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The Effect of Promotion and Ease of Use on Decisions for Transactions Using ShopeePay

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ABSTRACT

This study intends to determine the effect of promotion variables, ease of use on transaction decisions on ShopeePay users, especially students of the Faculty of Economics, State University of Jakarta. A total of 203 respondents were obtained by distributing questionnaires through Google Form and using purposive sampling technique. This study uses a simple regression analysis method using SPSS version 22, the results show that promotion has a positive and significant effect on transaction decisions with a t-count value of 6.779 which is greater than the t-table value of 1.97 and a significance value of 0.000 <0.05, and ease of use has an effect positive and significant on transaction decisions with a t-count of 7.776 which is greater than the t-table of 1.97 and a significance value of 0.000 <0.05. The simple linear regression equation on the promotion variable (X1) gets the result of = 39,972+0,612X. While the ease of use variable (X2) gets the results of = 40,430+0,350X.

Keywords: Promotion, Ease of Use, Transaction Decision

ABSTRAK

Penelitian ini bermaksud untuk mengetahui pengaruh antara variabel promosi, kemudahan penggunaan terhadap keputusan bertransaksi pada pengguna ShopeePay terkhusus mahasiswa Fakultas Ekonomi Universitas Negeri Jakarta. Sejumlah 203 responden diperoleh dengan menyebarkan kuesioner melalui *Google Form* dan menggunakan teknik *purposive sampling*. Penelitian ini menggunakan metode analisis regresi sederhana menggunakan SPSS versi 22 diperoleh hasil bahwa promosi berpengaruh positif dan signifikan terhadap keputusan bertransaksi dengan nilai t_{hitung} sebesar 6,779 yang lebih besar dari nilai t_{tabel} 1,97 dan nilai signifikansi sebesar 0,000 < 0,05, dan kemudahan penggunaan berpengaruh positif dan signifikan terhadap keputusan bertransaksi dengan nilai t_{hitung} sebesar 7,776 yang lebih besar dari nilai t_{tabel} 1,97 dan nilai signifikansi sebesar 0,000 < 0,05. Persamaan regresi linier sederhana pada variabel promosi (X1) mendapatkan hasil sebesar $\hat{Y}$ = 39,972+0,612X. Sedangkan pada variabel kemudahan penggunaan (X2) mendapatkan hasil sebesar $\hat{Y}$ = 40,430+0,350X.

Kata kunci: Promosi, Kemudahan Penggunaan, Keputusan Bertransaksi

PRELIMINARY

Non-cash transactions in Indonesia began in 2014, when Bank Indonesia launched a program called (GNNT) or stands for Gerakan Nasional Non Tunai. This movement aims to

make people aware of non-cash payment instruments that are easier and more efficient. Experts had previously predicted a chasless society when card payment methods first appeared in the 1950s (Badri, 2020). However, to lead to a chasless society, it is necessary to have economic policies that can regulate financial stability and monetary policy as a result of the influence of electronic currency (Fabris, 2019).

Non-cash payments through digital wallets during the current pandemic have become prima donna for the people of Indonesia. According to Onny Widjanarko in Malik (2020) at bareksa.com as the Head of the Communications Department of Bank Indonesia said that the increase in the use of digital platforms was influenced by the pandemic period, as well as the increasing choice and acceptance of the public for non-cash transactions.

Table 1 Amount of Circulating Electronic Money

Period	2017	2018	2019	2020
Number of Instruments	90,003,848	167,205,578	292,299,320	432,281,380

Table 2 Electronic Money Transaction Volume

Period	2017	2018	2019	2020
Volume	943,319,933	2,922,698,905	5,226,699,919	4,625,703,561
Nominal	12,375,468.72	47,198,616.11	145,165,467.60	204,909,170

Quoted from data Bank Indonesia (2020), the amount of electronic money in circulation in 2020 was 432,281,380, this amount saw an increase of 32.38% from the previous year, with a total nominal amount of transactions in 2020 of 204,909,170, this also saw an increase of 29.15% from the previous year 2019 although the transaction volume decreased.

Research conducted by iPrice through liputan6.com There are 38 digital wallet companies that have obtained official permission from Bank Indonesia. Based on data from the second quarter of 2019, local e-wallet applications still occupy the top five applications with the most monthly active users, namely Go-Pay, OVO, DANA, LinkAja, and Jenius. As well as the top five most downloaded applications, namely Go-Pay, OVO, DANA, LinkAja, and iSaku (Yuniar, 2019)

However, a recent survey conducted by Ipsos in 2020 against 1,000 respondents aged 18 years and over, with the criteria of respondents who have shopped in e-commerce and used digital wallets in the past two years ShopeePay became the most superior e-wallet and succeeded in overtaking its competitors with the highest penetration in three the last month, which was 48% of the total e-wallet users in Indonesia, followed by OVO 46%, Go-Pay 35%, DANA 26%, and LinkAja 16% (Hendartyo, 2020).

However, based on the initial survey conducted by the researchers, there were still a number of obstacles faced by users. the following are the results of initial research obtained from ShopeePay users:

Table 3 Obstacles Experienced by Users

Obstacles that have been experienced	Number of votes
Top up can only be done twice a day	5 people
Inefficient face-to-face menus and features	14 people
There is a disturbance so that it fails to top up	19 people

Transactions on Shopee pay don't get cashback as they should	11 people
The terms and conditions of the discounts offered often confuse consumers	22 people

Transaction decisions are influenced by several factors, one of which is promotion. As the results of research conducted by Putritama, et al. (2020) Regarding Factors Affecting Millennial Generation Interest of Using E-Money stated that there are several factors that attract millennials to use e-money, one of which is promotion. Then the next factor that can attract users to use e-money is ease of use. This is supported by previous research conducted by Fitriana & Wingdes (2017) which states that ease of use has a positive and significant effect on payments using e-money.

From the explanation of the problem above, the researcher is interested in studying more deeply about the effect of promotion, ease of use on transaction decisions.

LITERATURE REVIEW

Promotion

According to Tjiptono, (2008: 219) Promotion is one of the determinants of the success or failure of a marketing program. Meanwhile, according to Suyanto in Reza, (2016) Sales promotion is a means of generating short-term customer interest designed in such a way as to appeal to the consumer, trade and sales markets.

From the explanation above, promotion is a communication tool in marketing or marketing activities that seeks to disseminate information, seduce, and remind the target market of the company and its products so that the target market is willing to accept, buy and be loyal to the company's products.

Ease of Use

Davis in the journal Pratiwi, (2016) Mentioning ease of use is defined as trust in using a system that is easy to understand, easy to operate, does not spend a lot of energy, and runs according to the wishes of the user. Meanwhile, according to Liu & Tai, (2016: 255) Ease of use is defined as a condition or situation when consumers feel that a new invention is easy to understand, learn, and use.

From the explanation above, ease of use is an assumption related to the decision-making process when someone feels the benefits of a technology that is easy to understand and use.

Transaction Decision

Sutojo in the journal Sanjaya, (2015) states that purchasing decisions are a process where consumers / customers make decisions to buy or not a product. according to Kotler & Keller, (2012) Purchasing decisions are procedures for a person, individual, group or organization to sort, buy, use and utilize goods, services, ideas/thoughts and experiences so that their needs and desires can be fulfilled.

From the explanation above, transaction decisions are the stages that consumers go through before making a choice to buy or not to buy a product to meet their needs which are influenced by factors from outside or from within themselves.

HYPOTHESIS DEVELOPMENT

Promotion and Transaction Decision

Research conducted by Putritama, et al. (2020) shows the results if promotion is one of the factors that has a positive and significant influence on the millennial generation to use e-money. Furthermore, research conducted by D. Rachmawati, et al. (2019) mentions that promotion is one of the factors that positively and significantly influences consumer purchasing decisions on residential properties. Furthermore, research conducted by Leksono

& Herwin, (2017) mentions if the promotion has a positive and significant influence on consumer purchasing decisions on online transportation users.

Based on the results of the research above, it can be concluded that promotion has a positive and significant influence on transaction decisions. This indicates that the more aggressive the company is in promoting, the stronger the consumer is to make a transaction.

H1: Promotion has an effect on transaction decisions.

Kemudahan Penggunaan dan Keputusan Bertransaksi

Research conducted by Putri & Iriani, (2020) The results show that ease of use has a positive and significant influence on consumer purchasing decisions. Furthermore, research conducted by Tri Anggono, et al. (2020) states that the ease of use has a positive and significant influence on the decision to use the application Gopay. Furthermore, research conducted by I. K. Rachmawati, et al. (2020) The results show that ease of use has a positive and significant influence on online purchasing decisions.

Based on the results of the research above, it can be concluded that ease of use has a positive and significant influence on transaction decisions. This indicates that the easier a technology is to use, the more people will use it.

H2: Ease of use affects transaction decisions.

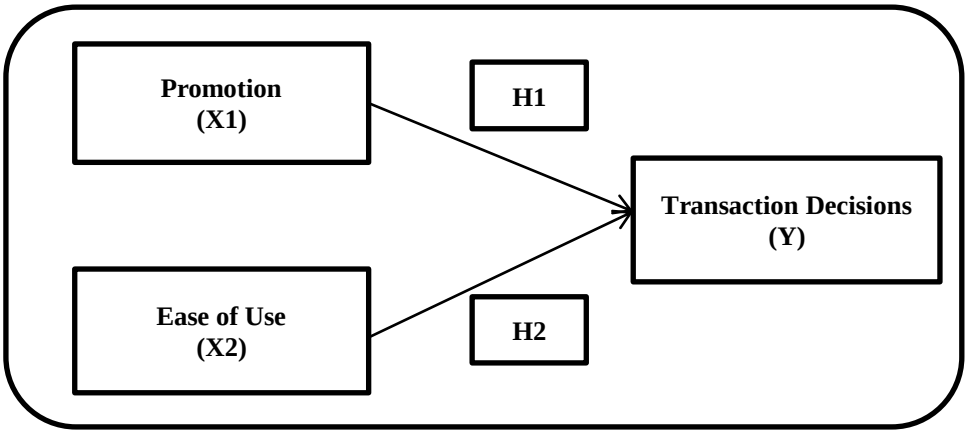

Figure 1 Research Constellation

RESULTS AND DISCUSSION

Validity test

The validity test is carried out by processing the data from the experimental results of the instrument, which aims to see the level of accuracy of the instrument when measuring variables. The instrument grid is declared valid if rcount > rtable, if the results show the opposite, the instrument grid is declared drop. In this study, the instrument is said to be valid if rcount > 0.361, if rcount < 0.361 the instrument item is not included in the final test.

Table 4 Validity Test

Variable	Items	rcount	rtable	Validity
Promotion	X1.1	0,405	0,361	Valid
	X1.2	0,577	0,361	Valid
	X1.3	0,664	0,361	Valid
	X1.4	0,630	0,361	Valid
	X1.5	0,845	0,361	Valid
	X1.6	0,804	0,361	Valid

	X1.7	0,686	0,361	Valid
	X1.8	0,280	0,361	Drop
Ease of Use	X2.1	0,723	0,361	Valid
	X2.2	0,626	0,361	Valid
	X2.3	0,839	0,361	Valid
	X2.4	0,814	0,361	Valid
	X2.5	0,766	0,361	Valid
	X2.6	0,419	0,361	Valid
	X2.7	0,648	0,361	Valid
	X2.8	0,821	0,361	Valid
	X2.9	0,761	0,361	Valid
	X2.10	0,820	0,361	Valid
	X2.11	0,785	0,361	Valid
	X2.12	0,494	0,361	Valid
Transaction Decision	Y.1	0,550	0,361	Valid
	Y.2	0,622	0,361	Valid
	Y.3	0,678	0,361	Valid
	Y.4	0,611	0,361	Valid
	Y.5	0,314	0,361	Drop
	Y.6	0,514	0,361	Valid
	Y.7	0,554	0,361	Valid
	Y.8	0,420	0,361	Valid
	Y.9	0,560	0,361	Valid
	Y.10	0,630	0,361	Valid
	Y.11	0,563	0,361	Valid
	Y.12	0,531	0,361	Valid
	Y.13	0,529	0,361	Valid

Reliability Test

The reliability test is used as a benchmark to measure a questionnaire with the aim of knowing whether the data collection tool shows accuracy, accuracy, stability and consistency in revealing certain problems. In this study, testing was carried out using SPSS version 22 with the cronbach's alpha (α) technique.

Table 5 Reliability Test

Variable	Cronbach's Alpha
Promotion	0,684
Ease of Use	0,910
Transaction Decision	0,775

The results in table 5 show if the instrument of each variable is above 0.6. A research instrument is considered reliable if it has an alpha value above 0.6. Thus, the research instrument can present consistent data results if the measurements are carried out repeatedly.

Classic assumption test

a. Normality test

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Normality test is needed to determine whether the data distribution is normally distributed or not normally distributed on a variable under study. The test uses the Kolmogorov-Smirnov formula with the help of SPSS version 22. The criteria for decision making with the Kolmogorov-Smirnov formula is if the significance value is 0.05, the data is normally distributed.

Table 6 Normality Test of X1 against Y

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		203
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	2,94927611
Most Extreme Differences	Absolute	,062
	Positive	,032
	Negative	-,062
Test Statistic		,062
Asymp. Sig. (2-tailed)		,057[c]
Exact Sig. (2-tailed)		,404
Point Probability		,000

Based on table 6 above, it can be seen that the test using the one-sample Kolmogorov-Smirnov exact test found X1 to Y results of 0.404 0.05, so it can be concluded if the data is normally distributed.

Table 7 Normality Test of X2 against Y

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		203
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	2,86628427
Most Extreme Differences	Absolute	,073
	Positive	,058
	Negative	-,073
Test Statistic		,073
Asymp. Sig. (2-tailed)		,011[c]
Exact Sig. (2-tailed)		,220
Point Probability		,000

Based on table 7 above, it can be seen that the test using the one-sample Kolmogorov-Smirnov exact test found the X2 to Y results of 0.220 0.05, so it can be concluded that the data is normally distributed.

b. Linearity Test

The linearity test is used to determine whether or not there is a linear (straight) relationship between the independent and dependent variables significantly. The relationship between variables can be said to be linear if there is a significance value at linearity < 0.05

and the variable is said to be non-linear if the significance value is at linearity > 0.05 by looking at the ANOVA table on the tests carried out.

Table 8 Linearity Test of X1 against Y

ANOVA Table			Sum of Squares	Df	Mean Square	F	Sig.
Keputusan_Bertransaksi * Promosi	Between Groups	(Combined)	517,673	13	39,821	4,586	,000
		Linearity	401,697	1	401,697	46,263	,000
		Deviation from Linearity	115,977	12	9,665	1,113	,352
	Within Groups		1641,066	189	8,683		
	Total		2158,739	202			

Table 8 shows the significance value on linearity of 0.000 <0.05. From these results it can be concluded if there is a significant effect between the promotion variable (X1) on the transaction decision variable (Y).

Table 9 Linearity Test of X2 against Y

ANOVA Table			Sum of Squares	Df	Mean Square	F	Sig.
Keputusan_Bertransaksi * Kemudahan_Penggunaan	Between Groups	(Combined)	743,095	22	33,777	4,295	,000
		Linearity	499,191	1	499,191	63,472	,000
		Deviation from Linearity	243,904	21	11,614	1,477	,090
	Within Groups		1415,644	180	7,865		
	Total		2158,739	202			

Table 9 shows the significance value on linearity of 0.000 <0.05. From these results it can be concluded if there is a significant effect between the ease of use variable (X2) on the transaction decision variable (Y).

Simple Linear Regression Equation

Simple linear regression testing is needed to determine the linear (straight) relationship between an independent variable and a dependent variable.

Table 10 Simple Linear Regression Test X1 against Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	39,972	3,329		12,008	,000
	Promosi	,612	,090	,431	6,779	,000

From the table above, the equation $\hat{Y} = 39{,}972 + 0{,}612X$, researchers can translate if the transaction decision variable has a consistent value of 39,972. The X1 regression coefficient is 0.612 which states that for each addition of one value to the promotion variable (X1), the value of the dependent variable will increase by 0.612. The regression coefficient in the

explanation above is positive, so it can be said that the direction of the influence of the promotion variable (X1) on (Y) is positive.

Table 11 Simple Linear Regression Test X2 against Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	40,430	2,845		14,213	,000
	Kemudahan_Penggunaan	,350	,045	,481	7,776	,000

From the table above, the equation $\hat{Y} = 40{,}430 + 0{,}350X$, researchers can translate if the transaction decision variable has a consistent value of 40,430. The X2 regression coefficient is 0.350 which states that for each addition of one value to the ease of use variable (X2), the value of the dependent variable will increase by 0.350. The regression coefficient in the explanation above is positive, so it can be said that the direction of the influence of the ease of use variable (X2) on (Y) is positive.

Hypothesis testing

Partial Significance Test (t test)

Before the t-test is carried out, we need to know the value of the degree of freedom at the sig 0.05 level to be able to determine the ttable value using the formula df=n-k-1 where n is the amount of data and k variables under study, so it can be written df=203-1-1 = 201. then the value of ttable obtained is 1.97

Table 12 t-test X1 against Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	39,972	3,329		12,008	,000
	Promosi	,612	,090	,431	6,779	,000

From table 12 above, it can be seen that the significance value is 0.000 and the promotion variable tcount (X1) is 6.779. So that tcount > ttable, which is 6.779 > 1.97 and with a significance limit of 0.05, the value of the calculation of the significance probability is 0.000 < 0.05, which means that promotion has a positive and significant effect on transaction decisions.

Table 13 t-test X2 against Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	40,430	2,845		14,213	,000
	Kemudahan_Penggunaan	,350	,045	,481	7,776	,000

From table 13 above, it can be seen that the significance value is 0.000 and the t count of the ease of use variable (X2) is 7.776. So that tcount > ttable, which is 7.776 > 1.97 and with a

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significance limit of 0.05, the value of the calculation of the significance probability is 0.000 < 0.05, thus meaning that ease of use has a positive and significant effect on transaction decisions.

Pearson Correlation Analysis

Pearson correlation analysis test aims to measure the severity of the relationship between two variables using a number commonly called the correlation coefficient.

Table 14 Pearson Correlation Coefficient X1 to Y

Correlations

		Promosi	Keputusan_Bertransaksi
Promosi	Pearson Correlation	1	,431**
	Sig. (2-tailed)		,000
	N	203	203
Keputusan_Bertransaksi	Pearson Correlation	,431**	1
	Sig. (2-tailed)	,000	
	N	203	203

The table above shows that if the significance value between the promotion variable and the transaction decision is 0.000 in the sense of <0.05, then the promotion variable (X1) and the transaction decision variable (Y) have a correlation relationship. while the correlation coefficient between variables X1 and Y is 0.431, which means that the variable has a moderate correlation

Table 15 Pearson correlation coefficient X2 to Y

Correlations

		Kemudahan_Penggunaan	Keputusan_Bertransaksi
Kemudahan_Penggunaan	Pearson Correlation	1	,481**
	Sig. (2-tailed)		,000
	N	203	203
Keputusan_Bertransaksi	Pearson Correlation	,481**	1
	Sig. (2-tailed)	,000	
	N	203	203

The table above shows that if the significance value between the ease of use variable and the transaction decision is 0.000 in the sense of <0.05, then the ease of use variable (X2) and the transaction decision variable (Y) has a correlation relationship. while the correlation coefficient between variables X2 and Y is 0.481, which means that the variable has a moderate correlation.

Calculation of the Coefficient of Determination

Coefficient of determination (R^2) needed to measure how strong the model's ability to explain the variation of the dependent variable.

Table 16 Coefficient of Determination of X1 against Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,431[a]	,186	,182	2,957

From the table above, the coefficient of determination in the R Square column is 0.186 which indicates that 18.6% of transaction decisions are influenced by promotion variables, and the remaining 81.4% is influenced by other variables not included in this study.

Table 17 Coefficient of Determination of X2 against Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,481[a]	,231	,227	2,873

From the table above, the coefficient of determination is in the R Square column of 0.231 which indicates that 23.1% of transaction decisions are influenced by the ease of use variable, and the remaining 76.9% is influenced by other variables not included in this study.

DISCUSSION

Promotion of Transaction Decisions

The results of this study show the coefficient of determination (R^2) a number of 0.186, meaning that the promotion variable has a positive relationship with the ability to explain by 18.6%. In the t-test, the value of tcount > ttable = 6.779 > 1.97 and a significance value of 0.000 <0.05, meaning that there is an influence between the promotion variables on transaction decisions. Calculation of the Pearson correlation coefficient, the promotion variable has a correlation value of 0.431 with a significance value of 0.000 <0.05, meaning that there is a positive and significant relationship between promotion and transaction decisions with a moderate level of correlation.

This is in accordance with research conducted by Amel, (2020) with the title The Effect of Sales Promotion and E-service Quality on Decisions to Use OVO Applications reveals that promotions have a positive and significant influence on decisions to use OVO applications.

Ease of Use for Transaction Decisions

The results of this study show the coefficient of determination (R^2) a number of 0.231, meaning that the ease of use variable has a positive relationship with the ability to explain by 23.1%. In the t-test, the value of tcount > ttable = 7.776 > 1.97 and a significance value of 0.000 <0.05, meaning that there is an influence between the ease of use variables on transaction decisions. Calculation of the Pearson correlation coefficient, the ease of use variable has a correlation value of 0.481 with a significance value of 0.000 <0.05, meaning that there is a positive and significant relationship between ease of use and transaction decisions with a moderate level of correlation.

This is in accordance with research conducted by Putri & Iriani, (2020) with the title The Effect of Trust and Ease of Purchase Decisions Using Online Loans Shopee Paylater states that ease of use has a positive and significant influence on consumer purchasing decisions using an online loan system.

CONCLUSIONS AND SUGGESTIONS

Conclusion

Based on the research results that have been described previously, it can be concluded that:

1. There is a positive and significant influence between promotion variables on transaction decisions, if promotions are carried out more intensively and attractively, it will affect customer decisions

2. There is a positive and significant influence between the ease of use variables on transaction decisions, the easier a technology is to use, the more people will adopt it.

Suggestion

Based on the lowest indicators on the promotion and ease of use variables, namely the range of promotions and digital payments that are easy to use, the researcher feels the company needs to fix policies in conducting promotions and make slight changes to the application or payment system to make it easier to use. So that later promotions can be right on target and attract many users to make transactions on the ShopeePay application.

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