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The Effect of Sales Promotion and Perceptions of the Ease of Non-Cash Transactions on Interest in Using ShopeePay

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ABSTRACT

This research aims to examine how sales promotions and the perceived ease of cashless transactions influence the interest in using ShopeePay. Data collection was conducted through questionnaires, while data analysis included multiple linear regression, hypothesis testing (t-test, F-test, and coefficient of determination), which were previously subjected to validity and reliability tests. The results indicate that both sales promotions and perceived ease have a positive and significant impact on the interest in using ShopeePay. Furthermore, the combination of these two factors also proves to have a positive and significant effect on usage interest. The coefficient of determination test yields a value of 0.635, suggesting that 63.5% of the variation in ShopeePay usage interest can be explained by sales promotions and perceived ease, while the remaining percentage is influenced by factors outside the scope of this study.

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INTRODUCTION

Technology changes and develops from time to time, marked by the emergence of digital-based technology that aims to facilitate every human activity. Transactions that previously had to use cash and be done face-to-face, can now be done remotely using financial technology commonly referred to as Fintech. Fintech is one of the innovations in the financial services industry that allows users to conduct various financial transactions by utilising digital technology [1]. In accordance with the National Non-Cash Movement (GNNT) launched by Bank Indonesia (BI) on 14 August 2014. This GNNT programme aims to create a safe, efficient and smooth payment system and can help the national financial system work more effectively and efficiently. One form of fintech is an e-wallet or digital wallet, where digital wallets utilise the internet network and are used as an option in payment methods. The existence of digital wallets as a non-cash payment tool has become a trend among the public, especially in online shopping payments on e-commerce. [2], [3].

Currently, e-commerce has many alternative solutions in the payment system ranging from Cash On Delivery payments, ATM transfers, internet/mobile banking, via debit or credit cards and can be through minimarkets. The results of a survey conducted by ShopBack in March 2021 show that 65% of Indonesian consumers prefer to use digital wallets when shopping online. Followed by 48% choosing the COD system, 45% of respondents transferring via mobile banking, 31% of respondents transferring via ATM, 26% through minimarkets.[4], [5]

Shopeepay is a digital wallet service created by one of the largest e-commerce in Indonesia, shopee. Where with the number of digital wallet users today makes Shopee the only e-commerce that provides its own digital wallet service on its application. ShopeePay, which has received permission from Bank Indonesia (BI), was officially launched in January 2019, the aim is to facilitate online payment transactions on the Shopee application and can also be used offline at ShopeePay merchants such as Alfamart, Alfamidi, Kopi kenangan, Burger King and many others. And ShopeePay is useful for storing refunds so that they can be used to pay for the next order. Research by NeuroSensum, a technology-based market research/survey company, conducted a survey of 1,000 active e-commerce user respondents aged 19-45 years in 8 major cities in Indonesia from November 2020 to January 2021. Found that ShopeePay dominated the Indonesian e-wallet market in early 2021. By strategically aligning sales promotions and intuitive user experience design, ShopeePay can create a powerful and engaging platform that attracts new users, keeps them coming back, and drives sustained growth. This holistic approach is key to maximizing user interest and adoption. [6]

William & Tjokrosaputro (2021) said that promotion can foster a sense of like so that it affects interest in using digital wallet services [7]. Like research. Tuhepaly & Rismawati (2021) also states that there is a relationship between promotion and usage interest where the more promotions offered, the higher the user interest. And with the sales promotion carried out by digital wallets, it can attract consumers to make transactions using the digital wallet application [8]. In addition to sales promotions, the convenience factor in

transactions also affects user interest before using a digital wallet service. Perceived or perceived ease of use is where consumers believe that the technology is easy to use so that it does not need to spend [9]. So that everyone's perception is different about whether the technology used is easy or not. One example of the convenience offered by ShopeePay is access to top up funds. ShopeePay balance can be topped up not only through alfamart partners, but also through transfers from various types of banks such as BCA, BNI, BRI, Mandiri, both with ATMs and internet banking and mobile banking. In addition, it can now top up the balance through other digital wallets, namely Dana, OVO and LinkAja. ShopeePay's dominance in the Indonesian e-wallet market in early 2021 reflects a significant achievement and highlights its competitive edge. [10], [11]

ShopeePay's early dominance in Indonesia's e-wallet market likely resulted from a combination of strategic marketing, seamless integration with Shopee's platform, effective promotions, and a focus on user experience and security [12]. Impact of Sales Promotions on Consumer Buying Behavior in the Digital Age. *Journal of Retailing and Consumer Services*, 52, 101-112. This article examines how sales promotions influence consumer behavior, particularly in the context of digital and non-cash transactions [13]. This research explores how consumer perceptions of ease in transactions, including non-cash options, can affect brand loyalty and promotional effectiveness [14], [15].

The existence of this phenomenon shows that convenience greatly influences interest in using a digital wallet service. In line with research conducted by Khoirunnisa & Dwijayanti (2020) stated that convenience has an effect on interest

in use where the better the level of convenience, the higher the interest in use [6]. This is also supported by the results of research conducted Mawardani & Dwijayanti, (2021) in a journal entitled "The Effect of Perceptions of Ease of Use and Cashback Promotion on Student Interest in Using the ShopeePay Digital Wallet on the Shopee Application" which states that perceived convenience has a positive influence on student interest in using the ShopeePay digital wallet [16]. Nawawi (2020) also stated that one of the reasons students use digital wallets is because of the ease of use [12]. Based on the explanation of the background above, the authors are interested in conducting research with the title "The Effect of Sales Promotion and Perceptions of the Ease of Non-Cash Transactions on Interest in Using ShopeePay Among Students of the Faculty of Economics, Medan State University".

RESEARCH METHOD

Study participant

Population is a group of people, objects, events and interesting things that are intended to be studied by researchers and used as objects of research [17]. Sampling in this study was carried out using non-probability sampling with purposive sampling technique. Purposive sampling is a sampling technique that is specifically selected based on certain criteria in accordance with the research objectives [18]. The sample considerations in this study were respondents with the following criteria: 1) Active students of the Faculty of Economics class of 2018-2020, 2) The sample taken in this study was 99 rounded up to 100 students of the Faculty of Economics, Universitas Negeri Medan.

Data source

The subject from which the data comes from is called the data source, based on

the source the data collected by the research consists of two types [19] which are as follows:

Primary data

Primary data in this study is data collected directly obtained through questionnaires given directly to respondents.

Secondary data

Secondary data is data obtained indirectly from the object under study. Secondary data collection comes from document literature and previous research results that can be obtained from the library. In this case, the secondary data used comes from books and journals as a theoretical basis obtained to support this research.

Virtual payment systems, including e-wallets like ShopeePay, are crucial criteria for research in the context of modern financial transactions. In summary, virtual payments are a pertinent criterion for research because they encapsulate significant trends, technological advancements, economic impacts, and behavioral changes in the financial sector. Studying them provides a comprehensive view of how modern payment systems are shaping and being shaped by the market and consumer needs. [8]

Instrument

Observation

Observation is a data collection technique by directly observing the situation in the field with the aim of obtaining the information needed in the research.

Literature Study

Literature study is a method of collecting data and information through library activities using books, journals, previous research and other sources that are in accordance with the material to be used in research.

Questionnaire

Questionnaires are a list of pre-formulated written statements where respondents usually answer statements in clearly defined alternatives [20]. The questionnaire in this study is a closed questionnaire, which is a statement whose answers have been prepared so that respondents can easily choose and answer directly. The scale used in this questionnaire research is a Likert scale. The Likert scale is used to measure the attitudes, opinions and perceptions of a person or group of people about social phenomena in conducting research on the variables tested shown in [table 1](#).

Table 1. Likert scale

Alternative answer	Value
Strongly agree	5
Agree	4
Disagree	3
Disagree	2
Strongly disagree	1

Data analysis techniques

Technical data analysis is the result of processing research data to get a conclusion after the research data is collected. To support the research results, the data obtained will be processed and analysed using the statistical tool SPSS Statistic 25 program.

RESULT AND DISCUSSION

Respondents in this study were students of the Faculty of Economics, State University

of Medan who had used and were using ShopeePay. The statements in the research questionnaire are divided into two parts, namely about the respondent's identity and about the independent and dependent variables. This section explains the respondent's identity in the form of name, gender, study programme, year of study. The purpose of the classification carried out is to know clearly about the description of the respondent as the subject under study in [figure 1](#).

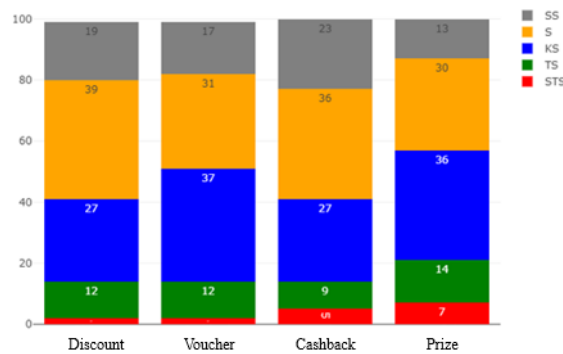


Figure 1. Respondents' Answers to Sales Promotion Variable Indicators

From the [table 2](#), it can be seen that students who have and are currently using

ShopeePay are dominated by women, totalling 68 people and 32 men.

Table 2. Respondents Based on Gender

Gender	Total
Male	32
Female	68
Total	100

From the [table 3](#), it can be seen that the respondents consisted of several study programmes which were dominated by the

Management study programme with 18 respondents.

Table 3. Respondents Based on Study Programme

Study Programme	Sample Quantity
Management	18
Accounting	15
Economics	10
Digital Business	7

Study Programme	Sample Quantity
Entrepreneurship	7
Economics Education	10
Accounting Education	12
Business Education	8
Office Administration Education	13
Total	100

From the [table 4](#), it can be seen that the respondents consisted of class years 2018

to 2021, where respondents with class year 2018 dominated with 38 respondents.

Table 4. Respondents by Year of Study

Class Year	Total
2018	38
2019	25
2020	20
2021	17
Total	100

Description of Respondents Based on Answers to Questionnaire Statement Indicators.

In the picture [figure 2](#), it can be seen that from the sales promotion indicators studied, students of the Faculty of Economics, State University of Medan are more interested in sales promotions provided by ShopeePay in the form of vouchers with a percentage value of

Strongly Agree by 23%, followed by discounts 19%, cashback 17% and prizes 13%. From the figure it can also be seen that the gift indicator has the highest percentage for the Disagree category at 14% and Strongly Disagree at 7% compared to other indicators. So it can be concluded that sales promotion in the form of gifts is still less attractive to students in using ShopeePay.

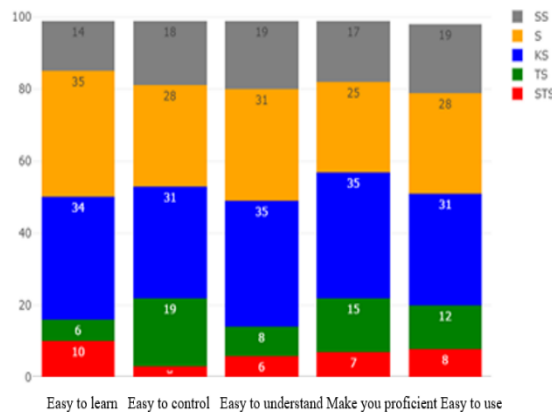


Figure 2. Respondents Against Indicators of the Perceived Ease of Non-Cash Transactions Variable

The percentage of respondents' answers to indicators of the perceived ease of non-cash transactions. For indicators that are easy to understand and easy to use, it has the highest value for the Strongly Agree category of 19%, compared to other indicators. For the Agree category, the easy-to-learn indicator has the highest percentage of 35%, but this indicator also has the highest percentage for the Strongly Disagree category of 10%. And for all indicators above 30% of students still disagree with the ease of non-cash transactions on ShopeePay.

Respondents on Indicators of Interest in Use Variables

Based on [Figure 3](#), it can be concluded that the high percentage value of the answers of students of the Faculty of Economics, State University of Medan to the variable interest in using ShopeePay can be seen from the average number of answers to the Agree and Strongly Agree categories compared to those who answered for the Disagree and Strongly Disagree categories.

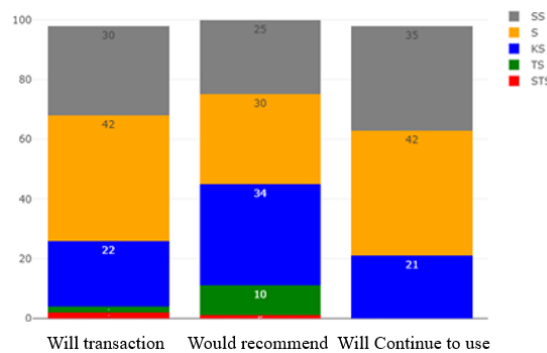


Figure 3. Respondents to Indicators of Interest in Use Variables

Research instrument test

Validity testing for the sales promotion variable (X1) in this study was given to 30 respondents outside the research sample.

The results of the validity test can be seen in the following [table 5](#).

Table 5. Validity Test of Sales Promotion Variables (X1)

NO	r count	r table	Status
1	0,730	0,361	Valid
2	0,761	0,361	Valid
3	0,592	0,361	Valid
4	0,626	0,361	Valid
5	0,506	0,361	Valid
6	0,558	0,361	Valid
7	0,597	0,361	Valid
8	0,575	0,361	Valid

Based on the [table 5](#), the calculated r value shows that the 8 statement items in the questionnaire regarding the Sales Promotion variable (X1) are declared valid, because they meet the validity test criteria, namely $r_{count} \geq r_{table}$ so that the

statement items are suitable for use in this study. When viewed from the reliability test on the Sales Promotion variable (X1) using the Cronbach's Alpha method, the results are as follows in [table 6](#).

Table 6. Sales Promotion Variable Reliability Test (X1)

Reliability Statistics	
Cronbach's Alpha	N of Items
,769	8

Validity and Reliability Test of the Perceived Ease of Non-Cash Transactions Variable (X2)

Validity testing for the perceived ease of use (X2) variable in this study was given to

30 respondents outside the research sample. The results of the validity test can be seen in the following table:

Table 7. Validity Test of the Perceived Ease of Non-Cash Transactions Variable (X2)

NO	r count	r table	Status
1	0,544	0,361	Valid
2	0,560	0,361	Valid
3	0,683	0,361	Valid
4	0,540	0,361	Valid
5	0,571	0,361	Valid
6	0,538	0,361	Valid
7	0,509	0,361	Valid
8	0,564	0,361	Valid
9	0,573	0,361	Valid
10	0,618	0,361	Valid

The [table 7](#) shows that the 10 statement items on the questionnaire regarding the perceived ease of non-cash transactions are declared valid based on the value of $r_{count} \geq r_{table}$, thus the statements used in this study are suitable for use because they

have met the validity test criteria. When viewed from the reliability test on the Ease of Perception variable using the Cronbach's Alpha method, the results are as follows.

Table 8. Reliability Test of the Perceived Ease of Non-Cash Transactions Variable (X2)

NO	r count	r table	Status
1	0,634	0,361	Valid
2	0,619	0,361	Valid
3	0,622	0,361	Valid
4	0,719	0,361	Valid
5	0,643	0,361	Valid
6	0,730	0,361	Valid

From the [table 8](#), it is known that the Cronbach's Alpha value is 0.764 so that the 10 statement items regarding the variable perceived ease of non-cash transactions (X2) are declared reliable and reliable because they have met the reliability testing criteria. Thus the respondent's answer to the statement is consistent and stable over time.

Validity and Reliability Test of Interest in Use Variables (Y)

Validity testing for the Interest in Use (Y) variable in this study was given to 30 respondents outside the research sample. The results of the validity test can be seen in the following [table 9](#).

Table 9. Validity Test of Interest in Use Variable (Y)

Reliability Statistics	
Cronbach's Alpha	N of Items
0,734	6

Based on the [table 9](#), the calculated r value shows that the 6 statement items in the questionnaire regarding the Interest in Use variable are declared valid, because they meet the validity test criteria, namely r count r table so that the statement items

are suitable for use in this study. When viewed from the reliability test on the Interest in Use variable using the Cronbach's Alpha method, the results are as follows in [table 10](#).

Table 10. Reliability Test of Interest in Use Variable (Y)

Reliability Statistics	
Cronbach's Alpha	N of Items
0,764	10

Based on the [table 10](#), it is known that the Cronbach's Alpha value is 0.764 so that the 6 statement items regarding the Interest in Use variable are declared reliable and reliable because they have met the

reliability testing criteria. Thus the respondent's answer to the statement is consistent and stable over time.

Normality Test

Based on the [table 11](#), it can be seen that the data in this study are normally distributed. This is indicated by the level of Asymp. Sig. (2-tailed) level of 0.200. Thus, according to the decision-making criteria in the Kolmogrov Smirnov test with a

significant level of 0.05, it means that the data is normally distributed. So, it can be concluded that all residual value variables are normally distributed.

Tabel 11. Uji Kolmogrov Smirnov

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	1,91992846
Most Extreme Differences	Absolute	,066
	Positive	,049
	Negative	-,066
Test Statistic		,066
Asymp. Sig. (2-tailed)		,200 ^{c,d}

Multiple Linear Regression Analysis Test

Linear regression analysis is an analysis used to see the effect of two independent variables (X) on the dependent variable (Y). In this study, multiple linear regression models were assembled to see the relationship between Sales Promotion (X1) and Perceived Ease of Non-Cash

Transactions (X2) as independent variables and Interest in Use (Y) together as the dependent variable. The calculation results obtained using SPSS Statistic 25 are as follows.

Table 12. Multiple Linear Regression Calculation Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	5,786	1,382		4,188	,000
	Sales Promotion	,313	,067	,416	4,684	,000
	Perception of Ease	,265	,053	,442	4,974	,000

a. Dependent Variable: Interest in use

Based on the [table 12](#), the results of multiple linear regression obtained a constant value of 5.786 and Sales

Promotion (X1) 0.313 while Perceived Ease (X2) 0.265.

The Effect of Sales Promotion on Interest in Using ShopeePay.

The study's findings indicate that ShopeePay's sales promotion elements, which included offering discounts, cashback, prizes, and vouchers, had a 31.3% impact on students at Medan State University's Faculty of Economics' interest in utilizing the platform. This influence demonstrates the validity of the first hypothesis. backed up by studies Ramadhan (2022) stated that sales promotion has a positive and significant effect on interest in using mobile wallets in Jakarta [21]. In line with research Welly et. al (2022) It was also found that sales promotion has a positive and significant effect on interest in using e-wallets in Denpasar.[9]

Where this is in accordance with the benefits of sales promotion that Khoirunnisa et. al (2020) says, one of which is sales promotion can invite consumer interest. In this study it was found that vouchers as an indicator of sales promotion had a big influence [6]. According to the statement in the research questionnaire, it shows that the availability of various types of free shipping vouchers and free shipping vouchers can be used every day makes students of the Faculty of Economics, State University of Medan interested in using ShopeePay.

The Impact of Viewing Non-Cash Transactions as Easier on Interest in Using ShopeePay

According to the study's findings, students at the State University of Medan's Faculty of Economics were shown to be 26.5% more interested in utilizing ShopeePay when it came to the variable of perceived convenience of non-cash transactions. With this influence, it proves that the second hypothesis is accepted. This is in

accordance with research Ramadhan & Tamba (2022) which found that perceived convenience has a positive and significant effect on interest in using the Gopay e-wallet in DKI Jakarta [21]. Also supported by research conducted Putri et. al (2022) where perceived convenience has a positive and significant effect on the interest in using Subang students in the OVO application. [14]

Students from Medan State University's Faculty of Economics showed little interest in utilizing ShopeePay when it came to perceived ease of non-cash transactions, indicating that the level of convenience provided is still ineffective for them. This effectiveness is assessed from ShopeePay which is easy to learn, easy to control, easy to understand, proficient and easy to use. In the research questionnaire, it was found that the indicator of easy to use and easy to understand was the biggest attraction for students in using ShopeePay, seen from the ease of transferring balances to fellow users, balances that can be filled from various banks, ShopeePay features that are easy to understand and the information provided is clear and easy to understand. Based on this, it can prove that the higher the level of perceived convenience can affect user attitudes and interests.

The Impact of Promotional Sales and Views on the Simplicity of Non-Cash Transactions on Interest in ShopeePay

Research on sales marketing variables and views of the simplicity of non-cash transactions has shown that both had a 63.5% influence on students at Medan State University's Faculty of Economics' interest in utilizing ShopeePay. This demonstrates the acceptance of the third hypothesis. The strong correlation between the two variables indicates that Medan State University's Faculty of Economics students are interested in

adopting ShopeePay as a digital wallet for non-cash payment methods. Where this is in accordance with the factors that influence interest in use according to Mawardani et. al (2022) who says that interest can come from within individuals such as perceptions and interest comes from outside individuals such as sales promotions offered. [16]

CONCLUSION

Based on the results of statistical tests and discussion of the results of research that has been conducted on the effect of Sales Promotion and Perceptions of Ease of Use on Interest in Using ShopeePay on Students of the Faculty of Economics. The Sales Promotion variable has a positive and significant effect on Interest in Using ShopeePay among students of the Faculty of Economics, Medan State University. Thus the higher the level of sales promotion, the higher the interest in using it. The Perceived Ease of Non-Cash Transactions variable has a positive and significant effect on Interest in Using ShopeePay among students of the Faculty of Economics, Medan State University. Thus the higher the level of convenience of ShopeePay, the higher the impact on interest in its use. The results of the calculation of the coefficient of determination (R^2) are 0.635. This proves that the influence of the Sales Promotion variable and the Perception of the Ease of Non-Cash Transactions on Interest in Using

ShopeePay on students of the Faculty of Economics, State University of Medan is 63.5%. The remaining 36.5% is influenced by other factors not examined in this study. Based on the results of the research that has been conducted, the researchers provide the following suggestions the lowest indicator of sales promotion in the form of gifts is still considered less attractive so that researchers feel the need for evaluation by companies by offering various forms of gifts apart from giving gifts in the form of ShopeePay coins. As well as maintaining the intensity of the vouchers provided and further increasing the number of discounts and cashbacks. The lowest indicator of perceived ease of non-cash transactions is easy to learn, it is suggested that it is necessary to fix and make minor changes to the application or system both in terms of appearance and features. In addition, in order to attract more interest in use, ShopeePay should have its own application so that it can make it easier to use and can reach all retail stores / SMEs in the community so that it can be used anywhere. From the results of the study, there are 36.5% other factors outside of the variables studied. Therefore, researchers suggest further and in-depth research by adding samples or replacing independent variables such as the influence of marketing content, service features, application appearance, company image, trust. In order to find out other factors that can affect usage interest.

















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