



The Effect of Perceived Ease, Perceived Benefits, and Sales Promotion on Intention to Use with Consumer Behavior as a Moderating Variable in Using Digital Wallets (Case study on digital wallet users in Medan)

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ABSTRACT

This study aims to determine the effect of perceived convenience, perceived benefits, and sales promotions on intention to use and consumer behavior in using digital wallets in Medan. Perceived convenience, perceived benefits and sales promotion as independent variables, while intention to use as the dependent variable. This study uses a type of quantitative research, data processing methods using the SmartPLS 4.0 (Partial Least Square) program. The population of this study were all digital wallet users in Medan. The sample was determined by the purpose sampling method, with a sample of 100 respondents. The sample used is Digital Wallet users in Medan. The results of this study indicate that the perceived usefulness variable has no significant effect, while the benefit variable and sales promotion have a significant effect on the intention to use a Digital Wallet.

Keywords: Perceived Ease, Perceived Benefits, Sales Promotion, Intention to Use, Digital Wallet

ABSTRAK

Penelitian ini bertujuan untuk mengetahui bagaimana pengaruh persepsi kemudahan, persepsi manfaat, dan promosi penjualan terhadap niat menggunakan dan perilaku konsumen dalam menggunakan dompet digital di Medan. Persepsi kemudahan, persepsi manfaat dan promosi penjualan sebagai variabel independen, sedangkan niat menggunakan sebagai variabel dependen. Penelitian ini menggunakan jenis penelitian kuantitatif, metode pengolahan data dengan menggunakan program SmartPLS 4.0 (Partial Least Square). Populasi dari penelitian ini adalah seluruh pengguna dompet digital di Medan. Sampel ditentukan dengan metode purpose sampling, dengan sampel sebanyak 100 responden. Sampel yang dipakai yaitu pengguna Dompet Digital di Medan. Hasil penelitian ini menunjukkan bahwa variabel persepsi manfaat tidak berpengaruh signifikan sedangkan variabel manfaat dan promosi penjualan memiliki pengaruh signifikan terhadap niat menggunakan Dompet Digital.

Kata Kunci: Persepsi Kemudahan, Persepsi Manfaat, Promosi Penjualan, Niat Menggunakan, Dompet Digital



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1. Introduction

Advances in technology and information are rapidly changing the public's need for a payment system that is fast, easy and safe to use. As is known, Indonesia is currently entering the digital economy era. The development of payment methods that offer convenience and speed in various financial transactions began to occur along with economic activities supported by digital information and communication technology. One of the phenomena that occurs in Indonesia in this digital economy era is that Indonesians have begun to implement payment systems that use digital wallets.

A digital wallet (e-wallet) is an electronic tool that provides transaction services to store, pay, installments, and transfer money electronically. Internet-based transaction services, also referred to as service providers, allow customers to conduct online transactions without providing confidential information on websites that are vulnerable to unauthorized access. These digital wallets allow consumers to conduct online transactions easily and securely while maintaining the confidentiality of personal data, transaction history, and financial information.

Based on survey results from Snapcart data on the number of e-wallet users in March 2021, the most widely used ewallet is OVO (31%), followed by Gopay (25%), ShopeePay (20%), Dana (19%) and LinkAja (4%) as shown in the following graph:

Figure 1. Survey data on the number of e-wallet users



Source: Kadence (2021)

A digital wallet is an electronic application that can be used for online payments. Users can make payments without physical cash, using only their smartphones. Digital wallets not only simplify transactions, but are also considered more secure as they are password protected and can only be accessed by the user. The development of digital wallet applications in Indonesia has so far shown a positive trend. However, the current concerns of users in using digital wallet apps are related to the privacy of transactions made and concerns that user data will be sold to other parties.

In addition to its many advantages, digital wallet apps also offer significant security benefits. To access the Digital Wallet Service, users must install a digital wallet app on their smartphone. When registering an account, the user is asked to enter his/her full details, including name, address, card information, etc. The entire transaction history is stored in the app so that the user can easily review it. The security of the digital wallet service is guaranteed. For every transaction, users are asked to scan a QR code or enter a one-time password (OTP). This step is a validation to ensure that others cannot misuse your app.

In addition, apps designed for digital wallets eliminate the need for users to carry large amounts of cash, thus reducing the risk of theft. Users can trade anytime, anywhere for free by simply filling their digital wallets with sufficient funds and using their smartphones. The main advantage of using these digital wallets is the ease of transactions. Today, digital wallet applications have penetrated every line of people's lives. Users of this digital wallet application can make payments for various needs such as electricity, water, internet, medical bills, insurance, etc. medical bills, insurance, etc. This is certainly convenient and more practical and efficient than using cash.

Digital Wallet also offers a type of sales promotion that is still about discounts, cashback, and vouchers. The thing that distinguishes one digital wallet sales promotion from another is the percentage value of discounts and cashback. In addition, digital wallet business partners

There are also differences between digital wallets even though most of them are the same. Digital wallets usually offer sales promotions only within a certain time, some are only one day, one week to one month. Sales

promotions that are carried out continuously by digital wallets make users dependent on sales promotions. Some users are only fixated on promos and switch to cash when there are no more promos (Katadata, 2018).

This indicates that consumers have not made the use of digital wallets a habit in transactions even though based on previous data, Indonesians have used digital wallets as a means of daily payment. Whereas the existence of this digital wallet aims to reduce the use of cash for transactions. In other words, to build a cashless society. Therefore, people must be encouraged to use digital wallets not only with sales promotions but also the pleasure of the people themselves when using digital wallets.

2. Literature Review

2.1 Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM) One of the theories regarding the use of information systems that is considered very influential and is generally used to explain individual acceptance of the use of information systems is the information technology acceptance model or Technology Acceptance Model. Information or Technology Acceptance Model. In Hikmah & Nurlinda (2023) the Technology Acceptance Model (TAM) developed by Davis, Bagozzi, and Warshaw in 1989 is the most influential model used to explain individual acceptance of the use of information technology systems. To use information technology systems. TAM is the most widely used model to identify factors that contribute to technology acceptance. The theory states that several factors influence their decisions about how and when they will use the technology (Noor Ardiansah et al., 2020). Many studies have referenced Davis' research in it. It is concluded from this research that the theory can provide an understanding of the phenomenon of acceptance of technology use.

2.2 Perceived Ease of Use

According to Davis in Alivia Defa Ananda & Puspitasari (2024), perceived ease is the level of ease or lack of understanding of a person in using technology. Likewise, Wibowo (2017) defines convenience in his perception, namely the measurement of trust in technology trust in technology that can provide ease of use and understanding, it can also be something that is felt in building an attitude of trust in the use of technology that can free people from physical and mental efforts (Alivia Defa Ananda & Puspitasari, 2024). The interaction and intensity of users and the system can also provide clues to the perceived ease of use. The use of the system seems easy, used, understood, and in operation if it is used frequently. Technological innovation will assess how new technology can provide convenience that has not previously been felt (Krisnaesanti et al., 2022).

According to Nguyen et al. (2016), indicators of perceived ease of use are: ease of learning to use digital payment services, easy to make digital payment services do what they want. There is a simple and clear relationship to understand using digital payment services. Ease of using digital payment services. According to F.D Davis (1993) in Alivia Defa Ananda & Puspitasari (2024) Easy learning, control, flexibility, easy to use, open and easy to understand are indicators in measuring ease of use. Individual perceptions related to the ease of using a computer (perceived ease of use) are the level at which individuals believe that using a particular system will be free from errors. errors which will have an impact on behavior, namely, the higher a person's perception of the ease of using the system, the higher the level of utilization of information technology (Yadnya, 2022).

According to Davis, perceived ease of use is the extent to which users believe that using the system will be free from difficult effort. This follows from the word ease: "freedom from great trouble and effort". According to Jogiyanto (2007:134) perceived ease is a belief related to the decision-making process. If someone considers an information system easy to use or not difficult to understand, they will use it. Conversely, if someone thinks an information system is not easy to use or difficult to understand, he will not use it (Ernawati & Noersanti, 2020).

According to Davis, perceived ease of use is the level of confidence of users towards an effort in using a system (Astuti et al., 2023). Perceived ease of use is the extent to which a person believes and believes that using a technology can be free from effort. A technology can be free from effort difficulties. The ease of using the system is one of the things that is considered in making online purchases. Ease will be felt if someone can understand and easily use a system or technology. This convenience factor is related to how operational in online transactions and also related to how easy it is to use. An ease will provide encouragement for user behavior, where the easier a system is to use, the higher a person's desire to use the system.

2.3 Perceived of Usefulness

Jogiyanto (2007) in Alivia Defa Ananda & Puspitasari (2024) the benefits of having a general perception are a person's belief that the usefulness of technology has a positive effect on their performance. In this case, individuals think information systems are useful, so they will be utilized in work. However, when someone

considers it less useful, the technology is not used. According to Davis (1993) the perception of power to define “organizational performance will increase with the use of appropriate applications.” According to Teo, in Goundar et al. (2021), extrinsic factors and intrinsic motivation can actually influence the use of technology itself. Technology is an instrument that enhances the results obtained from activities and is an extrinsic motivation. The use of new technology with great benefits will affect one's attitude towards the presence of this new technology (Krisnaresanti et al., 2022).

According to Davis (2018) in Alivia Defa Ananda & Puspitasari (2024), perceived usefulness is the level of user confidence in the system so that there is an increase in performance. Which means that users perceive the usefulness of technology in improving performance and minimizing the required working hours and are certain of its accuracy and usefulness (Lee, Xiong, & Hu, 2012 in Alivia Defa Ananda & Puspitasari, 2024). Mobile payment services are superior to cash and card payment methods.

2.4 Sales Promotion

Sales promotion is a marketing activity that provides extra value or incentives to salespeople, distributors, or end consumers that can stimulate direct sales (Belch and Belch 2012: 23 in Khofsoh, 2020). According to Hermawan (2012:129) sales promotion is a form of direct persuasion using various incentives that can be arranged with the aim that consumers immediately purchase products or use services and / or increase sales.

Sales promotion is divided into two, namely trade promotion and consumer promotion (Peter and Olson, 2013: 242 in Khofsoh, 2020). Trade promotion is aimed at intermediary marketers, in this case the company's customers such as retailers and distributors. Meanwhile, consumer promotions are aimed at end users or end consumers. Marketing promotion is one of the marketing strategies intended to influence behavior without fully influencing affection and cognition first. In research conducted by Bangla and Sancheti (2018) in Putri et al. (2022) attractive cashback and rewards significantly influence consumer behavior in using digital wallets significantly affect consumer behavior in using digital wallets.

2.5 Intention to Use

Suseno et al. (2021) explains that intention to use is the user's behavioral intention to use the information system, so that it becomes a behavioral tendency to continue using the information system. Intention to use is the level of strength of intention someone to carry out a certain behavior in the use of technology that aims to support their performance (Indah & Agustin, 2019). According to the opinion of Naufaldi & Tjokrosaputro (2020) intention to use is a term for the strength of the user's intention to do the desired action. According to Wardani & Putra (2022), there are three factors that influence the intention to use, namely: perceived ease of use or convenience which means that users get a guarantee of ease from the company in using an application. Then perceived usefulness or benefits which means that users get guaranteed benefits from the company in using an application. Then the last one is the attitude towards using factors which means that the company is convinced whether it is positive for users to use an application. The three dimensions of intention to use are: often use, predict to use, and plan to use.

2.6 Actual Usage

The level of evaluation on the effect of the system associated with using the system in an individual's work is the definition of attitude toward using. A person's attitude is often associated with good and bad, positive and negative, beneficial and harmful, wise and foolish, and favorable and unfavorable (Davis, 1989).

The concept of attitude in some literature is central to the analysis of consumer behavior. Attitude is considered to reflect the consumer's overall evaluation of the behavior performed. However, there are times when attitudes at specific levels are not always consistently related to attitudes at other levels (Peter and Olson, 2013: 149 in Khofsoh, 2020).

2.7 Hypotheses

H1 : Perceived convenience affects intention to use.

H2 : Perceived benefits affect intention to use.

H3 : Sales promotion affects intention to use.

H4 : Consumer behavior strengthens the influence of perceived convenience on intention to use.

H5 : Consumer behavior strengthens the effect of perceived benefits on intention to use.

H6 : Consumer behavior strengthens the influence of sales promotion on intention to use.

3. Method

The type of research used in this study is a quantitative method with the research object Perception of Ease

(X1), Perception of Benefits (X2), and Sales Promotion (X3) which will be the independent variable, while for the dependent variable namely Intention to Use (Y) with a moderating variable namely Consumer Behavior (Z) on digital wallet users in Medan. The sampling technique uses Purposive Sampling, which is a sampling technique with certain considerations. This type of technique is the most suitable for this research because by using the Purposive sampling technique, researchers can determine the sample with certain criteria so that the selected sample is a relevant sample and will provide objective answers. The sample criteria in this study are:

- Respondents have a digital wallet account either in the direct application, or in the merchant application.
- Respondents have used or made top-ups on digital wallet accounts.
- Respondents live in Medan.

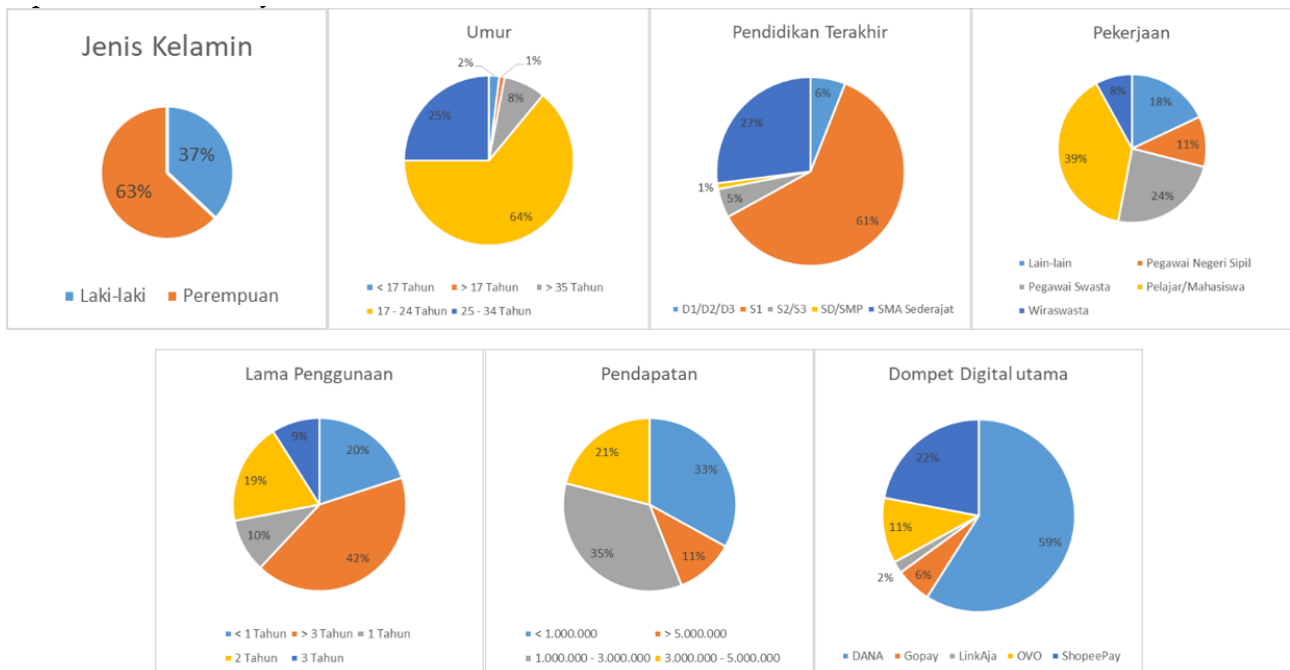
The number of samples in this study was determined to be 100 respondents. The data source in this study is quantitative data using primary data sources, namely respondents' responses obtained through a questionnaire distributed online with google form media (containing a set of questions used to measure each research variable to be tested) with a Likert scale of 1-5. In addition, the data collection method that is also used to obtain the necessary data is a literature study. The data is processed using the SmartPLS software tool, which in analyzing the data there are several stages. The first stage is the outer model where the validity test is carried out through the Convergent Validity Test. The next stage is the Inner model by determining the R-Square value. And the last stage is hypothesis testing seen from the calculation of the Path Coefficient

4. Result and Discussion

I. Responden Characteristic

Based on the results of distributing questionnaires conducted online using Google form with 100 respondents. It is known that the number of respondents is male by 37% and female by 63%. Furthermore, the age of the most respondents is 17-24 years old by 64%, the last education level of the most respondents is S1 by 61%, the most respondent's job is Student / Student by 39%, the most respondent's income is 1,000,000-3,000,000 by 35%, the most length of use is > 3 years by 42% with the main digital wallet most used by respondents is Dana by 59%.

Figure 2. Diagram of Respondent Characteristics



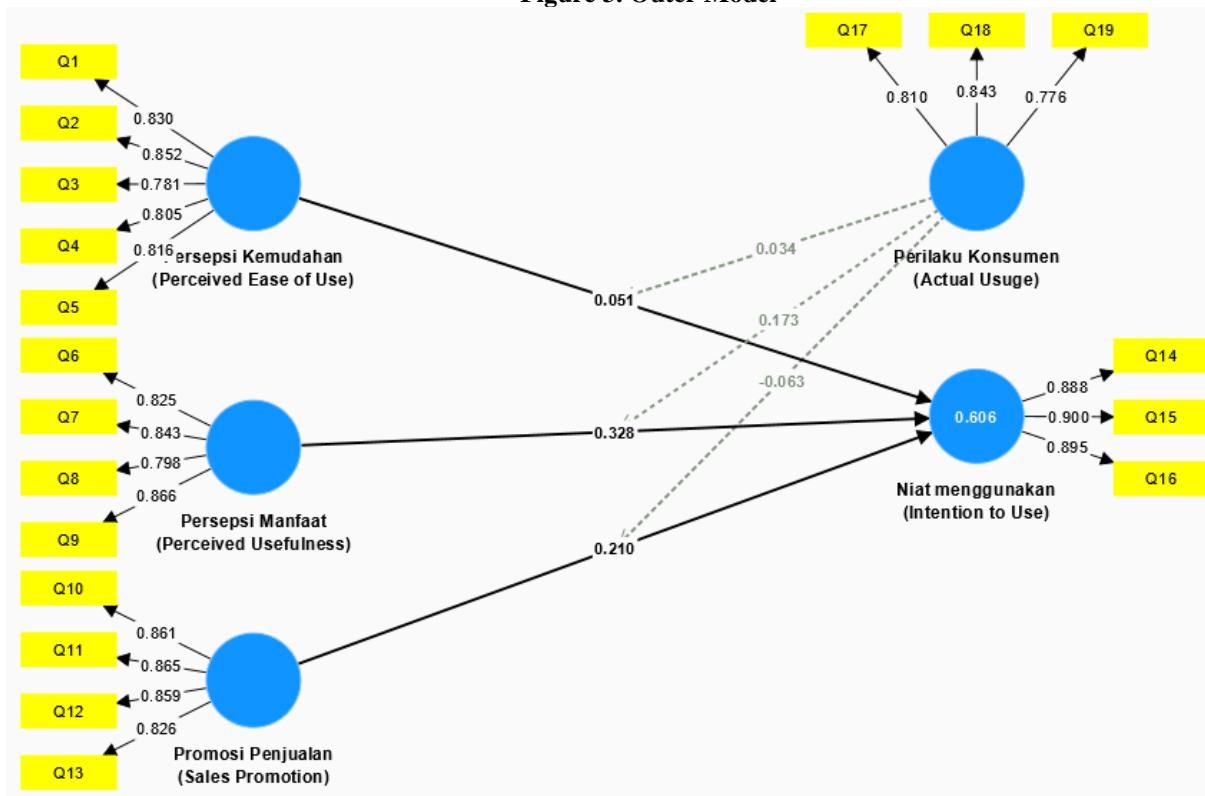
Source: Data processed by the author (2024)

II. Convergent Validity

a. Outer Loading (Loading Factor)

Outer loading analysis to determine the magnitude of the correlation between indicators and their latent variables so that it can be determined whether the indicator is valid or invalid. Indicators can be declared valid if the value is > 0.70

Figure 3. Outer Model



Source: Data processed by the author (2024)

b. Average Variance Extracted (AVE)

The AVE results can prove the latent variable's ability to represent the original score. The greater the AVE value, the higher its ability to explain the value of the indicators that measure the latent variable. The minimum AVE value used is 0.50 which indicates a good measure of convergent validity. The following are the Average Variance Extracted (AVE) results.

Table 1. Average Variance Extracted (AVE)

Variabel	Average Variance Extracted
Actual Usage	0,656
Perceived Ease of Use	0,668
Perceived Usefulness	0,694
Sales Promotion	0,727
Intention to Use	0,800

Source: Data processed by the author (2024)

The overall Average Variance Extracted (AVE) value in the table above shows that the five latent variables have AVE values above the minimum criteria, namely 0.5, so it can be concluded that the AVE value in this study is good.

c. R-Square Determinant Coefficient Test

Variation analysis is a test carried out with the aim of knowing the magnitude of the influence of the variable, in this case the independent variable. The value of the analysis of variance (R²) or determination test is as follows.

Table 2. R-Square Values

Variable	R-Square
Intention to Use	0,606

Source: Data processed by the author (2024)

Based on the table above, it shows that the R-Square value of 0.606 (60.6%) Intention to Use can be explained by Perceived Ease of Use, Perceived Usefulness, Sales Promotion, Consumer Behavior (Actual Usage) and the remaining 39.4% is explained by other variables. So in this case This variable determination effect has a moderate category (Moderate).

III. Hypotesis Test

Path coefficient is carried out with the aim of strengthening the relationship between variables in each hypothesis. Path coefficient is tested using PLS-Bootstrapping by looking at P-Values. According to Abdillah & Jogyanto in Fitriadi & Zuliestiana (2019) the rule of thumb provisions used in a study are T-Statistic > 1.64 with a significance level of P-Values or a probability value < 0.05 and a positive value. The path coefficient results in this study are as follows.

Table 3. Path Coefficient Value

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Perceived Ease of Use (X1) → Intention to Use (Y)	0,051	0,052	0,103	0,498	0,618
Perceived Usefulness (X2) → Intention to Use (Y)	0,328	0,329	0,115	2,846	0,004
Sales Promotion (X3) → Intention to Use (Y)	0,210	0,216	0,087	2,425	0,015
Consumen Behavior (Z) X Perceived Ease of Use (X1) → Intention to Use (Y)	0,034	0,034	0,069	0,490	0,624
Consumen Behavior (Z) X Perceived Usefulness (X2) → Intention to Use (Y)	0,173	0,160	0,102	1,698	0,090
Consumen Behavior (Z) X Sales Promotion (X3) → Intention to Use (Y)	-0,063	-0,061	0,084	0,750	0,454

Source: Data processed by the author (2024)

Based on the results of the table above, it can be seen that the Ease of Perception has no effect on intention to use seen from the T-Statistic value of $0.498 < 1.96$ and the significant value of P-Values $0.618 > 0.05$. This shows that perceived convenience is not a variable that determines the intention to use a digital wallet. Perceived Benefits have an effect on intention to use seen from the T-Statistic value of $2.846 > 1.96$ and a significant value of P-Values $0.004 < 0.05$ which indicates that perceived benefits are variables that determine the intention to use a digital wallet. The next result is that Sales Promotion has an effect on intention to use seen from the T-Statistic value of $2.425 > 1.96$ and a significant value of P-Values $0.015 < 0.05$ which indicates that Sales Promotion is also a variable that determines the intention to use a digital wallet.

The results of testing the moderating variable, namely Perceived Ease of Use on Intention to Use with consumer behavior as moderation, have no effect as seen from the T-Statistic value of $0.490 < 1.96$ and a significant value of P-Values $0.624 > 0.05$ which indicates that Consumer Behavior cannot strengthen the relationship between the Ease of Perception variable and Intention to Use. Perceived Benefits on Intention to Use with consumer behavior as moderation has no effect seen from the T-Statistic value of $1.698 < 1.96$ and the significant value of P-Values $0.090 > 0.05$ which indicates that consumer behavior cannot strengthen the relationship between the perceived usefulness variable and intention to use. Furthermore, Sales Promotion on Intention to Use with consumer behavior as moderation has no effect seen from the T-Statistic value of $0.750 < 1.96$ and a significant value of P-Values $0.454 > 0.05$ which indicates that Consumer Behavior cannot strengthen the relationship between the Sales Promotion variable and Intention to Use.

5. Conclusion and Suggestion

5.1 Conclusion

Based on the results of the research that has been conducted and data analysis as previously described, it can be concluded as follows:

1. Based on the results of hypothesis testing, it shows that H1 is rejected. Perceived Ease has no effect on intention to use a digital wallet.
2. Based on the results of hypothesis testing, it shows that H2 is accepted. Perceived benefits affect the intention to use a digital wallet.
3. Based on the results of hypothesis testing, it shows that H3 is accepted. Sales Promotion affects the intention to use a digital wallet.
4. Based on the results of hypothesis testing, it shows that H4 is rejected. Perceived Ease of use intention with consumer behavior as moderation cannot strengthen the relationship between the two variables.
5. Based on the results of hypothesis testing, it shows that H5 is rejected. Perceived benefits to intention to use with consumer behavior as moderation cannot strengthen the relationship between the two variables.
6. Based on the results of hypothesis testing, it shows that H6 is rejected. Sales Promotion on intention to use with consumer behavior as moderation cannot strengthen the relationship between the two variables.

5.2 Suggestion

Based on the conclusions, there are several suggestions, namely as follows:

1. For companies that organize or publish digital wallets, they are able to maintain convenience, benefits, and also promotions to users so that there is an intention to use digital wallets.
2. Consumer behavior is also expected not to ignore the risks in using digital wallets so that there is no dependence on using digital wallets, resulting in hedonism.
3. For further research, it is expected to add other variables in order to find out other factors that influence the intention to use a digital wallet, because in this study there are 39.4% other factors that influence the intention to use.

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