



Impact of trust promotion and perception of ease of use on the decision making of the use of ShopeePay in Mega Regency Houses

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ABSTRACT

The purpose of this research is to answer questions like Does promotion affect ShopeePay users' decisions to adopt digital wallets? and Does trust affect such decisions? Does the adoption of shopeePay digital portfolios depend on how convenient people perceive it? ShopeePay can enhance the efficiency of their marketing campaigns to reach more potential consumers by being aware of the aspects that customers in the region take into account when choosing to use these payment systems. This type of research is quantitative with 3 independent variables consisting of belief (X1), promotion (X2) and perceived convenience (X3) and the dependent variable usage decision (Y). The illustrations were taken using the Lemeshow procedure and the population was 98 residents and illustrations of 100 residents were obtained. The information collected was then analyzed using the Validity Test, Reliability Test, Classical Assumption Test, Multiple Linear Regression Analysis, Hypothesis Test and the coefficient of determination, with the help of the SPSS Version 22 For Windows program. The research results can be seen that belief, promotion, and perceived ease of use significantly influence the decision to use. This is confirmed by the T test. $T_{count} = 6.402$ with a significance of $0.000 < 0.05$ so the hypothesis can be accepted. The results of the research show that trust, promotion and the perceived ease of use have influenced the decision to use ShopeePay in Mega Regency housing. So that the industry must be able to give confidence to consumers and provide attractive promotions on television and other media. The industry must also be able to pay attention to the convenience in the application by providing complete instructions for its users.

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INTRODUCTION

Today, technological advancement occurs as quickly as society is willing to accept it. Everything can now be done with a smartphone. 370,3 million people in Indonesia had smartphones as of January 2021, out of a total population of 277,7 million, according to Hootsuite statistics. There are 191.4 million active social media users and 204.7 million internet users combined (*Hootsuite (We Are Social): Indonesian Digital Report 2021 – Andi Dwi Riyanto, Dosen, Praktisi, Konsultan, Pembicara: E-Bisnis/Digital Marketing/Promotion/Internet Marketing, SEO, Technopreneur, Fasilitator Google Gapura Digital Yogyakarta, n.d.*).

Increasing smartphone users can change the way and behavior of consumers in making transactions, the society that originally used cash transaction now switched to making online transaction because it is easier to use and prompted many innovations.

This is an easy-to-use application, such as an e-wallet. E-wallet is a phenomenon of the development of technology in the field of finance or called financial technology. (fintech). According to Bank Indonesia, financial technology is a technology in the field of finance to facilitate transactions. (Risya dan Estro ; 2019,2). One of today's fast-growing financial technologies is the digital wallet. The digital wallet is a ready-to-use, practical, fast and secure electronic money service product (Kumala et al., 2020).

In the business process of course there are factors that make the user decide to use the app offered. Purchase decision is an early human psychological method that plays an important role in understanding that consumers will actually decide to buy something. A purchase decision is a method of selection that combines two or more other characteristics and then chooses a firm relationship with personal characteristics, provider, website quality, buying behavior and timing, intention to shop online and decision making (Harun & Ayu Salmah, 2020).

According to Tri Anggono et al., 2020 looking consumer decision making is an integrated process of combining information to arrange and select several actions to decide, then decide what to do. Decisions and processes relating to others clearly reflect the duality of desired behavior. According to David, the 2018 purchase decision is to buy the most preferred brand among different options, but two invoices can stand between the intention to buy and the decision to buy. According to Solihin (2020), providing a definition of the purchase decision "At this stage consumers of the preference of the brand in the selection and possibly also of the intention to buy the most popular brand". Usage factors are internal and external factors (kosanke,2019).

Based on the data of Bank Indonesia (BI), the value of electronic transactions increased to Rp 35.10 trillion in December 2021 (*Bank Indonesia: Transaksi Uang Elektronik RI Tembus Rp 35 Triliun per Desember 2021, 2022*). According to the Director of Customer Experience Research Ipsos Indonesia, the millennials are the most e-wallet users with 68%. This is because of the ease and innovation of digital wallet services products due to the presence of attractive promotions (*Hasil Survei Ipsos, Pengguna E-Wallet Tak Hanya Kejar Promo, 2020*) One of the most popular digital wallets is Shopeepay.

According to Harun and Ayu Salmah (2020), a purchasing choice is made by combining two or more additional qualities and then selecting the one that has the strongest link to the customer's personal traits, the provider's website quality, the timing and behavior of their purchases, their purpose to shop online, and their decision-making process.

The e-money service Shopeepay from PT Airpay International Indonesia was introduced in November 2018. Shopeepay accepts payments both online through the Shopee application and offline through Shopeepay merchants. It also has the ability to retain refunds for use in future transactions. By focusing on business development, Shopeepay keeps improving its e-wallet in order to broaden its user base and gain market share.

The choice to buy is influenced by several things. Purchase decisions are impacted by a number of elements, including internal considerations like promotions and external factors like trust, per (Sani, 2021). Additionally, according to study by Prayudha (2019), convenience is one of several variables that affects people's decisions to purchase online. ShopeePay, a well-known digital wallet, fosters customer trust to attract and keep customers (Harun & Ayu Salmah, 2020). According to Tri Anggono et al., 2020 defines a decision made when an attempt puts a person at risk by an electronic provider. According to (Rahayu, 2021) Consumer Confidence is all information perceived by customers and all conclusions made by customers about purposes, features, and benefits. Meanwhile, Alghifari, A.f., dan Rahayu, 2021 stated that trust is associated not only with cognitive and emotional, but also with behavior, so trust can lead to consumer loyalty behaviors and further repeated purchases (IDA, 2019).

Promotion is the following deciding element in purchases. Promotion is a type of marketing communication that aims to influence, persuade, and remind consumers about the items or services being supplied by educating them about them (2019). According to (Kosanke, 2019), "promotion is a means of communication with consumers and other companies who want to easily exchange information provided." As well as according to David, 2018 promotions are a kind of communication that gives explanations that convince consumers about goods and services. According to Ariyanto et al., 2020 promotion is organized sales is a promotion carried out through the provision of incentives that encourage consumers to buy certain products, primarily intended to arouse consumer interest. Promotion factors are the type of product, the willingness of the buyer and the life of the product Wicaksana, 2016

The degree to which a person thinks utilizing technology would need unnecessary effort is described as ease, and the major aspect that will positively affect his behavior is that the easier it is to comprehend how to use the system, the greater the level of system usage. technology in information (Fakhrudin, 2022).

According to Hasdani et al., 2021, Perceived Easy of Use is the level of user confidence in trying to use the technique. According to Tri Anggono et al., 2020 view of Perceived ease of use is the extent to which the person feels free from actual effort when using technology. According to Pratama et al., 2019 Ease can be felt where one feels that using technology requires minimal effort. The indicator of perception of ease according to Hasdani et al., 2021 is easy to learn, can be controlled, clear and understandable, flexible, easy to be skilled, and easy to use. Factor perception of ease is the focus on the technology itself, good reputation and access to a reliable support system (Sani, 2021).

Marketing is necessary to improve the use of shopeepay. the aim is to know what influences affect the use decisions in these payment platforms in the area, ShopeePay can improve the effectiveness of their marketing campaigns to reach more potential customers. to this goal, the study of this research will show how the influence of trust, promotion and perception of convenience on the decisions of use of shopeepay housing megaregency.

RESEARCH METHOD

Types of research

This study employs a quantitative technique that highlights the need of conducting unbiased event research. Sugiyono (2017) claims that this study employs quantitative methods, which can be understood as research methodologies grounded in the positivism philosophy, to test particular populations or samples, collect data using analytical and quantitative or statistical research tools, and test predetermined hypotheses.

Data analysis technique

Data analysis is one of the ways used to determine how much one variable is impacted by another. In order for the information gathered to be helpful, it must first be processed or analyzed in order to be taken into serious account when making decisions.

Classic assumption test

To determine if residual variables are regularly distributed, a normality test is used (Ghozali, 2018:161) Using a significance threshold of 0.05 and foundation decision-making, the Kolmogorov-36 Smirnov test is used to assess if the residual is normally distributed. Test for multicollinearity, and test for heteroscedasticity must be submitted.

Quantitative Test

Multiple Regression Analysis, Correlation Coefficient Analysis

Hypothesis testing

Hypothesis testing is carried out by Partial Hypothesis Testing (t Test)

RESULTS AND DISCUSSIONS

Data Description

In this study, data was obtained by distributing questionnaires to respondents who are Shopeepay users in the community Megaregency, as many as 100 respondents. The questionnaire contains 51 statements divided into 4 variables and 5 categories question. In this study, a description of the data is presented according to its characteristics respondents along with the answers from the questionnaire.

Characteristics of respondents

The characteristics of the respondents in this study were divided into 5 categories which included gender, age, work, income and I've used Shopeepay before.

Instrument Data Test

Data instrument testing is needed to find out that the variables studied have a function as a means of proof including validity tests and reliability tests.

Validity test

A validity test is performed to determine the legality of a research questionnaire. A questionnaire is said to be legitimate if the questions it contains may provide information about the variable it is intended to assess. When degree of freedom (df) = n-2 and n is the number of samples, compare the estimated r value to the r table value to assess the validity (Ghozali, 2018:51).

Reliability Test

a survey questionnaire is the instrument used to measure a variable indicator. When reliability is measured, it is done all at once (just one measurement), which means that the findings are compared to other assertions or the correlation between responses to a statement is calculated. This study employed the Cornbach Alpha (α) approach, which makes it simpler to determine the dependability of a component or variable when Cornbach Alpha > 0.70 is attained. (Alifa, Islah & Normansyah, 2020) SPSS (Statistical Package for Social Science) is used for computer-assisted research.

Multicollinearity Test

Uji Multikolinearitas is recommended for determining if a regression model has successfully detected any independent variables. A good regression model must always avoid highlighting the correlation between the two main variables (Ghozali, 2018:107).

Table 1. Multicollinearity test results

Model	Coefficients ^a					Collinearity Statistics		
	Unstandardized Coefficients		Standardized Coefficients		t	Sig.	Tolerance	VIF
	B	Std. Error	Beta					
(Constant)	30.491	4.760			6.405	.000		
1 Trust	-.016	.151	-.018		-.105	.917	.328	3.046
Promotion	.269	.144	.411	1.868		.065	.198	5.049
Perception of ease	-.085	.096	-.151	-.890		.376	.333	2.999

a. Dependent Variable: Decision Making

Source: SPSS Output Result Version 22, 2023

Based on table 1 above, the Trust variable has a Tolerance = value of 0.328 and a VIF of 3.046. The multiple linear regression analysis does not have a multicollinearity problem (the developed model is correct) because the tolerance value is greater than the minimum requirement ($0.328 > 0.1$) and the VIF value is lower than the maximum requirement ($3.046 < 10$). The Promotion variable has a Tolerance value of 0.198 and VIF 5.049. The multiple linear regression analysis does not have a multicollinearity problem (the developed model is correct) because the Tolerance value is greater than the minimum requirement ($0.198 > 0.1$) and the VIF value is lower than the maximum requirement ($5.049 < 10$). The Perception variable Ease has a Tolerance value of 0.333 and VIF 2.999. Because the VIF value is less than the maximum requirements ($2.999 < 10$) and the Tolerance value is higher than the requirements minimum ($0.333 > 0.1$), it can be said that multiple linear regression analysis does not have a multicollinearity problem (the produced model is accurate).

Regresi Analysis Test

Regression analysis is used to find out how the pattern of the dependent variable can be predicted through the independent variables (predictors). In this study, 1 types of regression tests were used, and multiple linear regression tests.

Multiple Linear Regression Test

Multiple linear regression testing aims to measure how much influence Trust (X1), Promotion(X2), perception of ease of use (X3) have on a Decision Making(Y). Based on the calculation of linear regression equation analysis performed with SPSS 25, the data results are obtained as follows:

Table 2. Multiple linear regression of

Model	Coefficients ^a					
	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1 (Constant)	30.491	4.760			6.405	.000
Trust	-.016	.151	-.018		-.105	.917
Promotion	.269	.144	.411	1.868		.065
Perception of ease	-.085	.096	-.151	-.890		.376

a. Dependent Variable: decision Making
 Source: SPSS Output Result Version 22, 2023

From the table above, a multiple linear regression equation model can be compiled based on column B. The multiple linear regression equation model from the results of the study is as follows : $Y = 20.491 + (-0,016X1) + 0.269X2 + (-0,085X3)$

Information:

- a. A constant value of a = 30.491 indicates that the following variables have positive values: Trust (X1), Promotion (X2), Perception Ease (X3), and Decision of Use (Y).
- b. Trust (X1) has a regression coefficient value of $b1 = -0.016$, indicating a negative effect on the choice to utilize (Y).
- c. The promotion regression coefficient (X2) is $b2 = 0.269$, which shows that promotion (X2) has a favorable influence on the choice to use (Y).
- d. Perceived Convenience (X3)'s regression coefficient value of $b3 = -0.085$ shows that perception ease (X3) has a negative impact on the choice to use (Y).

Determination Coefficient Test (R2)

To gauge how well the model can account for the fluctuation in the dependent variable, the coefficient of determination is examined. where a positive or negative sign denotes the connection. The correlation between the two variables is considered positive, extremely strong, and unidirectional if r is equal to or nearly equal to 1, which means that a rise or decrease in the value of X occurs together with an increase or decrease in the value of Y (Ghozali, 2018). The results of the coefficient of determination test are shown in the table below, and they are as follows:Table Test of the Coefficient of Determination (R2) :

Table 3. Determination coefficient test result

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.286 ^a	.082	.053	3.138	

a. Predictors: (Constant), Trust, Promotion and Perception of ease
 Source: SPSS Output Result Version 22, 2023

Based on the output above, it is known that it is 0.082, this means that the variables X1, X2, X3 simultaneously on the Y variable are 0.53% so that the influence of Trust, Promotion and Perceived Convenience on the decision to use digital wallets in Mega Regency housing is 0.53%.

Hypothesis testing

Before drawing conclusions about the effect of each independent variable on the dependent variable, it is necessary to test the hypothesis to prove statistically whether there is a significant effect on independent variable to the dependent variable. Hypothesis testing is carried out in one stage, namely partial testing.

Partial Hypothesis Test

The t test is used to find out each independent variable to the dependent variable. if t count > t table or significant value t test <0.05 then concluded that individually the independent variables

significant effect on the dependent variable. Determine the hypothesis to be tested. The hypothesis to be tested is:

Table 4. t Test result (Partial)

Model		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	30.491	4.760		6.405	.000
	Trust	-.016	.151	-.018	-.105	.917
	Promotion	.269	.144	.411	1.868	.065
	Perception of ease	-.085	.096	-.151	-.890	.376

a. Dependent Variable: Decision Making

Source: Research data processed by SPSS 25 (2023)

Based on the results of the t test in table , it can be concluded as follows :

a. The Impact of Trust (X1) on the Use of Decisions (Y)

Ho : Belief in Decisions Use has no appreciable impact.

Ha : Belief in Decisions Use and impact each other significantly.

Ho is approved and Ha is refused since it is known that the sig value for the influence of X1 on Y is $0.917 > 0.05$ and the value of T count is $-0.105 < t$ table 1.660.

This indicates that the variable Trust has a negative impact and is inconsequential to Mega Regency Housing's adoption of the ShopeePay Digital Wallet.

b. Promotion's (X2) impact on decisions' (Y) use

Ho : Promotion of Decision Use has no appreciable impact.

Ha : There is a big relationship between Decisions Use and Promotion.

As a result, Ho is rejected and Ha is approved since the sig value for the influence of X2 on Y is $0.065 < 0.05$ and the value of T count is $1.868 > t$ table 1.660.

This indicates that the promotion variable significantly and favorably influences the choice to utilize the ShopeePay Digital Wallet in the Housing Megaregency. In this study, it can be concluded that the campaign has a significant impact on people's decisions to use the ShopeePay digital wallet while living in Mega Regency housing, Because customers would immediately use the digital wallet if the product is nice and able to satisfy them, more people should utilize it.

c. The Effect of Perceived Convenience (X3) on Decision of Use (Y)

Ho : there is no significant effect Promotion of Decision Use.

Ha : There is a significant influence between Promotion of Decision Use.

It is known that the sig value for the effect of X3 on Y of $0.376 > 0.05$ and the value of T count $-0.890 < t$ table 1.660, so Ho is accepted Ha is rejected. This means that the variable Perceived Convenience has an effect negative and not significant to the decision use of the ShopeePay Digital Wallet at Megaregency housing.

CONCLUSION

Based on the results of the analysis that has been carried out in this study, the authors formulate some of the conclusions include the following: the effect of trust on the decision to use with a value of $t_{count} > t_{table}$ or $(-0.105) < 1.660$. This is also reinforced by the value of Sig. < 0.05 or $(1.660 < 0.05)$. the effect of promotion on the decision to use with $t_{count} > t_{table}$ or $(1.868 > 1.660)$. This is also reinforced by the value of Sig. < 0.05 or $(0.065 < 0.05)$. the effect of perceived ease of use on the decision to use with $t_{count} > t_{table}$ or $(-0.890) < 1.660$. This is also reinforced by the value of Sig. < 0.05 or $(0.376 < 0.05)$. Based on the researcher's direct experience in this research process, there are several limitations experienced and can be a number of factors that can be considered further researchers who will come to further refine their research because this research itself certainly has deficiencies that need to be continuously corrected in research. - Future discoveries. A number of limitations in the study include: The number of respondents is only 100 people, of course alone, it is still not enough to describe the actual situation, which is given by the respondents through the questionnaire is very vulnerable, this happens because sometimes there are different thoughts, assumptions and different understandings for each respondents, as well as other factors such as the honesty factor in filling out the respondents' opinions in the questionnaire. It is advised that future researches aim to employ a larger sample of the public while keeping in mind that yang is still connected to judgments about trust, promotion, and perceived ease of use. Future researchers are anticipated to employ more variables in order to further their study and learn more about the factors that affect the decision to use more.

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