier to use. Therefore, the more innovative a person is, the more likely they are to find the technology easy to use. This is in line with the arguments of other researchers conducted by Acheampong et al. (2017) then Martens et al. (2017).

In line with the results, it was also found that perceived usefulness positive and significant influence on intention to use. People tend to adopt technology if they feel that the technology makes their lives more comfortable. Consumers' intention to use new technology (e.g, e-wallet) is based on his or her perception of the perceived usefulness of the technology (Patel, 2016). Consumers consider using a new product or service if the product or service is useful, easy to use, and this determination can influence the consumer's willingness to use it (Thakur & Srivastava, 2014). The results of this research are in line with Adha et al. (2025) Nurendra et al. (2025), Rafdinal & Senalasari (2021), Yang et al. (2021), Lin et al. (2020), in Roussou et al. (2019). The indicators that best describe perceived usefulness are, to me, the use of payment with e-wallet helps get things done faster, while indicators are the most illustrative intention to use is the use of payment with e-wallet. I will use it in my daily activities. This means that there are usability benefits from using e-wallets. This is especially helpful in helping to resolve problems, especially related to users' finances, more quickly, encouraging users' confidence in continuing to use payments through e-wallet in their daily activities.

Finally, the research results found that perceived ease of use positive and significant influence on intention to use. PEOU has a beneficial and strong effect on intention and is considered a driver for users to remain using e-wallet applications (Reddy & Rao, 2019). Potential consumers have a more positive attitude towards a particular system when they perceive a higher ease of use of the system (Davis et al. 1989). The results of this research are in line with Rafdinal & Senalasari (2021), Chawla and Joshi (2020). The indicators that best describe perceived ease of use is in to me, are the process of top-up funds or balance in the application for payment with e-wallet very easy to understand, while the most illustrative indicators of intention to use are the use of payment with e-wallet, which I will use in my daily activities. This means that

there is the benefit of ease of use of e-wallets. This is especially during the process of top-up funds or balances in payment applications, as those that are very easy to understand are a strong reason that encourages users' confidence to always use payments via e-wallet in each of their daily activities.

Strategies for Enhancing Consumer Interest Using E-Wallet

Based on the research findings on factors influencing consumer interest in e-wallets, strategies to enhance intention to use these e-wallets were formulated using the AIDA model. The proposed strategies are presented in Table 5.

Managerial Implications

The implications of mixing the results of the SEM and AIDA methods can be used effectively to increase the strategies for e-wallet marketing, taking into account the factors of optimism, innovativeness, discomfort, insecurity, perceived usefulness, perceived ease of use, and intention to use. Based on these results, through this approach, companies can increase user awareness, interest, and desire to switch to digital payments and ensure users continue to use them. E-wallet in the long term. This strategy not only drives early adoption but also builds user loyalty through positive and sustainable experiences going forward.

This study highlights the important role of psychological factors optimism and innovativeness in shaping consumers' perceptions of the usefulness and ease of use of e-wallets, which in turn drives their intention to use them. This implies that e-wallet providers should prioritize marketing efforts that foster these positive preferences. From a managerial perspective, this requires developing campaigns that are not only educational but also motivating, presenting e-wallets as innovative and enabling financial instruments. This strategy is relevant for individuals who are open to new technologies and optimistic about future scenarios.

In addition, the AIDA framework offers a strong road map for managers to engage consumers strategically. To attract "Attention," companies should aggressively promote the tangible financial benefits of electronic wallets, such as cashback and exclusive discounts, through extensive and engaging digital marketing. Cultivating "Interest" demands the development of social proof through user testimonials and reducing adoption barriers with free trials. To stimulate "Desire," managers should implement advanced loyalty programs and personalization features that make electronic wallets indispensable in consumers' daily routines. Finally, driving "Action" requires an obsession with user experience, ensuring easy registration, clear transaction guidance, and gamification incentives to instill the use of electronic wallets as habitual behavior.

Table 5. Strategies for enhancing consumer interest using e-wallet

AIDA Dimension	Strategies
Attention	Promote the benefits of e-wallets by emphasizing convenience and profits in everyday transactions, such as cashback, exclusive discounts, and various conveniences in making digital payments. Campaigns should highlight how e-wallets offer a modern, ractical and secure alternative to conventional payment methods. These campaigns can be implemented through informative and engaging social media content, interactive digital advertising, collaboration with influencers or public figures, and educational dissemination viaseminars, webinars, or blog posts discussing e-wallet benefits and security
Interest	Build interest in e-wallets by emphasizing the tangible benefits of their use. This can be achieved by showcashing user testimonials and positive customer reviews. Another strategy includes offering free trials or initial balance features for new users to encourage risk-free adoption.
Desire	Transform strong interest into an active desire to try and consistently use e-wallets. Management should implement strategies such as referral programs that reward users for inviting friends or family, establishing a loyalty program with a points system redeemable for rewards, and offering personalization features that allow users to tailor their experience to their specific needs.
Action	Encouraging users to actively commit to using e-wallets. The initial user experience is critical here, largely determining continued service usage. Therefore, management should implement strategies that simplify the registration process, provide clear step-by-step guides for first transactions, and enhance the user experience with an intuitive and user-friendly application design. Additional tactics include launching "Try Now" campaigns with first-use incentives, offering bonuses for transactions completed within the first 24 hours of registration, and integrating gamification (e.g., points and prize systems) to enhance user retention.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

Indonesia's digital payment landscape shows immense growth potential, yet its expansion is often hindered by operational issues that lead to customer complaints. To ensure sustained growth in cashless payment adoption, strategic interventions are essential. This study's findings offer a clear path forward, revealing that optimism and innovativeness are key drivers, significantly affecting the perceived usefulness and ease of use of e-wallets. These perceptions, in turn, strongly influence a user's intention to adopt e-wallet services. But, for e-wallets users' in JABODETABEK, it doesn't really matter about the discomfort and insecurity that in the previous research found it's the issue who makes users' be more careful in using it. Therefore, to effectively enhance consumer interest and drive continuous usage, companies should prioritize three core strategies: optimizing social media campaigns for maximum engagement and awareness, implementing referral programs that incentivize existing users to expand the network, and integrating gamification elements to foster sustained user retention and interaction. By addressing both the underlying psychological factors and practical marketing approaches, the digital payment ecosystem in Indonesia can overcome current challenges and fully address its considerable potential.

Recommendations

For future studies, the research can consider to expand the scope of study by integrating external factors and moderating variables that might influence digital payment adoption, such as government regulatory support, digital infrastructure, or local cultural influences. Future studies could also compare adoption patterns and interest across different regions of Indonesia beyond Jabodetabek, including rural areas, to identify specific differences and challenges. In addition, to complement quantitative findings, researcher can consider in-depth qualitative research, such as interviews or focus group discussions, to gain richer insights into user motivations and barriers to e-wallet adoption. As for further research, the researcher recommends adding other variables such as: perceived risk, perceived convenience, perceived security, confidenciality, And social influence. The research object can also be carried out using a larger scale either region and nationally to obtain more accurate results.

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