

THE ROLE OF SALES PROMOTION, EASE OF USE, AND TRUST TOWARDS INTENTION TO USE E-WALLET

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ABSTRACT

E-wallets or electronic wallets have become an alternative payment method because they allow users to do things online quickly and safely. This research aims to determine how much intention to use the ShopeePay e-wallet influences sales promotion, ease of use, and trust. The study was conducted on 160 active Shopee users in the Jakarta area. This research is a quantitative method with a hypothesis testing type of research. Analysis was carried out using the SmartPLS application. The research results reveal that sales promotions and ease of use significantly influence the intention to use the ShopeePay application. In contrast, other determinants, namely trust, do not influence Shopee users to use ShopeePay.

Keywords: *Ease of use, E-wallet, Sales Promotion, Trust*

A. INTRODUCTION

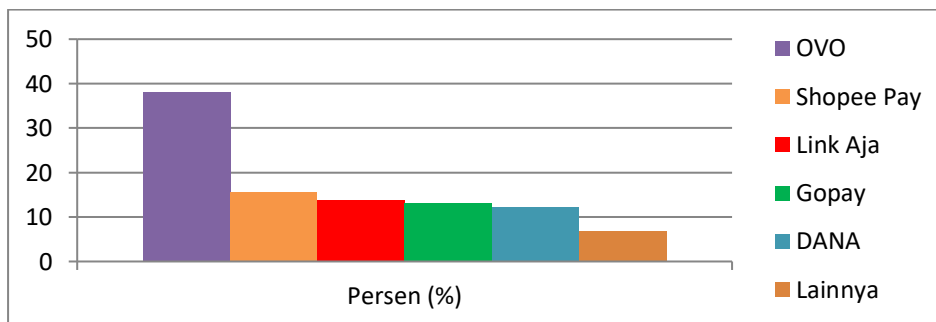
Technology has become a part of human life and influences various aspects, including transactions and payments. Indonesia is a country that has great potential to develop a digital-based financial industry, and currently, digital-based financial services are starting to emerge, one of which is E-wallet. This phenomenon cannot be separated from the role of information technology, which also supports the marketing of products or services. In Indonesia, this also creates a new impact on the financial sector in changing payment patterns and systems in economic transactions due to the development of technology and the internet, which causes the growth of financial needs in society.

Financial technology continues to develop and meets people's needs for digital payments. Policy strategies include encouraging the expansion of the electronification of non-cash payments in various areas. Policies are also directed at anticipating multiple challenges so that the payment system can continue to support sustainable economic growth. Using digital payments, users can carry out many financial transactions for goods and services using their smartphones.

E-wallet or electronic wallet is an alternative payment method. E-wallet allows every registered user to make payments online quickly and safely without

disclosing personal financial data (Yang et al., 2021). E-wallets have almost the same function as physical wallets. E-wallets were recognized for the first time as a method of storing money electronically. Then, it became famous because it was suitable for internet users to save and use when shopping online.

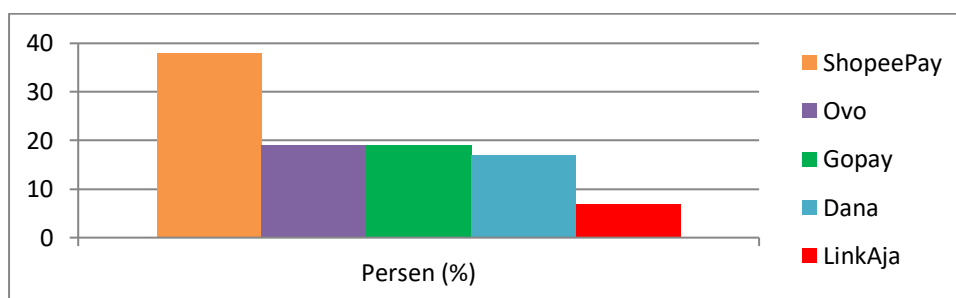
Bank Indonesia recorded that the transaction value for electronic money in February 2021 reached IDR 19,2 trillion, with a growth of 26,42% (yoy). This growth aligns with digital wallet Fintech competition in fighting for market share. Based on data from databooks. Metadata.co.id, in 2020, Ovo had the highest ranking in market share control at 38,2%, followed by ShopeePay at 15,6% in second place. Link Aja is in third place with 13,9%, Gopay is in fourth place at 13,2%, Dana is in fifth place at 12,5% , and other digital wallet users are at 6,9%



Source: <https://databoks.katadata.co.id>

Figure 1.
Digital wallet with the largest market share 2020

In the first quarter of 2021 (January-March), based on data from mediaindonesia.com, ShopeePay rose from second place to first with a market share gain of 38%, Ovo was in second place with a market share gain of 19%, equivalent to Gopay in second place. Third at 19%, then Dana in fourth at 17%, and fifth at Link Aja at 7%.



Source: <https://mediaindonesia.com>

Figure 2.
Digital wallet with the largest market share in the first quarter (Jan-Mar 2021)

A data comparison from 2020 with the first quarter of 2021 shows tight competition among digital wallet service providers fighting for market share in Indonesia. Based on the Katadata.co.id article (2020), ShopeePay is a payment

method on Shopee, and it is recorded that at least 45% of transactions on Shopee are carried out using ShopeePay. ShopeePay's significant increase in market share control has interested researchers in conducting further studies. Researchers assume that fluctuations in market share control by ShopeePay are closely related to promotions carried out, ease of use, and trust in ShopeePay, thus influencing consumer intention to use ShopeePay in the Shopee marketplace.

One of the marketing objectives is to attract consumers to buy the products or services offered by the company. Feeling interested and liking an activity is called interest without realizing it (Fajar et al., 2019). Interest is a process of acceptance between the relationship with oneself and something outside oneself. Then, consumer intention to use e-wallets grows due to the motives and needs of consumers using e-wallet services (Suhendry, 2022).

The first marketing activity that is often used is promotion. Promoting a product or service provides an introduction and first impression on potential consumers. Promotional activities carried out by a company help bring in new customers and retain old customers, as well as help to improve the product sales process. However, research says that promotions do not affect the intention (Inneke Angelina, 2020) to use Ovo services (Fuadi, 2022). Likewise, other research states that promotions do not significantly affect intention to use Go-Pay (Hatta, 2019). Meanwhile, research shows that promotions greatly influence the intention to use digital wallets (Nirawati et al., 2020) and (Tuhepaly & Rismawati, 2021).

The factor influencing consumer purchasing interest is the ease of use of a product/service, especially in the technological era. Ease of use is confidence in decision-making (Ari Tyas, 2019). Ease of use can give consumers a pleasant experience when accessing or using a product/service. The convenience obtained when using the system can increase trust in the system so that it is free from errors (Tuhepaly & Rismawati, 2021). It is considered that there will be less effort that must be carried out by the system when it can be easily used. So, by using this system, a person's performance can be improved because the ease of use makes it easier and does not require high skills. Research shows that ease of use positively affects the intention to use digital wallets (Rodiah & Melati, 2020). The results of this research are supported by research that states that the convenience variable positively affects the intention to use Go-Pay (Inneke Angelina, 2020). However, it is different; ease of use is said to not significantly influence the intention to use Go-Pay in Bandung (Faris & Madiawati, 2020). The research also states that ease of use does not affect the intention to use the Go-Pay digital wallet (Trihutama, 2020).

Risks arising from other parties are based on beliefs caused by consumers' trust in the actions they expect from other parties, even though the parties do not know each other (Minarto et al., 2021). Based on this, it can be seen that consumer trust factors can encourage intention to use certain products or services. There are inconsistencies in research on trust in user interest. Research findings show that trust does not influence users' intention to use digital wallets (Ardianto & Azizah, 2021). This finding is supported by other research results showing that trust does not affect the intention to use a digital wallet (Naufaldi & Tjokrosaputro, 2020). This contradicts research stating that trust influences consumers' intention to use the Ovo digital wallet (Tuhepaly & Rismawati, 2021). The results of this research are also

supported by the fact that trust influences the intention to use digital wallets on Go-Pay (Inneke Angelina, 2020).

B. LITERATURE REVIEW

Definition e-wallet

With money, a country's economy will run well, supporting the achievement of state goals. One form of money as a means of payment that is currently developing is the e-wallet. An E-Wallet or electronic wallet is an electronic service in the form of a device program software (application) in the form of a digital payment tool used via electronic media in the form of a server-based that can be accessed and used via smartphone, which works for store digital money which is used as a payment instrument by using electronic money (Kesuma & Nurbaiti, 2023).

A digital wallet is a means of exchange, namely money that can be used for payment transactions via cell phones that use the internet (Sulistiyowati et al., 2020). A digital wallet is a service that allows consumers to manage digital goods of value (offers, coupons, loyalty rewards, tickets, boarding passes, gift cards, IDs, electronic receipts, or product information) from various brands and allows payment transactions in them (Khofisoh, 2020). A digital wallet electronic wallet (e-wallet) or mobile wallet can also be defined as a medium where users can carry cash in digital form. Digital wallets utilize the latest technology, which connects smartphones with the physical world, such as NFC (Near Field Communication), sound waves, QR codes, and cloud-based solutions.

Definition Sales Promotion

Sales promotion is an activity that influences consumers to get to know the products offered by the company, and then they become happy and buy that product. Promotions that can be carried out, including cashback and discounts, and using points that can be obtained for transactions can save expenses (Lalu Agustino, 2021). Sales promotion is various incentives usually valid in the short term and designed to drive faster or greater sales of a product or service. Sales promotion is a direct stimulus to consumers to generate an intention to use or purchase products or services (Agustin & Kusnanto, 2023). The hypothesis in this research is H_1 : Sales promotion significantly affects intention to use.

Definition Ease of Use

When shopping online, ease of use is one of the considerations for consumers. The easier a system is to use, the less effort it will require. Meanwhile, this convenience is expected to improve a person's performance using this technology (Olivia & Marchyta, 2022). Perception factors of ease of use positively affect the intention to use digital financial services. Convenience In use is

the degree to which a person believes it does not require much effort to run the system because of its ease.

Use of digital wallets It is hoped that it can help the public carry out transactions. People do not need to bring wallets or lots of cash when transacting.

Just get your smartphone and maintain a sufficient balance; people can transact anywhere and anytime (Nizar & Yusuf, 2022). This opinion is supported by the statement given by researchers, which states that ease is a term that represents the extent to which an innovation can be considered easy to understand and operate, as well as the extent to which consumers feel that the new product is better than the product it replaces (Rodiah & Melati, 2020) therefore the hypothesis in this study is H₂: Ease of Use has a significant effect on intention to use.

Definition Trust

Trust in online transactions can be gained security from other aspects in fulfilling its obligations. Trust in using information systems to improve individual performance in carrying out organizational activities and the company (Angelia & Kartika, 2023).

Trust is one of the triggers for establishing good relationships with consumers because it can give hope for the success of a transaction (Purba et al., 2020). Consumer trust is the willingness of one party to accept risks from another party is based on confidence from the results of considering the characteristics of the other party, who will take action according to what is expected, even though both parties do not know each other (Suryati & Yoga, 2021). H₃: Trust has a significant effect on intention to use.

Definition of Intention to use

Use interest is the strength of a person's intention to carry out a specific behavior (Ariffin et al., 2021). Something that arises due to stimulation caused by seeing a product, which can give rise to a feeling of interest in trying the product, thus causing a desire to buy the product, is called user interest. Furthermore, usage interest is a person's preference, driven by his desire to use a product or service to meet his needs (Ardianto & Azizah, 2021).

C. RESEARCH METHOD

This research uses quantitative research with a hypothesis-testing type of research. The research location was Jakarta, with a total research sample of 160 respondents using a purposive sampling technique with the criteria for respondents being users of the Shopee mobile application and actively using ShopeePay as a digital payment tool.

Data collection was carried out by distributing online questionnaires via Google Forms. We are using a Likert measurement scale of 1 to 5. Data processing uses Smart PLS. In the analysis and hypothesis testing design, we will discuss measurement models (outer models), structural models (inner models), and hypothesis testing.

D. RESULTS AND DISCUSSION

Measurement Model (Outer Model)

Validity test

Convergent Validity

Based on data from the Validity Test Results with Convergent Validity, all indicators of the sales promotion variables, ease of use, trust, and interest in use have a value of $> 0,6$. Thus, it can be concluded that all indicators are valid, and the outer loading value between $0,5 - 0,6$ is considered sufficient to meet the requirements for convergent validity (Amora, 2021).

Discriminant Validity with Cross Loading

Based on the processed data, Discriminate Validity Results with Cross Loading, a variable can be declared valid if each value on each variable's indicator has a value greater than the indicator of the respective variable. Based on the cross-loading results, all indicators for each variable are valid for this research.

Discriminant Validity with Heterotrait Monotrait Ratio (HTMT)

Based on the results of the Discriminant Validity Test with HTMT, the HTMT value of each variable shows a number $< 0,9$. So it can be stated that all constructs are valid in terms of discriminant validity based on the HTMT calculation (Rasoolimanesh, 2022).

Reliability Test

Reliability test with Composite Reliability

Table 1.
Composite Reliability Result

Variable	Composite Reliability
Ease of use	0,957
Trust	0,957
Intention to use	0,932
Sales promotion	0,929

Source: Data processed with Smart PLS Version 4, 2023

Based on the table data above regarding Reliability Test Results with Composite Reliability, the composite reliability value of all indicators for each variable shows a number $> 0,6$ which means that all indicators in the variable are reliable (Peterson & Kim, 2013) to use in this research.

Reliability test with Average Variance Extracted (AVE)

Table 2.
Average Variance Extracted (AVE) Result

Variable	Average Variance Extracted (AVE)
Ease of use	0,688
Trust	0,653
Intention to use	0,555
Sales promotion	0,526

Source: Data processed with Smart PLS Version 4, 2023

Based on the data from the table above regarding reliability testing with Average Variance Extracted (AVE), all indicators for each variable have an AVE value $> 0,5$. So, it can be said that all indicators meet the requirements and are reliable to use in this research (Ping, 2009).

Cronbach's Alpha Test

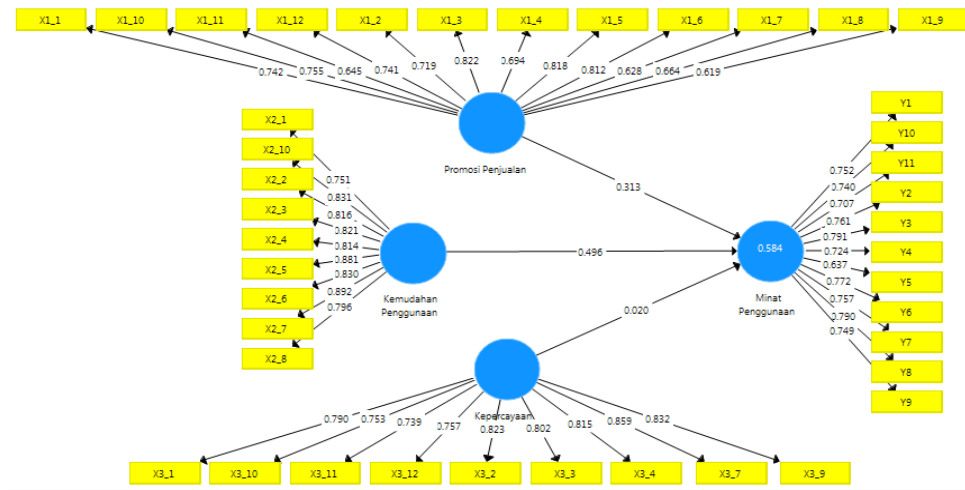
Table 3.
Cronbach's Alpha Test

Variable	Cronbach's Alpha
Ease of use	0,949
Trust	0,951
Intention to use	0,920
Sales promotion	0,917

Source: Data processed with Smart PLS Version 4, 2023

Based on the data from the table above regarding the reliability test (Cronbach's Alpha), all indicators for each variable have a value of $> 0,5$ (Bujang et al., 2018). So, it can be said that all indicators meet the requirements and are reliable for use in this research.

Analysis Design and Hypothesis Test
Bootstrapping Model

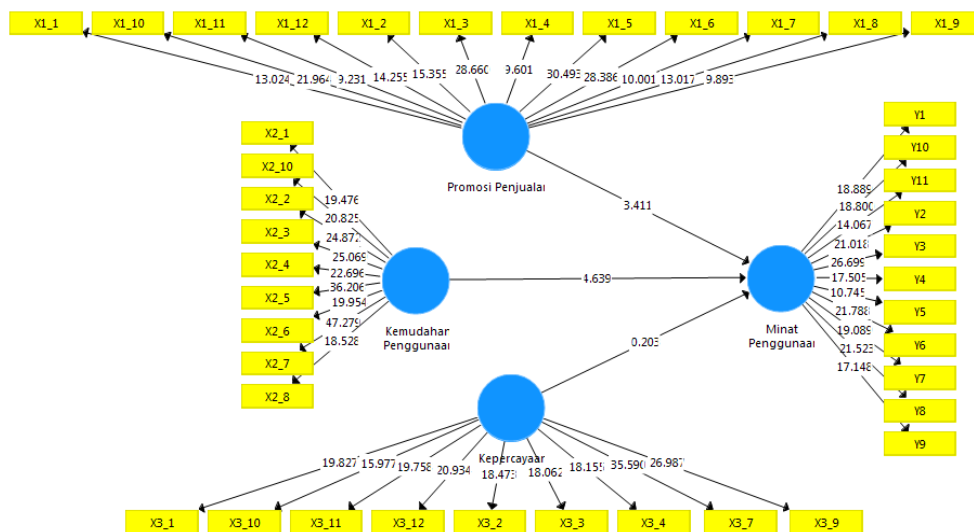


Source: Data processed with Smart PLS Version 4, 2023

Figure 3.
Output Partial Least Square (PLS) Result

Based on the data analysis above via SmartPLS, this analysis shows that the loading coefficient on the indicator factors in each variable in the model has a value above 0,5. Therefore, all the indicators met the test criteria overall (Abd Razak et al., 2020).

Meanwhile, the results of hypothesis testing after bootstrapping with the Partial Least Square structural equation model are shown in the image below:



Source: Data processed with Smart PLS Version 4, 2023

Figure 4.
Hypothesis test Partial Least Square (PLS) Result after Bootstrapping

From the image above, it can be concluded that the most significant path coefficient value is shown in Ease of Use (X₂) to Interest in Use (Y) of 4,639. Meanwhile, the smallest path coefficient value is demonstrated in Trust (X₃) towards Interest in Use (Y) of 0,203.

Using this model, the variables have positive values overall and a path coefficient. This shows that if the independent variable has a considerable path coefficient value on the dependent variable, the stronger the influence between them will be.

Inner Model Test

Path Coefficient Test

Path Coefficient result: two variables have $P_{values} < 0,05$, namely the Sales Promotion variable on Use Interest and the Ease of Use variable on Use Interest. Meanwhile, the variable that has a $P_{values} > 0,05$ is Trust in Intention of Use.

Coefficient Determination Test

Table 4.
Coefficient Determination Result

Variable	RSquare	RSquare Adjusted
Intention to use	0,581	0,73

Source: Data processed with Smart PLS Version 4, 2023

The R Square value in the Coefficient Determination Results table above shows that the variable intention to use the ShopeePay digital wallet is 0,581 or 58,1%. This indicates that the influence of sales promotion variables, ease of use, and trust on intention to use ShopeePay is positive at 58,1%, and the remaining 41,9% is influenced by other variables not examined in this research.

The goodness of fit assessment can be determined from the Q_{Square} value or coefficient determination (R_{Square}), which means that the higher the Q_{Square} value, the better or more fit the model can be with the existing data. The results of calculating the Q_{Square} value are as follows:

$$\begin{aligned}
 Q_{\text{Square}} &= 1 - [(1 - R^2)] \\
 &= 1 - (1 - 0,581) \\
 &= 0,581 \\
 &= 58,1\%
 \end{aligned}$$

Based on the results of the Q_{Square} calculation above, it has a value of 0,581. The results of this calculation show that this research model can explain diverse research data at 58,1%. Meanwhile, the remaining 41,9% can be explained by other factors outside this research model.

Hypothesis Test

Based on the data processing that has been carried out, the results can be used to answer the hypothesis in this research. In hypothesis testing, the values analyzed are the values in the P_{values} produced by the PLS output by comparing them with a significance level of $\alpha = 0,05$. With the following conditions:

If $P_{values} \leq 0,05$, then the results are significant

If $P_{values} > 0,05$, then the results are not significant

The following are the results of hypothesis testing obtained in this research:

Table 5.
Path Coefficient Results

	$T_{statistics} (O/STDEV)$	P_{values}
Ease of use → Intention to use	4,639	0,000
Trust → Intention to use	0,203	0,840
Sales promotion → Intention to use	3,411	0,001

Source: Data processed with Smart PLS Version 4, 2023

Based on the table above, it can be explained as follows:

Effect of sales promotions (X1) on intention to use (Y)

The path coefficient test for the first hypothesis (H_1), examining the effect of sales promotions (X_1) on the intention to use ShopeePay (Y), yielded a significant P_{values} of 0,001. The hypothesis is accepted because the P_{values} for H_1 are below the specified threshold of 0,05 and the $T_{statistics}$ exceed 1,65. Consequently, it can be asserted that sales promotions significantly and positively impact the intention to use ShopeePay. This finding underscores that the quality of sales promotions conveyed to customers plays a pivotal role in shaping their interest in adopting ShopeePay e-wallet. The results align with Saputra's (2019) assertion that effective sales promotions, encompassing activities such as advertisements, discounts, and other enticing offers, positively influence product usage. Customers prefer products accompanied by compelling sales promotions, fostering interest and motivating them to utilize them (Mawardani & Dwijayanti, 2021). In line with this study, sales promotions emerge as a critical determinant within the ShopeePay ecosystem, fostering customer confidence and satisfaction. Impactful sales promotions influence customer decision-making and encourage the adoption and utilization of the ShopeePay e-wallet (Febriani & Cahya, 2022). This study highlights the strategic importance of well-crafted sales promotion initiatives in driving customer engagement and fostering a positive perception of digital wallet usage.

Effect of ease of use (X2) on intention to use (Y)

Based on the data in the table above, the path coefficient test results for the second hypothesis (H_2) have a P_{values} of 0,000. Where the P_{values} results in H_1 are

smaller than the provisions given if the $P_{values} < 0,05$ and $P_{statistics} > 1,65$, then the hypothesis is accepted, so it can be said that ease of use significantly affects the intention to use ShopeePay. The perception of ease of use represents a form of belief regarding decision-making. The ease of using a payment system can significantly influence an individual's decision to incorporate it into their daily activities. The perception of ease of use substantially impacts the interest in use. This research's findings align with prior studies conducted by Safitri and Diana (2020). Perceived Ease of Use can be elucidated as an individual's level of confidence in learning, utilizing, and employing technology believed to simplify the user experience (Muliadi & Japariato, 2021). In line with previous research, Leon (2018) asserted that Perceived Ease of Use influences Intention to Use, yielding a P_{value} of 0,008 and $\beta = 0,113$. Researchers Hur, Ko, and Claussen (2012) stated that Perceived Ease of Use influences Intention to Use with a P_{value} of 0,018. Additionally, Jamshidi and Hussin (2014) found that Perceived Ease of Use affects Intention to Use, supported by a t_{value} of 5,061 and $\beta = 0,245$. These consistent findings across various studies emphasize the pivotal role of Perceived Ease of Use in shaping individuals' intentions to adopt and use technology. The collective evidence suggests that a positive perception of the ease of using a system fosters a favorable inclination towards its utilization in daily activities (Monica & Japariato, 2022).

Influence of trust (X_3) on intention to use (Y)

Based on the data in the table above, the path coefficient test results for the third hypothesis (H_3) have a P_{value} of 0,840. Where the P_{value} results in H_1 are more significant than the provisions given, if $P_{value} > 0,05$ and $T_{statistics} < 1,65$, then the hypothesis is rejected, so it can be said that trust has no significant effect on the intention to use ShopeePay. In the Technology Acceptance Model (TAM), it is evident that individuals are interested in utilizing a system, particularly an e-wallet, if they perceive it to be beneficial and easy to use. A prior study by To and Trinh (2021) demonstrated that perceived ease of use and usefulness positively and significantly impact the intention to use an e-wallet. However, using e-wallets has challenges, such as e-wallet breaches and user data theft. Furthermore, user awareness needs enhancement, and e-wallet service providers must continually enhance their e-wallet security systems. E-wallet service providers should strive to build public trust that the money and personal data stored in e-wallets are secure. Individuals will embrace using e-wallets only when they feel confident their application is closed. Perceived trust is an indispensable factor influencing technology adoption and customer relationship management (Singh and Sinha, 2020). (Hansen et al. 2018) highlighted the significance of trust, particularly in online consumption, where consumers perceive higher risks. Previous studies have consistently shown the impact of trust perception on the intention to purchase in various sectors (Sharma and Klein, 2019). The findings of this study align with those (of Taufan & Yuwono, 2019), (Ramos et al., 2018), (Do & Do, 2020), (Chao, 2019), and (Ridaryanto et al., 2019), emphasizing that trust has a positive and significant influence on the intention to use e-wallets.

Based on the description above, it can be concluded and summarized in the hypothesis test_{table} below:

Table 6.
Hypothesis Test Result Summary

Hypothesis	Remark
H ₁ : Sales promotion (X ₁) has a significant effect on the intention to use (Y)	Accepted
H ₂ : Ease of Use (X ₂) has a significant effect on the intention to use (Y)	Accepted
H ₃ : Trust (X ₃) has no significant effect on intention to use (Y)	Rejected

Source: Data processed with Smart PLS Version 4 (2023)

E. CONCLUSIONS

This research examines the influence of sales promotions, ease of use, and trust in interest in using ShopeePay among Shopee users. The conclusions of the research are sales promotions have a significant effect on interest in using the ShopeePay digital wallet on the Shopee marketplace. Ease of use has a significant impact on interest in using the ShopeePay digital wallet on the Shopee marketplace. Trust does not have a significant effect on interest in using the ShopeePay digital wallet on the Shopee marketplace.

This research has shortcomings that need to be corrected in the future. Based on the researcher's experience during this research process, the shortcomings felt were caused by limitations or obstacles experienced. However, it is hoped that the limitations experienced will help improve future research. Therefore, the research limitations in this study are only uses sales promotion variables, interest in use, and trust. However, many other variables influence consumer interest in digital wallets, such as security perception, brand image, product quality, etc. This research is limited to ages 20-30 years, so the results of this study do not represent opinions outside that age. The research location is limited to DKI Jakarta, so the results of this research do not represent opinions outside that area. The results of this study cannot be generalized.

This research can contribute to further understanding of how factors such as ease of use and trust influence interest in using technologies such as e-wallets. This can help test and strengthen models such as TAM theory and other technology theories. In addition, this research can also provide a deeper understanding of consumer behavior related to e-wallet use and how certain factors influence consumer or user decisions.

The research results can provide valuable insights to e-wallet providers, such as ShopeePay, about the factors influencing interest in using their products. This can help in designing marketing strategies through more effective promotional campaigns. By understanding the factors influencing consumers' choice of e-wallet, industry players can better understand competition in the e-wallet market and design more brilliant competitive strategies.

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