The effect of Ease of Transactions And Promotions On Purchasing Decisions Using Gopay E-Money Payments In The New Normal Era (Study Case On Dear Butter At Mall Podomoro Medan)

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ABSTRACT

This research was conducted with the aim of determining the effect of Ease of Transaction and Product Promotion on Purchasing Decisions using Gopay E-Money Payments in the New Normal era on Dear Butter at Podomoro Mall Medan. The research method used is quantitative descriptive survey research. The study used data collection techniques in the form of questionnaires. The population in this study was all customers who shopped at Dear Butter Mall Podomoro Medan with an uncertain amount. Using the Slovin Formula, the number of Customers Per ordinary day and weekend is multiplied by 4 weeks and multiplied by 2 months so that 720 respondents are obtained. Multiple linear regression research tests are used as an analytical tool to find out how the influence between independent and dependent variables is. This study also aims to help digital wallet companies in Indonesia, especially Gopay, by providing input for companies to determine the right steps to improve the factors that influence purchasing decisions. The results of this study show that both partially and simultaneously the variable Ease of Transaction and Promotion has a significant effect on Purchasing Decisions using E-Money Gopay in the New Normal era at Dear Butter Mall Podomoro Medan Variables of Convenience and Promotion are able to explain the variations that occur in Purchasing Decisions Using Gopay E-Money in the New Normal era at Dear Butter Mall Podomoro as much as 50%.
Keywords: Ease of Transaction, Gopay, E-Money, New Normal, Quantitative

INTRODUCTION

Along with the times, and people's lifestyles, it is increasingly dependent on the presence of information technology which makes things easier and more practical and economical than the lifestyle before the existence of information technology. The application of information technology is widely used in people's daily lifestyles, this is shown by the presence of various information technology facilities aimed at the community. As one example, namely the presence of electronic money or what is commonly called E-Money.

Gopay is an E-Money from Gojek company that can be used as an electronic payment tool for all services from Gojek companies and other companies and MSMEs that cooperate with Gojek. Gopay provides various types of balance replenishment for its customers, in addition to going through banks, customers can also top up their Gopay balances through Gojek's online motorcycle taxi drivers. Another advantage that Gopay has is its use which can be used to pay for parking in the mall and even pay for food at the stall.

With the GOPAY electronic payment, one of the stores that felt the positive impact was Dear Butter at the Podomoro Mall Medan branch. The owner of Dear butter is Bobby Handoko who already has more than 50 branches throughout Indonesia, one of which

is in Medan This shop sells Croffle bread with a variety of flavors and types and drinks that vary in taste. Because in the past 2 years we have all been affected by covid-19 which has made us forced to the presence of easier and more efficient digital wallets and in order to prevent the wider spread of covid-19 Dear Butter also collaborated with several digital wallets, one of which is GOPAY. Which is where this Merchant feels the benefits with various promos and conveniences offered by Gopay to help sell its products as well.

Non-cash payments are more practical and efficient, making people feel facilitated and pampered. Perception of convenience has a direct effect on consumer interest. According to previous researchers (Gia-Shie Liu & Pham Tan Tai, 2016). One application that provides non-cash payment services is GOPAY. This application is an electronic money product launched by PT Dompet Anak Bangsa. GOPAY itself has been established since 2016. GOPAY itself is in the GOJEK application which has other features that can help in this era of the covid-19 pandemic, some of which are: Go -Food, Go-send, Go-Bills, Go-Mart etc.

Besides GOPAY, there are various kinds of electronic money service providers, namely OVO, which belongs to the online transportation application GRAB, FUND from the joint venture of PT Elang Mahkota Teknologi Tbk and Ant Financial (Alipay) and so on. The emergence of GOPAY as an electronic money provider is quite late compared to other competitors but this does not make GOPAY unattractive to various circles.

This year 2020 is the year when a virus called COVID-19 (Corona Virus Desease-19) that attacks the whole world without exception. COVID-19 is a virus that is known to be dangerous and deadly because it makes people infected suffer from pneumonia, which is an infection that attacks tissues and air sacs in the lungs and serious treatment and firm and targeted policies to solve the economic crisis. The virus not only affects humans but also the economy with all the problems of the resulting chain effects.

Then this convenience factor is related to how online transaction operations on bill payments or paying for food with GOPAY are very practical, namely buyers only need to scan the GOPAY QR code provided by the seller and then fill in the price as you want to pay, all done online and safely so that there is no physical contact between one person and another to prevent the spread of Covid-19. When you first transact online, usually prospective buyers will experience difficulties, there are also several security factors and lack of knowledge about technology now starting from how to transact online and fill in GOPAY from privately owned banks or GOPAY top up through gojek drivers so that buyers tend to undo their intention to shop online. On the other hand, there are also some potential buyers who take the initiative to try because they have received information about how to transact online. Therefore, by providing services and instructions on how to transact online, and how to pay, the possibility of potential buyers to transact is greater. This convenience is an important factor in online shopping.

LITERATURE REVIEW

The easiness of using Digital Money

According to (Turban et al., 2015) the ease of transactions should be able to be used as easily as possible without going through a process that can make it difficult for users in the transaction process. Earlier researchers (Davis, 1989)defined ease of use as a degree to which one believes that a technology can be easily used.
According to previous researchers (Davis, 1989), There are several indicators in its use:

1. Easy to Learn
   The GOPAY application is very easy to understand because of the clear use of trading and is also very useful for meeting needs and activities with available transaction functions. The types of transactions that can be done are making transfers, paying bills (PLN, cinema tickets, PDAM, parking, etc.), and other transactions. And also because it has collaborated with one of Tokopedia's E-Commerce brands, buying goods on Tokopedia E-Commerce can use GOPAY

2. Flexible (flexible)
   Flexible which means easy and ability to adjust or adapt. The use of the GOPAY application can be adjusted to its use, anytime and anywhere it can be used to make transactions and payments.

3. Can Control Work (controllable)
   Using the GOPAY application can help speed up the work of its users. As previously mentioned, the GOPAY application can be used anytime and anywhere so that it can speed up transactions and payments.

4. Easy to Use
   Digital wallets are now an easy alternative in making payments and transactions such as transfer transactions, electricity and PDAM bills, insurance payments, buying cinema tickets, and other transactions. The way to use it is very simple, just need to enter a password then choose the transaction to be carried out.

Then it can be concluded that convenience is a state in which individuals believe that the use of a certain technology will improve their performance. This convenience factor is related to how operational transactions are online. When you first transact online, usually potential buyers will have difficulties, because of the security factor and not knowing how to transact online, buyers tend to undo their intention to shop online. On the other hand, there are also some potential buyers who take the initiative to try because they have received information about how to transact online. Therefore, by providing services and instructions on how to transact online, starting from the payment method, and the feature of filling out the purchase form, the possibility of potential buyers to transact is greater. This convenience is an important factor in online shopping. This convenience, in addition to being easy to operationalize, is also related to reducing one's efforts (both in terms of cost, time and energy) in making transactions. The ease of shopping online will cause potential consumers to have no difficulty in shopping online.

Promotion
According to previous researchers (Adiyanti & Pudjihardjo, 2015)Good Promotional Attractiveness can affect interest / purchasing decisions in transacting using E-Money. As well as research from (Nangoy et al., 2018)which shows a significant influence of advertising and sales promotion on purchasing decisions.
The Promotion indicators used in this study according to (Kotler, Philip Wong & Saunders, John amstrong, 1928)are as follows:
a) Promotional reach.
b) The quantity of advertising displayed in promotional media.
c) The quality of message delivery in the display of advertisements in promotional media.

Purchasing Decision
According to previous researchers (Setyarko, 2016)the ease of running the system used to carry out the purchase process is enough to influence consumers to make purchase decisions. And also previous research (Chenavaz et al., 2020)defines purchasing decisions as basically a decision-making process carried out by consumers

after evaluating and choosing one of the product alternatives that need to be purchased

1. Needs Recognition

    The purchase process begins when the buyer is familiar with a problem or need. The buyer perceives a discrepancy between the real state of him and the desired state. This need can be triggered by an internal or external stimulus.

2. Information Search

    A consumer who is moved by the stimulus will seek to seek more information. A milder state of information search is called heightened attention.

3. Evaluation of Alternatives

    The buyers are trying to reduce feelings of uncertainty. They may read various advertisements. The search for information can be internal as well as external. Internal search is a cognitive activity related to the effort to expel information stored in the memory while external search is the collection of information from sources outside the memory, which may require time, effort and money.

4. Purchase Decision

    A potential buyer must take a purchase decision. The decision may be in the form of not choosing one of the available alternatives.
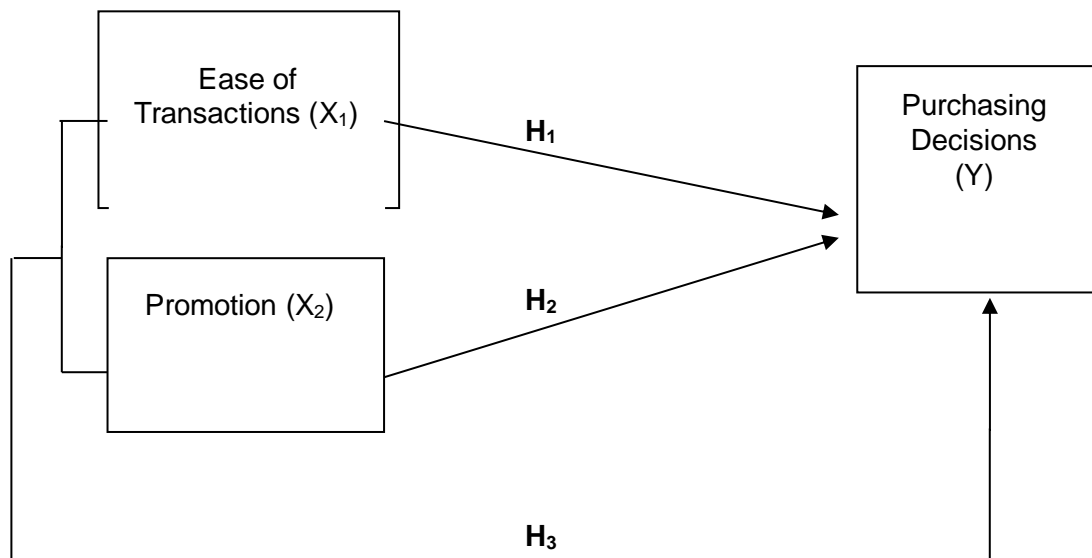

Figure 1. Research Model

H_1: There is an influence between the ease of transaction and the decision to purchase using Gopay
H_2: There is an influence between promotion and purchase decisions using Gopay
H_3: There is an influence between ease of transaction and promotion on purchasing decisions using Gopay

RESEARCH METHOD

This study used primary data obtained directly from dear butter mall Podomoro medan customers, North Sumatra using 88 respondents as the sample. The data collection is carried out by filling out a questionnaire.According to (Sugiyono, 2014), Questionnaire is a data collection technique by means of researchers providing a list of questions or statements that are written for respondents to answer. In this study, researchers conducted a direct distribution of questionnaires. Data collection within a period of two months starts from August 1, 2022 to September 26, 2022 by taking samples from Dear Butter Mall Podomoro Medan customers.

The method used in this study is a quantitative research method. Research using Quantitative Data is a type of data research that can be measured or calculated directly, which is in the form of information or explanations expressed by numbers or in the form of numbers (Sugiyono, 2010).Example: Survey results, processed statistical data. The technique used in this study is purposive sampling by sampling Dear Butter customers at Mall Podomoro Medan who are Gopay users to see the impact of their use on Purchasing Decisions.

Purposive sampling is a sample determination technique with certain considerations in (Prof.Dr.Sugiyono, 2016). The reason for using this purposive sampling technique is because it is suitable for use for quantitative research, or studies that do not generalize according to (Prof.Dr.Sugiyono, 2016). The questionnaire that was distributed was also a statement and several questions such as how long to use gopay, etc. to respondents who were expected to be able to explain how the ease of transactions and promotions affected the purchase decision using gopay E-Money. The data provided by the respondent is then analyzed and processed so that they can get conclusions from the information that has been provided by the respondent in addition, the data is the data that was originally obtained from the respondent, although there are things that are still unclear will be asked further to the respondent.

RESULTS

Respondent Analysis
The population in this study was all customers who shopped at Dear Butter Mall Podomoro Medan whose numbers could not be ascertained. Therefore, the slovin formula is used which uses the average customer who buys using gopay per day weekends and weekdays to be multiplied by how many weeks of research or how many months of research. So from the data I got from Dear Butter the estimate on weekends = 20 per day i.e. Saturday and sunday and on weekdays Monday to Friday = 10 people per day multiplied by per 4 weeks times 2 months of research = 50 + 40 X 4 X 2 = 720 Respondents.

Table 1. Characteristics of Respondents

Gender	Frequency	Percentage
Male	330	45,8%
Female	390	54,2%
Total	720	100%
Age	**Frequency**	**Percentage**
Below 21 years old	467	64,9%
21 – 25 years old	189	26,2%
Above 25 years old	64	8.9%
ToTal	720	100%
Gopay Usage Age	**Frequency**	**Percentage**
User less than 1 year	121	16,8%
User 1 – 5 years	454	63%
User more than 5 years	145	20,2%
ToTal	720	100%

Based on Table 1 above, it can be seen that as many as 390 respondents, 54.2% of the percentage are female and 330 respondents with a percentage of 45.8% are male. As some additional data obtained, if classified from the age of the questionnaire data as many as 467 respondents with a percentage of 64.9% who are customers under the

age of 21 years, 189 respondents with a percentage of 26.2% aged 21 to 25 years and 64 respondents with a percentage of 8.9% who are over 25 years old. Based on the age of use using gopay, respondents were divided into three categories, namely new users less than 1 year, users 1 to 5 years and old users more than 5 years. From the data above, 454 respondents with a percentage of 63% were recorded as gopay users for 1 to 5 years, 145 respondents with a percentage of 20.2% were old users for more than 5 years and as many as 121 respondents with a percentage of 16.8% were new users less than 1 year.

Validity And Reliability Test
According to (Priyatno.Duwi, 2018), reliability tests are used to determine the reliability of measuring instruments that usually use questionnaires. According to (Setiawan, 2015) mentioned that, "The questionnaire validity test is used to determine the extent of the accuracy and accuracy of the research instrument (questionnaire) in carrying out its measuring function." Validity measurements are carried out by comparing rhitung values (corrected item values – total correlation at Cronbach Alpha output) reliability tests are also used to determine the reliability or consistency of measuring instruments that usually use questionnaires. That is, whether the measuring instrument will get a measurement that remains consistent if the measurement is repeated again. A method that is generally often used in research to measure range scales is the Cronbach Alpha.

The results of the Validity and Reliability test in the study can be seen in Table 2

Table 2. Validity and Reliability Test Results

Variable	Indicators	Validity Value	Conclusion
The easiness of using Digital Money	Easy to learn	0,833	Valid
	Fleksibel	0,846	
	Controllable	0,658	
	Easy to use	0,797	
Alpha Cronbach's		0,792	Reliabel
Promotion	Promotional Reach	0,718	Valid
	Quantity of advertising displayed in promotional media	0,729	
	Quantity of Delivery of messages in the display of advertisements in promotional media	0,766	
		0,746	
Alpha Cronbach's		0,714	Reliabel
Purchasing Decisions	Needs Introduction	0,738	Valid
	Information Search	0,735	
	Evaluation of Alternatives	0,725	
	Purchase Decision	0,760	
Alpha Cronbach's		0,716	Reliabel

Based on the results of validity and reliability testing in Table 2 above. Shows that the correlation value of each indicator for each latent variable, r > 0.361 and the Alpha-Cronbach value > 0.60. This shows that all the variables studied are declared valid and reliable.

Multiple Linear Regression Test
According to (Wiratna Sujarweni, 2015)"Multiple linear regression analysis is used to determine the effect of motivation and training on the poverty rate. In addition, regression analysis was also used to test the truthfulness of the hypotheses proposed in this study. Based on the research obtained by the classical assumption test has been fulfilled, the analysis of research data using spss 26, the results of the regression equation are obtained as follows:

$Y = 3.315 + 0.095X_1 + 0.722X_2 + e$

Y = Purchase decision
X_1 = Ease
X_2 = Promotions

The constant of 3.315 is statistically defined as that if the Ease, Promotion and Purchase Decision are of no value or equal to 0, then the value of the Purchase Decision is 3.315. The regression coefficient of the Ease variable (X_1) of 0.246 indicates that if the Ease variable is increased by 1 unit, then the Purchase Decision will increase by 0.095 units. If the regression coefficient is positive, then the effect of Ease on Purchasing Decisions is positive or increases in the same direction. This means that the increase in convenience that can affect the Purchase Decision to use E-Money Gopay at Dear Butter Podomoro Medan. The regression coefficient of the Promotion variable (X_2) of 0.722 indicates that if the Promotion variable is increased by 1 unit, the Purchase Decision will increase by 0.722 units. If the regression coefficient is negative, then the influence of the Promotion on the Purchase Decision is negative or increases in an unequal direction. This means that the increase in Promotion has no effect on purchasing decisions using E-Money Gopay at Dear Butter Mall Podomoro Medan.

Table 3. Multiple Linear Regression Analysis Results

Coefficients[a]							
	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1 (Constant)	3.315	1.861		1.781	.078		
X1	.095	.074	.099	1.277	.205	.988	1.013
X2	.722	.081	.689	8.928	.000	.988	1.013

a. Dependent Variable: Y

Hypothesis Test

T Test (Partial Test)
According to (Ghozali, 2016)Statistical test t basically shows how far the influence of one independent variable individually is on the dependent variable. The results of this

study prove that the convenience variable has a partial significant effect on purchasing decisions using E-Money Gopay at Dear Butter Mall Podomoro Medan. Based on the results of multiple linear regression analysis in Table 3, the Ease variable shows a t-count value of 1.277 smaller than t-table 1.833 and a significance value of 0.205 greater than 0.05. Thus, the Convenience variable does not have a significant effect on purchasing decisions using E-Money Gopay at Dear Butter Mall Podomoro Medan, so that H_1 is acceptable. The results of the multiple linear regression analysis also showed that the Promotion variable had a t-count value of 8.928 greater than the t-table of 1.833 and a significance value of 0.000 smaller than 0.05. Thus, the Promotion variable has a significant effect on the Purchase Decision at Dear Butter Podomoro Mall Medan.

Test F (Simultaneous Influence)
Table 4. F Test Results

	ANOVA[a]					
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	90.459	2	45.230	42.467	.000[b]
	Residual	90.529	85	1.065		
	Total	180.989	87			

a. Dependent Variable: Y
b. Predictors: (Constant), X2, X1

Based on the results of Test F in the Table, the F-count was obtained by 42,467 with a significance level of 0.000, while the F-table with a significance level of 5% and a degree of freedom (df) = (k-1) (n-k) = (3 − 1) (720 − 3) = (2 ; 717), then the F-table value was obtained by 3.05. Thus, the fourth hypothesis is acceptable, since the F-count (42,467) is greater than the F-table (3.05) with a significance level of 0.000 smaller than-at 0.05. These results show that the variables of Ease and Promotion have a simultaneous and significant effect on Purchasing Decisions using E-Money Gopay at Dear Butter Mall Podomoro Medan. (Irwan Gani, 1970, 2018) mentioned that, "The F test or goodness of fit test is a test of the feasibility of the model. A viable model is one that can be used to estimate the population. A regression model is said to be feasible if the F value of a model meets the criteria that have been set.

Coefficient Of Determination Test
Table 5. Coefficient of Determination Test Results

	Model Summary[b]			
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.707[a]	.500	.488	1.03201

a. Predictors: (Constant), X2, X1
b. Dependent Variable: Y

According to (Herlina, 2019), to determine whether an item questionnaire is worth using or not is to test the significance of the correlation coefficient at a significance level of 0.05 (5%) which means that an item is considered valid if it is significantly correlated to the total score of the item. The results of the coefficient of determination test (R square) show a figure of 0.500 or 50% (Table 6). This result shows that the variables of Ease, Promotion and Purchase Decision using E-Money Gopay at Dear Butter Mall Podomoro Medan are able to explain the variations in the Purchase Decision variable

by 50%, while the remaining 50% is explained by other variables that are not used in this research model.

DISCUSSION

The results of this study indicate that convenience has no significant effect on purchasing decisions using Go-Pay E-Money. Where the interest in using Go-pay E-Money is formed by the other facilities offered by Dear Butter. Based on this research, the first hypothesis in this study "Ease of effect on Purchase Decisions using E-Money Go-Pay", cannot be accepted. Thus, if Dear Butter at Podomoro Mall Medan wants to improve Purchase Decisions using Go-Pay, it is very necessary to pay attention to the Transaction Ease factor by improving what is still lacking. Based on the analysis that has been carried out on the convenience variable (X_1), the findings of this study reject the relevant research results, namely the Factors Influencing the Use of Go-Pay Services for Go-Jek Customers and Drivers as evidenced by previous researchers (Cania, 2018) who stated that the Ease Principle significant effect on the use of Go-Pay services.

The implication of this finding is that it is difficult to top up Go-Pay balances causing a decrease in the perception of convenience that affects usage decisions. Perception of convenience has a positive but not significant impact, so companies need to improve convenience. Steps that need to be improved are : There are customer complaints about the difficulty of topping up Go-Pay balances, there are customers who complain that they cannot add Gopay balances due to lag/crashes in the Gojek application, thus preventing users from paying for their products using Gopay, to Therefore, Go-Jek must improve the system so that it becomes easier to top up balances, thereby increasing the decision to use Go-Pay services.

This is also evidenced by the results of research (YUCHA et al., 2020) that payments using digital wallets in Indonesia are not dominant and do not affect product shopping interest because Indonesia is still unfamiliar with technology and there are still many purchases in traditional markets so that the spread of the use of this digital wallet the impact of its convenience has not been widely spread.

The results of the study (Mochamad Iqbal Zulfikar, Kokom Komariah, 2022) show that promotion has a very good effect on the decision to use shopeepay in students of the Muhammadiyah University of Sukabumi. The results of other studies that are in line with this study, namely (Layli Durrotun Nabila, 2020) Yoebrilianti, 2018 have proven in their research that sales promotions have a positive and significant effect on purchasing decisions. Sales promotion has been shown to be able to increase sales volume quickly, but unfortunately this happens in a relatively short period of time. After the promotional program is finished, consumers tend to make purchases with a standard amount.

The results of the study (Susanti & Rahmidani, 2022) also show that the attractiveness of promotion affects the interest in using go-pay in Padang State University students. This is also in line with research conducted by Sari which states that promotional attractiveness partially affects the interest in using Gopay and LinkAja e-wallet products in the Jabodetabek area (Sari et al., 2020). Likewise with the results of research (Kusumaningrum & Wachyuni, 2020)which show that there is a positive and significant influence on the gopay cashback promotion. And also from previous research (Daya et al., 2021) Promotional attractiveness shows a significant influence on interest in using E-Money. The results of this study also prove that it is true that there is an effect of

ease of transaction and promotion on purchasing decisions using E-Money Gopay at Dear Butter Mall Podomoro Medan.

CONCLUSION

Based on the results of statistical calculations in the partial test (t test), the variables of Ease Transaction has no significant influence on purchase decisions using E-Money Gopay H_1 cannot be accepted But Promotion have a partial and significant influence on Purchase Decisions using E-Money Gopay at Dear Butter Mall Podomoro Medan so H_2 are acceptable. Other statistical results, namely the simultaneous test (F test) also proves that the Simultaneous Ease and Promotion variables have a significant effect on Purchase Decisions using E-Money Gopay at Dear Butter Mall Podomoro Medan or H_3 can be accepted. From the results of the coefficient of determination, it shows that Ease and Promotion are able to explain the variations that occur in Purchase Decisions using E-Money Gopay at Dear Butter Mall Podomoro Medan by 50%, while the remaining 50% is explained by other variables outside the research method. So it can be concluded that the ease of transactions has no significant effect but promotions has significant influence on purchasing decisions using E-Money Gopay at Dear Butter Mall Podomoro Medan, therefore the company is expected to persist in this case or to increase the ease of transactions and promotions so that they can develop stably and fast.

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