

## **ABSTRACT**

*Technological developments in the financial sector have led to changes in the payment system. Currently, many people use digital payments with e-wallets. In addition, e-wallets are also used by Micro, Small and Medium Enterprises (MSME's) as a payment system in their buying and selling process. This study aims to determine the effect of ease of use, promotion, and security of e-wallet applications on the factors that influence the use of e-wallets among MSME's in Jakarta.*

*This study used a survey method with a questionnaire to the MSME's in Jakarta. The method used in this study was carried out using multiple linear regression analysis and descriptive analysis with a sample used 100 MSME's that use e-wallets who specified criteria. The dependent variable is usage factors. The independent variables are ease of use, e-wallet application promotion, e-wallet security.*

*The results of the study show that the ease of use, promotion and security of e-wallet has a positive and significant effect on the influence the use of e-wallets. Promotion of application e-wallet is the most influential factor in using e-wallet applications.*

*Keywords: E-Wallet, Ease of use, E-Wallet Application Promotion, E-Wallet Security, Usage Factors, MSME.*