



## The Effect of Trust, Promotion, and Service Quality on the Decision to Use the Ollin Application

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### Abstract

This research was conducted at the Bank Nagari Koto Agung Branch Office, Block B, Sitiung 1, Sitiung District, Dharmasraya Regency. This research aimed to determine the effect of Trust, Promotion, and Service Quality on the Decision to Use the Online Application at the Bank Nagari Koto Agung Branch Office. A quantitative research method was used, with data collected through a questionnaire distributed from February to March, resulting in a sample of 173 respondents selected using Accidental Sampling. The data analysis techniques applied in this study included validity tests, reliability tests, descriptive analysis, correlation analysis, multiple linear regression analysis, classical assumption tests, t-tests, F-tests, and determination tests ( $R^2$ ). The results of this study indicate that Trust, Promotion, and Service Quality variables have a positive and significant effect, both partially and simultaneously, on the Decision to Use the Online Application at the Bank Nagari Koto Agung Branch Office. The  $R^2$  value is 0.739, which implies that the independent variables can explain 73.9% of the variation in the dependent variable, while the remaining 26.1% is influenced by other factors not examined in this study.

**Keywords:** Trust, Promotion, Service Quality, Decision to Use

### 1. Introduction

The development of technology today creates various types of new business opportunities, including business transactions carried out online. This technological development can facilitate transactions in the banking sector that can be accessed using mobile phones or tablets. The development of technology provided by banking is expected to increase customer loyalty, so this goal can be achieved. It must be balanced with improved services, such as offering speed for safe and comfortable transactions. What is meant by this service is that the service can capture market share (Rahmawati et al., 2020).

Some banks are trying to improve technology and information systems to provide services that satisfy customers. Services that can satisfy customers are fast and accurate services. Currently, customer expectations in banking services are speed and accuracy, so banks are racing to always innovate in providing their service products. Electronic Banking is one of the supporters and developments of Information technology for banking services. Electronic banking is one of the efforts of banks to facilitate access for their customers when making transactions. Some Electronic Banking services

provided by most banks include ATM (Automatic Teller Machine), Mobile banking, SMS banking, and call banking (Rahmawati et al., 2020).

According to Styarini & Riptiono (2020), decision-making is an integration process involving knowledge to evaluate two or more alternatives and choose one of them. In the context of service products, we know it as a usage decision, namely, using the services provided by the company for the services they offer.

In July 2023, Bank Nagari, in collaboration with Bank Indonesia (BI), launched SupperApps as a form of innovation and improvement of digital services to its customers. The SupperApps digital service product is named Ollin (All-In), which means all services can be accessed in one super application. Previously, Nagari mobile banking has been around for a long time.

Ollin has more complete features compared to the previous Nagari mobile. The Ollin application presents a feature that can use more than one account or can reach dozens of accounts. The presence of Ollin meets the community's needs for digital banking services with various advantages and conveniences. Ollin also

presents the BI-Fast feature. Customers are also charged Rp—2,500 for interbank transactions. In addition, Ollin also presents more complete transaction features, such as account mutations, transfers, multi-payments, credit purchases, data packages, scheduled transfers, auto-debit, and many more.

One of the determinants of the success or failure of a product or service is greatly influenced by the consumer's decision to choose and use a product or service. Based on observations made by the author on 15 customers of Bank Nagari, Koto Agung Branch. There are obstacles in the decision to use the Ollin application, such as customers still hesitant to use the Ollin application, customers not knowing about the Ollin application, there are still many customers who do not know how to use the Ollin application, customers are also afraid of failed transactions on the application so that customers prefer transactions at the bank directly.

According to Kotler (Kotler, 2017), trust is the willingness of a company to rely on business partners and can encourage consumers to buy or use products by eliminating doubts. Trust also occurs when someone is sure of the reliability and integrity of the person they trust, especially as a significant capital for the bank, namely the existence of public trust in the bank. With the belief that customers believe they will find what they want and knowledge about financial services, various efforts are made by the bank to attract customers to continue to believe in the decision to use.

According to (Makhdaleva H, 2017), Trust significantly influences Customer Decisions in using mobile banking. This proves that if the trust that exists in a service company becomes something very important, it will create a desire to use it continuously. Based on Madinah(Maddinah, 2022) shows that the variables of trust and service quality have a significant partial and simultaneous influence on Customer Decisions to Use BCA Syariah during the pandemic. According to Prihatini (2019), trust positively and significantly influences the decision to use online transportation. So it can be concluded that:

*H1: It is suspected that the Trust variable influences the decision to use Usage.*

Promotion is informing, persuading, and influencing a decision, because promotion is a factor that strengthens customers to use a product. Based on research Wirakanda and Pardosi (2020) Promotion has a positive and significant influence on decisions.

Based on research by (Nurul Azizah Aunillah Devy, 2022), The findings of the simultaneous test show that the promotion variable has a positive and significant

influence on customer decisions to utilize BSI mobile services. Based on Makhdaleva's research (Makhdaleva H, 2017) the title The Influence of Perception of Convenience, Trust and Service Quality on the Decision to Use Mobile Banking during the Pandemic on BCA Sharia of Jakarta Customers shows that partially and simultaneously, the promotion quality variable has a significant effect on the decision to use. So it can be concluded that:

*H2: It is suspected that the promotion variable influences the usage decision.*

According to Tjiptono (2014), service quality is the level of good and bad conditions of the presentation provided by a service company to satisfy consumers by providing or delivering services that exceed consumer expectations. So, consumer assessment of service quality reflects evaluative perception of the service received at a particular time to be considered by customers, which will later result in the right decision for customers.

The service quality that is complicated, too long, and inconsistent will take up time, so customers will choose a bank that has a practical, fast, precise, and consistent service system. Therefore, service quality has a significant positive effect on the decision to use mobile banking, especially in previous studies that have also said that service quality positively impacts customer decisions to use mobile banking. (Nurul Azizah Aunillah Devy, 2022).

Based on Fajri's research (2022) shows that consumer trust (X1) and service quality (X2) influence purchasing decisions. In addition, in this study, consumer trust and product quality explain 54.1% of purchasing decisions. So it can be concluded that:

*H3: It is suspected that the service quality variable has a significant influence on usage decisions.*

Based on Maddina's research (Maddinah, 2022), The results of this study indicate that the variables of trust and service quality have a significant partial and simultaneous effect on customer decisions to use mobile banking. Based on the research of Wirakanda and Pardosi (2020), Promotion has a positive and significant influence on decisions.

Based on research by Diah Nissa Prihatini (Prihatini, 2019), The research results show that partially the variables of trust (X1), comfort (X2), price (X3), and service quality (X4) have a positive and significant influence on the decision to use online transportation (Y).

The results of the study show that partially and simultaneously, the variables of promotion quality, trust, and brand awareness have a significant influence on the decision to use (Makhdaleva H, 2017). So it can be concluded that:

*H4: It is suspected that the variables Trust, Promotion, and Service Quality influence the Decision to Use.*

## 2. Method

This type of research is a quantitative method. Sugiyono (2017) stated the quantitative method because the data is in the form of analysis numbers using statistics. Quantitative methods can also be interpreted as research methods based on positivistic philosophy, used to research on specific populations and samples, data collection using research instruments, and data analysis is statistical, with the aim of the hypothesis that has been applied.

Sample data collection was carried out directly from the research location with a questionnaire, and sampling was carried out using a nonprobability sampling technique, which is a sampling technique that does not provide equal opportunities for each element or member of the population to be selected as a sample. The sampling technique uses accidental sampling/incidental sampling, which is based on coincidence. Anyone who accidentally meets the researcher can be used as a sample if the person met by chance is considered suitable as a data source.

The object of this research is the application of the Ollin Bank Nagari Branch Office Koto Agung. The type of research used in this study uses a quantitative approach, using a survey. Information was collected from customers of Bank Nagari Branch Office Koto Agung.

The population in this study amounted to 306 Ollin application users whose data came from the Bank Nagari Branch, Koto Agung Office, Block B Sitiung 1, Sitiung District, Dharmasraya Regency. Incidental sampling is a sampling technique based on chance. That is, anyone who happens to meet the researcher by chance can be used as a sample if the person who was met by chance is considered suitable as a data source by using the Slovin formula. Based on the sample calculation above, the sample was completed to 173 samples.

Multiple regression analysis is to predict how the condition (rise and fall) of dependent variables (criteria) will be if two or more independent variables as predictor factors are manipulated (increased or decreased in value). Suppose linear analysis is carried out when the number of independent variables is at least two multiple linear regression equations. Then, it will also to see the closeness between variable X and variable Y. The following formula is used:

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

Information :

Y= Usage decision

b1= coefficient for trust

b2= coefficient for promotion

b3= coefficient for the service quality

X1= Trust

X2= promotion

X3= Service quality

e = error

## 3. Result and Discussion

### Result

The results of the correlation analysis of the research variables are presented in a table which can be seen as follows:

**Table 1. Correlation Analysis Results**

		Usage Decision (Y)	Trust (X1)	Promotion (X2)	Service Quality (X3)
Pearson Correlation	Usage Decision (Y)	1,000	.672	.690	.714
	Trust (X1)	.672	1,000	.645	.672
	Promotion (X2)	.690	.645	1,000	.646
	Service Quality (X3)	.714	.672	.646	1,000
Sig. (1-tailed)	Usage Decision (Y)	.	.000	.000	.000
	Trust (X1)	.000	.	.000	.000
	Promotion (X2)	.000	.000	.	.000
	Service Quality (X3)	.000	.000	.000	.
N	Usage Decision (Y)	173	173	173	173
	Trust (X1)	173	173	173	173
	Promotion (X2)	173	173	173	173
	Service Quality (X3)	173	173	173	173

Source: SPSS 20 processed data (2024)

Interpretation of the results of the analysis of table 4.9 above can be seen in the correlation between each variable, namely as follows:

- a. The correlation between the Trust variable (X1) and the decision to use is 0.672, a strong variable relationship, with a sig. value of  $0.000 < 0.05$ , so it can be concluded that both variables are significant.
  - b. The correlation between the Promotion variable (X2) and the decision to use is 0.690, a strong variable relationship, with a sig. value of  $0.000 < 0.05$ , so it can be concluded that both variables are significant.
  - c. The correlation between the Service Quality variable (X3) and the decision to use is 0.714, a strong variable relationship, with a sig. value of  $0.000 < 0.05$ , so it can be concluded that both variables are significant.
- The normality test was performed by using the Kolmogorov-Smirnov Test. The data in the table below is processed with the one-sample Kolmogorov-Smirnov test because the data owned is more than 173, and to make an assessment refers to the significance number with a large significance level ( $>$ ) of 0.05. From the data above, it can be concluded that the results and data of this study are normal. Based on the normality test results, the significance value is  $0.428 > 0.05$ , so it can be concluded that the residual value is normally distributed.

**Table 2. One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		173
Normal Parameters	Mean	.0000000
	Std. Deviation	2.16386104
Most Extreme Differences	Absolute	.074
	Positive	.074
	Negative	-.047
Kolmogorov-Smirnov Z		.970
Asymp. Sig. (2-tailed)		.428

a. Test distribution is normal

b. Calculated from data

Source: SPSS20 processed data (2024)

Multicollinearity can be seen from the Tolerance and VIF (Variance-Inflation Factor) values.

**Table 3. Multicollinearity Test Result**

Model	Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1 (Constant)	4.264	1.677		6.376	.000		
Trust (X1)	.128	.047	.149	3.248	.025	.624	1.824
Promotion (X2)	.269	.051	.318	4.620	.000	.787	2.342
Service Quality (X3)	.321	.048	.429	6.284	.000	.652	1.956

a. Dependent Variable: Decision to Use (Y)

Source: SPSS20 processed data (2024)

From the results of the table above, what will be assessed is the value Tolerance and its VIF, it can be seen that:

- a. The Tolerance value of trust (X1) is  $0.624 > 0.10$ , which means that there is no Multicollinearity, and the VIF value of  $1.951 > 10$  means that there are symptoms of multicollinearity. Because there is a

- strong relationship between two or more independent variables in the capital.
- b. The promotion tolerance value (X2) is  $0.787 > 0.10$ , which means there is no multicollinearity, and the VIF value is  $2.058 > 10$ , which means there are symptoms of multicollinearity because there is a strong relationship between two or more independent variables in capital.
- c. The Tolerance value of service quality (X3) is  $0.625 > 0.10$ , which means that there is no multicollinearity, and the VIF value is  $1.957 > 10$ , which means that there is a symptom of multicollinearity because there is a strong relationship between two or more independent variables in capital.
- A heteroscedasticity test is used to test whether the regression model causes inequality of variance from residuals from one observation to another. This is called heteroscedasticity, when the variance and residuals from one observation to another are different. The basis for decision-making in the heteroscedasticity test using the Glejser test is as follows:

**Table 4. Heteroscedasticity Test Results**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2,652	872		2,824	.000
Trust(X1)	.009	.018	.082	.331	.760
Promotion (X2)	.037	.042	.073	.927	.452
Service quality (X3)	.004	.022	.093	.138	.875

a. Dependent Variable: abs

Source: SPSS 20 processed data (2024)

From the table above, we can see the significant value of heteroscedasticity while the service quality variable the trust variable (X1), which is  $0.760 > 0.05$  then there is (X3) has a significant value of  $0.875 > 0.05$  then there are no symptoms of heteroscedasticity. Next, multiple regression analysis will be presented in Table 5 below:

**Table 5. Multiple Linear Regression Analysis of Variables (X1), (X2), (X3) and (Y)**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	4.264	1,677		6.376	.000
Trust	.128	.047	.164	3.248	.025
Promotion	.269	.051	.358	4.620	.000
Service Quality	.321	.048	.452	6.282	.000

a. Dependent Variable: Decision to Use

Source: SPSS 20 processed data (2024)

Based on the table above, the regression equation can be seen, namely  $= 0.164X1 + 0.358X2 + 0.452X3 + e$ .

Based on this equation, it can be interpreted as follows:

a. The coefficient of the Trust variable (X1) on the Decision to Use (Y) is 0.164.

b. The coefficient of the Promotion variable (X2) on the Usage Decision (Y) is 0.358.

c. The coefficient of the Service Quality variable (X3) on the Usage Decision (Y) is 0.452.

d. From the three independent variables, namely Trust (X1), Promotion (X2), and Service Quality (X3), the

one with the highest value is Service Quality (X3), namely 0.452.

service quality (X3) have a significant influence on the decision to use (Y). The results of the hypothesis testing together can be seen in the following table:

The F test is intended to test the hypothesis of research that states the variables Trust (X1), promotion (X2), and

**Table 6. F Test Result**

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1642.236	3	454,643	124,892	.000a
	Residual	825,342	169	4.765		
	Total	2246.652	172			

a. Predictors: (Constant), Service Quality(X3), Trust (X1), Promotion (X2)

b. Dependent Variable: Decision to Use (Y)

Source: SPSS 20 processed data (2024)

From the table data above, it can be seen that this test is carried out by comparing the calculated f value with the F table because the calculated F value is greater than the F table value ( $124,892 > 2.66$ ) and the level of significance ( $0.000 < 0.05$ ). Then it is obtained that  $H_0$  is rejected and  $H_3$  is accepted, which means that this is done simultaneously between trust, promotion, and service quality have a significant effect on the decision to use. The result of the Determinant Coefficient Test is presented in Table 7 below:

**Table 7. Determinant Coefficient Test**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.862a	.748	.739	1.183

a. Predictors: (Constant), Service Quality (X3), Trust (X1), Promotion (X2)

b. Dependent Variable: Decision to Use (Y)

Source: SPSS 20 processed data (2024)

The results of the determinant coefficient test obtained an adjusted R square value of 0.739, which means that the influence given by the variables of trust, promotion, and service quality on user decisions is 73.9%, while other variables influence 26.1%.

## Discussion

### Analysis of the Relationship between Trust Variables and Decision to Use

Results from the research conducted show that trust has a positive and significant effect on the decision to use. This proves that the calculated t is 2.266 and the t table is 1.653, where the calculated t is greater than the t table ( $5.266 > 1.653$ ). This shows that the independent variable trust positively and significantly affects the dependent variable, the Decision to Use. If the level of significance is less than alpha ( $0.025 < 0.05$ ), then it can be obtained that  $H_0$  is rejected and  $H_1$  is accepted, meaning that trust (X1) has a significant effect on the Decision to Use (Y).

This means that the relationship between trust and the decision to use the Online application shows the

importance of considering trust in designing effective marketing strategies and application development.

Trust is a person's psychological or mental condition when seeing a product that leads to the desire to buy or use a product. These results show that a person's trust can influence their decision to use the Ollin application.

Understanding trust and building trust is very important because trust is the key to the long-term survival of a brand. Hunt (2018) suggests trust is key in maintaining long-term relationships and developing long-lasting desires. The development of consumer perceptions of integrity, competence, and others will be built through the process of trust in attitudes and behavior.

The results of this research align with previous research (Makhdaleva,2017) which states that trust positively influences the decision to use mobile banking. Proven from the results of trust has a t count of 3.945. With a significant value of  $0.00 < 0.05$ , this shows that the hypothesis of trust positively influences the decision to use is accepted.

The results of Maddinah's research (Maddinah, 2022) show that the trust variable positively influences customer decisions to use BCA Syariah during the pandemic. This is proven by the results of trust having a t-count of 4,011. With a significant value of  $0.00 < 0.05$ , this shows that the trust hypothesis positively influences the decision to use it is accepted.

Research results concerned (Prihatini, 2019) show that the results of the t-test are t count = 2.747, t table = 1.985 sig < 0.05. With a significant value of  $0.00 < 0.05$ , this shows that the trust hypothesis positively influences the decision to use, which means  $H_0$  is rejected and  $H_1$  is accepted.

#### **Analysis of the Relationship between Promotion and Decision to Use**

Promotion variables partially (t-test) have a positive and significant effect on usage decisions. This is shown by the results of SPSS data management, namely, the calculated t value is 4.710, and the t table is 1.653 where the calculated t is greater than the t table ( $4.710 > 1.653$ ), showing the independent variable promotion has a positive and significant effect on the dependent variable on the decision to use. Suppose the level of significance is less than alpha ( $0.000 < 0.05$ ). In that case, it can be obtained that  $H_0$  is rejected and  $H_2$  is accepted, meaning that consumer satisfaction (X2) significantly affects usage decisions (Y).

Promotion is a series of marketing activities to increase sales, awareness, and image of a product or service. It encompasses various communication strategies such as advertising, direct marketing, and other efforts to influence consumer behavior.

Promotion is a sales and marketing activity that informs and encourages demand for products, services, and ideas from a company by influencing consumers to buy products and services produced by the company. After seeing the definitions above, it can be concluded that promotion is an activity to communicate or inform the benefits of a product and service to consumers to encourage and persuade consumers to buy the product and service (Nurul Azizah Aunillah Devy, 2022).

The results of Nurul Azizah Aunillah Devy's research (Nurul Azizah Aunillah Devy, 2022) show that the results of the t-test are t count = 2.018, t table = 1.985 sig < 0.05. With a significant value of  $0.00 < 0.05$ , this shows that the promotion hypothesis has a positive influence on the decision to use BSI Mobile, which means  $H_0$  is rejected and  $H_a$  is accepted.

The results of this study are in line with previous research conducted (Makhdaleva, 2017), which states that promotion has a positive influence on the decision

to use mobile banking. Proven from the results of trust has a t statistic result of 3.065. With a significant value of  $0.03 < 0.05$ , this shows that the  $H_2$  of trust positively influences the decision to use is accepted.

#### **Analysis of Service Quality on Usage Decisions**

The service quality variable partially (t-test) has a positive and significant effect on the decision to use. It is shown by the results of SPSS data management, namely, the calculated t value of 6.514 and the t table of 1.653, where the calculated t is greater than the t table ( $6.514 > 1.653$ ). This shows that the independent promotion variable positively and significantly affects the dependent variable of the decision to use. Suppose the significance level is less than alpha ( $0.000 < 0.05$ ). In that case, it can be obtained that  $H_0$  is rejected and  $H_3$  is accepted, meaning that consumer satisfaction (X3) significantly affects the decision to use (Y).

This means that service quality greatly influences the decision to use the online application, which shows the importance of considering service quality when designing effective marketing strategies and application development. This is proven based on the results of a survey of respondents using a questionnaire, which was tested using the SPSS 20 statistical application. "Regarding the service quality variable, the statement with the highest value is "Ollin can serve transactions quickly, accurately and efficiently." it can be seen that the better the service quality that provides customer convenience in using the Ollin application, the decision to use it will increase.

Service quality refers to the extent to which a service meets or exceeds customer expectations, including reliability, responsiveness, sustainability, and the ability to satisfy customer needs when using the service provided (Shao et al., 2020).

The quality of mobile banking services is a digital technology-based service that emphasizes technological progress by introducing infrastructure, which is the main aspect of its devices to consumers in mobile banking services. (Styarini & Riptiono, 2020)

This study's results align with previous research (Nurul Azizah Aunillah Devy, 2022), which states that service quality positively influences the decision to use mobile banking. Proven from the service quality results, it has a t count of 10,076. with a significant value of  $0.00 < 0.05$ , this shows that the hypothesis of service quality has a positive influence on the decision to use mobile banking is accepted.

Based on the results of Fajri's research (Fajri, 2022) show that service quality (X2) has a calculated t result that is greater than the t table, namely 2.495 with a significant

value of  $0.01 < 0.05$ . This shows that service quality influences the acceptance of purchasing decisions.

#### **Analysis of Trust, Promotion, and Service Quality on Usage Decisions**

The variables of Trust, Promotion, and Service Quality towards the decision to use simultaneously (t-test) are shown by the results of SPSS management, and the calculated f value is greater than the f table value ( $93.892 > 2.66$ ), and the level of significance ( $0.000 < 0.05$ ). So, it is obtained that  $H_0$  is rejected and  $H_4$  is accepted, which means that this is done together with trust, promotion, and service quality, which significantly affect the decision to use.

The result of the R Square determination is 0.739, so this result can be said that the contribution of the independent variables Trust (X1), Promotion (X2), and Service Quality (X3) influences the dependent variable Decision to Use (Y).

These results are in line with research (Galang, 2021). The results of this study show that the variables Trust, Promotion, and Service Quality significantly influence the decision to use. With a significance value of  $0.000 < 0.05$ ,  $H_0$  is rejected, and  $H_a$  is accepted. This shows that trust, promotion and service quality positively and significantly affect the decision to use. This indicates that if trust, promotion, and service quality improve, the customer's decision to use Ollin is more confident, and vice versa.

Then, to find out how much influence the variables of trust, promotion, and service quality have, it can be seen from the coefficient of determination that by looking at the Adjusted R Square, the result is 0.739. This means that all X variables (trust, promotion and service quality) contribute 73.9% to the variable (Y), namely the decision to use, while other factors influence 26.1%.

The decision to use in this study resembles the theory of purchasing decisions. States that the decision to use is a process of combining knowledge and evaluation of two or more products to choose one of them. This consumer behavioral intention is the result of the integration process. Behavioral intention is a planning process in carrying out one of these behaviors (Olso, 2015).

Kotler and Keller (2016) explain that the decision-making process is a basic psychological process that plays an important role in understanding consumers' purchasing decisions.

This study's results align with previous research (Nurul Azizah Aunillah Devy, 2022), which states that promotion and service quality positively influence the decision to use mobile banking. Proven from the results

of service quality has a t count of 10,076. with a significant value of  $0.00 < 0.05$ , this shows that the hypothesis of service quality has a positive influence on the decision to use mobile banking is accepted.

This study's results align with previous research (Makhdaleva, 2017), which states that promotion and trust positively influence the decision to use mobile banking. Proven from the results of trust has a t count of 3.065. With a significant value of  $0.03 < 0.05$ , this shows that the hypothesis of trust positively influences the decision to use is accepted.

This study's results align with previous research conducted by Wirakanda and Pardosi (2020) which states that promotion positively influences usage decisions. Proven from the results of trust, it has a t count result of 15,518. With a significant value of  $0.00 < 0.05$ , this shows that the promotion hypothesis positively influences usage decisions accepted.

#### **4. Conclusion**

Based on the results of the research and data analysis that has been conducted and described regarding the analysis of Trust, Promotion, and Service Quality on the Decision to Use Online Applications, the following conclusions can be drawn:

- a. The Trust Variable (X1) partially (t-test) has a positive and significant effect on the decision to use. This proves that trust has a significant effect on the decision to use. So this shows that if trust has a positive value and increases, and the higher a person's trust, the decision to use also increases.
- b. Promotion variable (X2) partially (t-test) has a positive and significant effect on usage decisions with SPSS data management results. Namely, the calculated t value is 4,710 and the t table is 1.653 where the calculated t is greater than the t table ( $4,710 > 1.653$ ). This shows that the independent variable promotion positively and significantly affects the dependent variable of usage decision. If the significance level is less than alpha ( $0.000 < 0.05$ ), it can be obtained that  $H_0$  is rejected and  $H_2$  is accepted, meaning that promotion has a significant effect on usage decisions. So this shows that promotion has a positive and increasing value, the higher the promotion felt by consumers, the higher the usage decision
- c. The promotion variable (X3) partially (t-test) has a positive and significant effect on the decision to use with the results of SPSS data management, namely, the calculated t value is 6,514 and the t table is 1.653 where the calculated t is greater than the t table ( $4.710 > 1.653$ ) this shows that the independent

variable of service quality has a positive and significant effect on the dependent variable of the decision to use. If the level of significance is less than alpha ( $0.000 < 0.05$ ), then it can be obtained that  $H_0$  is rejected and  $H_3$  is accepted, meaning that service quality significantly affects usage decisions. This shows that the service has a positive and increasing value; the higher the service quality perceived by consumers, the higher the usage decision.

- d. The variables of trust, promotion and service quality simultaneously (f-test) positively and significantly affect the decision to use. The results of SPSS management show it, the calculated f value is greater than the f table value ( $93,892 > 2.26$ ) and the level of significance ( $0.000 < 0.05$ ). So it is obtained that  $H_0$  is rejected and  $H_4$  is accepted, which means that this is done together between trust, promotion and service quality have a significant effect on the decision to use

This research suggests that companies must continue developing and improving the Ollin application's functions and features. This will provide user convenience and make it easier for users to make transactions. Next For further researchers, hopefully, this research can be used as material or additional data for research recommendations. Further researchers can add additional relevant variables, and conduct research elsewhere to gain a broader understanding of the decision to use the Ollin application.

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