

The Effect of E-wallet and Sales Promotion on Purchasing Decisions

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ABSTRACT

E-wallet is an electronic device, online service, or software program that allows one party to make electronic transactions with another party bartering digital currency units for goods and services. This can include purchasing items on-line with a computer or using a smartphone to purchase something at a store. Currently in Indonesia there are many kinds of E-Wallets including; DOKU, BBM money bank Permata, cash XL, Telkomsel T-Cash, CIMB Niaga Mobile Account, and so on. One example of an E-wallet is Gopay, inaugurated in April 2016 that can be used in all payment transactions in the Gojek application. This study aims to investigate the effects of E-wallet and Sales Promotion of Hop Hop Purchasing Decisions among high school students in the city of North Jakarta. This is explanatory research using probability sampling method and using a questionnaire on Google Form for collecting data. The sample used is 100 respondents from high school students who use the GOPAY electronic wallet to buy Hop Hop in the city of North Jakarta. This research uses quantitative analysis: validity, reliability, classic assumptions, correlation coefficient, determination coefficient, simple and multiple linear regression, hypothesis significance of t test and F test. The results of multiple linear regression analysis show that there was an effect of E-wallet and Sales Promotion on purchasing decisions. The variable correlation coefficient of the use of E-wallet and Sales Promotion on the GOPAY E-wallet has a strong relationship. The coefficient of determination of the variable using E-wallet on the Purchasing Decision variable is 59.4%, and the coefficient of determination of the Sales Promotion variable on the Purchasing Decision variable is 43.1%.

Keywords: E-Wallet (Electronic Wallet), Sales Promotion and Purchase Decisions

1. INTRODUCTION

Currently, the use of mobile phones is no longer just a means of communication, but can also be used for daily needs based on online. Fintech - stands for Financial Technology, is a type of company in the field of online-based financial services. Fintech is divided into several types, namely Peer to peer lending & Crowd funding, which means bringing together capital seekers (borrowers) with lenders (lenders). The one in charge of monitoring financial conditions and making financial planning easier and more practical is Investment Risk Management, then the one who helps with e-wallet-based payments is called Payment Clearing and Settlement, and the last one is the Market Aggregator which contains various financial-related information for users.

In 2018, the e-wallet service business only grew 7%, but this service provider increased to 22% in 2019. This means that e-wallet has an important role to increase sales. Below shows a graphic image 1.1 where electronic money transactions soared high in 2019. According to Bank of Indonesia (BI) data as of August 2019, the volume of electronic money transactions has reached 3.2 billion units with a transaction value of up to Rp81.9 trillion. Meanwhile, in 2018 there was also a surge in the volume of electronic money transactions

up to 209.9 percent, from 943.3 million in 2017 to 2.9 billion. Likewise, the transaction value has increased by three times compared to 2017

Purchasing decision is the thought process that leads a consumer from identifying a need, generating options, and choosing a specific product and brand. The general factors that can influence consumers in making purchasing decisions are: (1) Easy access means the convenience of consumers in accessing or finding a place or location. So that consumers do not switch and look for other stores. (2) Store and product display mean creating good impression for customers, so they come to visit and see the products offered and to find out more. (3) Affordable prices means the way to determine market prices so that the targeted prices are in accordance with consumer expectations. (4) Good communication to build strong personal and emotional relationships, so that consumers will be more confident with the products offered. (5) Attractive promotion is one of the main keys to attract consumers to provide more value for the products offered. (6) Reviews from other buyers on store's reputation will greatly affect consumers in buying the products offered. (7) Quality service.

Hop Hop is one of the fun drinks for high school students that is mostly sought after in every art performance. Stepping into the 10th year, Hop Hop is getting stronger. In fact, in the last 5 years Hop Hop has become the market leader in the bubble drink category, with significant growth. Until now Hop Hop is present in more than 120 outlets throughout Jakarta from 150 outlets spread throughout Indonesia

Many beverage products are currently well known and Hop Hop is one of the first beverage bubble drinks products in Indonesia. Hop Hop is a brand that sells beverage bubble drinks with a variety of cold drinks which is divided into 2 (two) types, namely Blended and Non Blended. Hop Hop continues to grow strongly in various regions so that it is able to make it the market leader in the Bubble Drinks industry in Indonesia. Hop Hop are located in various strategic places, one of the strategic place is the mall.

With the slogan Fun, Cool and Friends, Hop Hop makes its products as favorite drinks that make buyers feel satisfied and 'got hooked' in terms of taste, both among teenagers and adults. Ranging from the price of Rp. 20,000, - to Rp. 35,000, - only, and with a choice of 26 different flavor variants, the products served are not only in the form of drinks but also have a choice of toppings, buyers don't feel bored with the drinks to be purchased. Various promotional methods applied in current beverage sales, ranging from buy one get one, cashback, discounted prices, discount vouchers, and several other benefits. E-commerce pay electronic is a payment tool that is currently very often used is Gopay.

The aims of this study was to determine the effect of E-Wallet and Sales Promotion of Hop Hop on Purchasing Decisions among high school students in the city of North Jakarta

2. LITERATUR REVIEW

2.1 Financial Technology (Fintech)

Financial Technology (Fintech) is a form of software-based banking and financial services in providing financial services without having to make physical contact with financial companies. In this case, the interaction is felt more comfortable with customers and potential customers (Lee and Shin, 2018: 2). Currently, technological growth in the economic sector is supported by the existence of financial technology. The Fintech industry is considered more flexible than conventional financial businesses or traditional banks where there are still limited regulations governing the financial services industry. Jatmiko (2018) states, if you look at the development of financial technology in Indonesia, it contributes Rp. 25.9 trillion to the Indonesian economy. Kurniawan (in Armilia and Isbanah, 2020:40) in this case explains that fintech users are millennials who are already familiar with technology, making it easier to promote new technology-based breakthroughs in the fintech field. Meanwhile, Abdurrahman (in Armilia and Isbanah, 2020) stated that fintech users are estimated to be 17 million people with 130 million people using the internet and 15% of them are Fintech users.

2.2 E-wallet (Electronic Wallet)

According to Bank of Indonesia regulation no. 18/40/PBI/2016, concerning the implementation of payment transaction processes, e-wallet is electronic services as data storage of payment instruments including payment instruments using cards or can also be used as a reservoir of funds. According to Marc Hollander's in Usman (2017), Electronic Wallet is an E-Money product in the form of a prepaid card usually used for electronic transactions in a software application that uses internet signals installed on mobile phones. Uddin and Akhi (in Febria and Oktavio, 2020), stated that this type of e-payment - without using cash, has the same role as a physical wallet, and can be used to save money in the form of electronic money by filling in the balance to the application service provider called e-wallet.

2.3 E-Wallet Indicators

According to Tompodung, et al.,(2020) e-wallet indicators are: (1) Convenience, the system is not difficult to understand and does not require great effort to use it. So consumers tend to use the technology. (2) Coverage, the scope for e-wallet in various merchants. One example is Gopay with coverage including: Adidas,

The Body Shop, Sociolla, Locket.com, Panorama Tours, and Code Shop. (3) Security, the ability to control or safeguard information in consumer confidential transactions from fraudulent acts and even online theft. Based on Syah and Prakasya (2013: 206), their research showed that the more reliable the system the more convenience the customers.

2.4 Sales Promotion

Kotler and Keller (in Amalia, 2016) argue that promotion is an activity to invite target customers to buy and communicate the advantages of its product. On another page, according to Kotler and Keller (in Wirakanda, et al., 2020) sales promotion is a short-term incentive to encourage product or service sales. In other words, sales promotion is a medium to persuade consumers to make a purchase of a product or service. Meanwhile, Alma (in Pratama, 2020) states that promotion is an explanation of a kind of communication that convinces potential consumers about goods and services

According to Ma'ruf (in Haryani, 2019), Sales Promotion is divided into two types, namely (1) Monetary, sales promotion related to money. This promotion is given by giving intensive price discounts to consumers when making purchases. (2) Non-Monetary, a form of sales promotion that has nothing to do with money. This promotion does not provide direct incentives and is more based on relationships with consumers. There are five sales promotion techniques, namely: Giving Coupon, Discounts, Special Promotion, Contests and Sweepstakes, and Giving Sample Products

2.5 Sales Promotion Indicators

According to Kotler and Armstrong (in Harnady, et al., 2021:84) it is stated that there are several indicators that can be measured: (1) Price Pack, price packages or often called cents-off-deals which provide consumers with lower prices for certain products. The price package can be in the form of one package at a lower price, such as; two related products made in one package or two units of different products with the price of one product.; (2) Coupons, a certificate with a specified value for a markdown on a specific item; The existence of coupons is able to make consumers come back and make a transaction. (3) Discounts (Rebates), a form of purchase discount given to consumers by means of price reductions, returns, or refunds that are paid retrospectively. This method is useful for attracting price sensitive consumers to buy a product.

2.6 Purchasing Decision

Tjiptono (in Katrin, et al., 2016) states that purchasing decision is a process in which consumers recognize the problem, seek information about a particular brand or product and change some good each alternative can solve the problem, which then leads to a purchase decision. . A buyer's decision is also influenced by personal characteristics such as; occupation, lifestyle, economic situation, age and life cycle stage, personality and self-concept. While the opinion of Kotler (2015) states that buying decision is the level of the way that is done by consumers before making a decision to buy a product

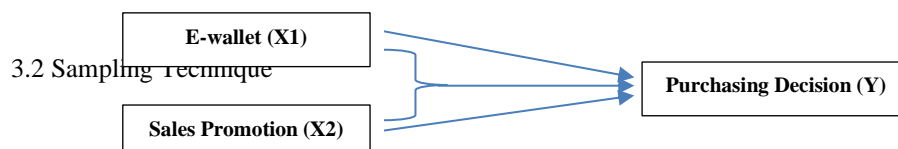
2.7 Purchase Decision Indicator

Based on the opinion of Kotler and Keller (2012), there are six indicators of purchasing decisions, namely: (1) Product Choice, Consumers can make decisions to buy a product or use their money for other purposes with consideration (product advantages, product benefits and product selection). (2) Brand Choice, Consumers have to make decisions and choose which brand to buy. Each brand has its own advantages. (3) Dealer Choice, The consumer must make a decision about which dealer to visit to buy the product. Each consumer is different in terms of determining the supplier with various factors. (4) Number of Purchases or Quantity (Purchase Amount) Consumers can make decisions about how much product to buy. Consumers will determine the number of purchase decisions and purchase decisions for future inventory. Purchases can be made of more than one type of product. (5) Purchase Timing, Consumer decisions in determining the time of purchase may vary; there are daily, once a week and once a month, depending on; reasons for buying, suitability to needs and perceived benefits. (6) Payment method, Consumers can make decisions about the payment method that will be made in the purchase decision-making stage at the time of the product or service purchase transaction. Consumers may use the method of payment by means of; pay cash, checks, credit cards, debit cards, and so on.

3. RESEARCH METHOD

3.1 The frame of thought

The frame of thought is a series of frameworks regarding thinking on solving problems that have been identified previously. And also as showing the relationship between the variables to be studied. The framework of thought in this study is:



The method used in this study is non-probability sampling. It means each element or member of the analysis does not require an equal opportunity to be drawn as a member of the sample. In this case the researcher chose 100 respondents with an error tolerance limit of 5%.

3.3 Analysis Method

Data Analysis used in this research was validity test and reliability test, Statistical Descriptive Analysis, Classical Assumption Test and Correlation Coefficient

4. RESULTS AND ANALYSIS

After calculating and analyzing the data starting from validity and reliability test, Statistical Descriptive Analysis, Classical Assumption Test, Correlation Coefficient, the writer then did Hypothesis Testing

4.1 Simultaneous Hypothesis Testing (F Test)

Tabel 4.63 F test results (simultaneous)

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	8653.467	2	4326.733	72.350	.000 ^b
	Residual	5800.893	97	59.803		
	Total	14454.360	99			
a. Dependent Variable: KEPUTUSAN PEMBELIAN (Y)						
b. Predictors: (Constant), SALES PROMOTION (X2), E-WALLET(X1)						

Source: SPSS versi 23

Based on calculation using SPSS version 23, it can be seen in column t and sig. explained that the e-wallet variable (X1) had a significant effect on Hop Hop purchasing decisions among high school students in North Jakarta (Y). This can be seen from the significant value of e-wallet (X1) $0.000 < 0.05$. The value of $t_{table} = t(\alpha/2; n-k-1 = 0.05/2-100-2-1) = 1.98472$. It means that the value of tcount was greater than ttable ($6,371 > 1,98472$), then H_0 was rejected and H_1 was accepted. So that the hypothesis that e-wallet had an effect on purchasing decisions was partially accepted.

4.2 Partial Hypothesis Test (t-test) Table

Table 4.64 Results of t-test (partial)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.401	4.043		1.583	.117
	E-WALLET(X1)	.705	.111	.677	6.371	.000
	SALES PROMOTION(X2)	.286	.257	.118	1.111	.269
a. Dependent Variable: KEPUTUSAN PEMBELIAN (Y)						

Source: SPSS versi 23

Based on calculation using SPSS version 23, the sales promotion variable (X2) had no significant effect on Hop Hop purchasing decisions among high school students in North Jakarta (Y). This can be seen from the significant value of sales promotion (X2) $0.269 > 0.05$.

The value of $t_{table} = t(\alpha/2; n-k-1 = 0.05/2-100-2-1) = 1.98472$. It means that the value of t_{count} is smaller than t_{table} ($1.111 < 1.98472$), then H_0 is accepted and H_2 is rejected. So that the hypothesis does not have the effect of sales promotion on purchasing decisions partially rejected.

5. CONCLUSION

In accordance with the discussion of the research that has been carried out, the following conclusions can be drawn:

1. $F_{count} = 72.350$ with a significance level or probability of $0.000 < 0.1$, then the regression model can be used to predict the Hop Hop purchasing decision variables among high school students in North Jakarta. $F_{table} = F(k; n-k-2 = 2-100-2) = 2; 98 = 3.09$. It means that the F_{count} value is 72.350 with the F_{table} value of 3.09, so the $F_{count} > F_{table}$ ($72.350 > 3.09$). So it can be concluded that the e-wallet (X1) and sales promotion (X2) variables simultaneously have a significant effect on Hop Hop purchasing decisions among high school students in North Jakarta (Y).
2. This can be seen from the significant value of e-wallet (X1) $0.000 < 0.05$. The value of $t_{table} = t(\alpha/2; n-k-1 = 0.05/2-100-2-1) = 1.98472$. It means that the value of t_{count} is greater than t_{table} ($6,371 > 1,98472$), then H_0 is rejected and H_1 is accepted. So that the hypothesis has the effect of e-wallet on purchasing decisions partially accepted. This can be seen from the significant value of sales promotion (X2) $0.269 > 0.05$. The value of $t_{table} = t(\alpha/2; n-k-1 = 0.05/2-100-2-1) = 1.98472$. It means that the value of t_{count} is smaller than t_{table} ($1.111 < 1.98472$), then H_0 is accepted and H_2 is rejected. So that the hypothesis does not have the effect of sales promotion on purchasing decisions partially rejected.
3. E-wallet (X1) has an influence on Purchase Decisions (Y). It contributed for 58.9%; while the other 41.1% was influenced by other factors outside this study.
4. Sales Promotion (X2) has an influence on Purchase Decisions (Y). It contributed for 42.5% while the other 57.5% was influenced by other factors outside of this study.
5. E-wallet (X1) and Sales Promotion (X2) have an influence on Purchase Decision (Y). It contributed for 59.0%; while the other 41.0% was influenced by other factors outside of this study.

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